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APPENDIX TO THE JOURNALS
OF THE
SENATE AND ASSEMBLY

OF THE
FORTY-NINTH SESSION

OF THE
LEGISLATURE OF THE STATE OF CALIFORNIA

VOLUME II



CALIFORNIA STATE PRINTING OFFICE
HARRY HAMMOND, STATE PRINTER
SACRAMENTO, 1931

APPENDIX TO THE JOURNALS
OF THE
SENATE AND ASSEMBLY

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LEGISLATURE OF THE STATE OF CALIFORNIA

VOLUME II

1901-1902



OFFICE OF THE CLERK OF THE SENATE
SACRAMENTO, CALIFORNIA

TWENTIETH ANNUAL REPORT

Superintendent of Banks

VOLUME II.

- 1—Report of Superintendent of Banks, 1929.
- 2—Report of Gov. C. C. Young's Fact-Finding Committee, 1930.
- 3—Proceedings of Veterans of Foreign Wars, 1930.
- 4—Third Report of Judicial Council, 1930.
- 5—Report of Attorney General, 1928-1930.
- 6—Report of Building and Loan Commissioner, 1929.
- 7—Report of Building and Loan Commissioner, 1930.
- 8—Report of State Board of Equalization, 1929-1930.
- 9—Report of Board of State Harbor Commissioners, 1928-1930.
- 10—Report of California Code Commission, 1930.

TWENTIETH ANNUAL REPORT

OF THE

Superintendent of Banks

OF THE

State of California

1929

Showing the Financial Condition of
State Banks at the Close of Business
June 29, 1929

WILL C. WOOD

Superintendent of Banks



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LETTER OF TRANSMITTAL

October 11, 1929.

*His Excellency, C. C. YOUNG,
Governor of the State of California,
Sacramento, California.*

DEAR SIR:

I am pleased to submit to you herewith, in accordance with section 140 of the Bank Act, the annual report of the Superintendent of Banks for the fiscal year ending June 29, 1929. This is the twentieth annual report under the present law, and the third of the present Superintendent of Banks.

Appended hereto and made a part of this report are the following:

1. Summary of condition of every state bank.
2. A list of new banks and branch offices.
3. Name and compensation of each person employed and the whole amount of receipts and disbursements of the department during the fiscal year.
4. Miscellaneous changes in banks.
5. Reports of deposits unclaimed in state banks for more than ten and twenty years.
6. Report on banks in liquidation.
7. Tabulated statement of condition of banks.

Very truly yours,


Superintendent of Banks.

STATEMENTS

THE HIBERNIA SAVINGS AND LOAN SOCIETY. SAN FRANCISCO

Incorporated September 6, 1864.

2

Officers—E. J. Tobin, President; J. O. Tobin, D. J. Buckley, Vice Presidents; R. M. Tobin, Secretary.
 Directors—R. M. Tobin, A. R. Kelly, D. J. Buckley, E. J. Tobin, C. R. Tobin, T. A. Driscoll, J. O. Tobin, J. A. Oliver, C. J. Barry.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....		\$46,839,268 64	
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		11,000,000 00	
All other bonds, warrants and securities, including premium thereon, less alloffsetting bond adjustment accounts.....		20,841,059 67	
Bank premises, furniture and fixtures and safe deposit vaults.....		1,200,761 23	
Other real estate owned.....		406,575 27	
Due from Federal Reserve Bank.....			
Due from other banks.....		2,623,258 38	
Actual cash on hand.....		839,629 62	
Exchanges for clearing house.....		63,826 57	
Checks and other cash items.....		1,678 38	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$83,816,057 76	
LIABILITIES			
Capital paid in.....			
Reserve fund.....		\$8,264,472 16	
All undivided profits, less expenses, interest and taxes paid.....			
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....		22,081 60	
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		75,527,025 25	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		2,478 75	
Total.....		\$83,816,057 76	
Interest earned but not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of branch offices in San Francisco.

THE SAN FRANCISCO BANK. SAN FRANCISCO

Incorporated February 10, 1868.

5

Officers—Geo. Tourny, President; E. T. Kruse, Vice President; Wm. Herrmann, Vice President and Cashier; Wm. D. Newhouse, Secretary; H. H. Herzer, Assistant Cashier and Assistant Secretary; G. A. Belcher, R. A. Lauenstein, H. P. Maynard, F. J. Thym, L. H. Hansen, J. O. Cunha, Assistant Cashiers.

Directors—Geo. Tourny, E. T. Kruse, William Herrmann, Hugh Goodfellow, Robert Dollar, Walter A. Haas, C. W. Doane, John A. Buck, Jr., John I. Walter, Arthur B. Cahill, Adolph G. Rosenthal.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$927,579 15	\$68,258,236 98	\$69,185,816 13
Bankers' acceptances, including rediscounts		1,576,506 47	1,576,506 47
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	450,000 00	10,549,433 00	10,999,433 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	1,154,070 00	26,026,948 58	27,181,018 58
Bank premises, furniture and fixtures and safe deposit vaults		1 00	1 00
Other real estate owned		1 00	1 00
Due from Federal Reserve Bank			
Due from other banks	1,299,718 64	12,914,649 60	14,214,368 24
Actual cash on hand	164,205 13	634,983 39	799,188 52
Exchanges for clearing house			
Checks and other cash items		762,126 83	762,126 83
Items with Federal Reserve Bank in process of collection			
Other resources		1 00	1 00
Totals	\$3,995,572 92	\$120,722,887 85	\$124,718,460 77
LIABILITIES			
Capital paid in	\$500,000 00	\$500,000 00	\$1,000,000 00
Surplus	250,000 00	3,950,000 00	4,200,000 00
Contingent fund		100,000 00	100,000 00
All undivided profits, less expenses, interest and taxes paid			
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks	1,278,632 78	108,207 19	1,386,839 97
Dividends unpaid		153,000 00	153,000 00
Individual deposits subject to check	1,865,655 12		1,865,655 12
Savings deposits		115,900,626 00	115,900,626 00
Demand certificates of deposit			
Time certificates of deposit	95,463 48		95,463 48
Certified checks	2,354 00		2,354 00
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	3,467 54	11,054 66	14,522 20
Totals	\$3,995,572 92	\$120,722,887 85	\$124,718,460 77
Interest earned but not collected, not included in resources or liabilities			

NOTE.—The above statement includes the business of branch offices in San Francisco.

THE DONOHUE-KELLY BANKING COMPANY. SAN FRANCISCO

Incorporated March 2, 1891.

7

Officers—J. A. Donohue, President; F. P. Cole, Vice President; John Ed. Fitzpatrick, Cashier;
J. A. Donohue, Jr., John T. Dispaux, Assistant Cashiers.
Directors—J. A. Donohue, F. P. Cole, A. J. Caire, W. G. Parrott, B. P. Oliver, Ch. de
Guigne, Thos. H. Kelly, John Ed. Fitzpatrick, John T. Dispaux, J. A. Donohue, Jr.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$2,100,144 98	-----	-----
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	7,547 73	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	135,311 77	-----	-----
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	35,000 00	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	4,000 00	-----	-----
Other real estate owned.....	41,021 33	-----	-----
Due from Federal Reserve Bank.....	42,757 20	-----	-----
Due from other banks.....	237,376 25	-----	-----
Actual cash on hand.....	173,853 80	-----	-----
Exchanges for clearing house.....	209,561 78	-----	-----
Checks and other cash items.....	3,857 74	-----	-----
Items with Federal Reserve Bank in process of collection.....	20,419 88	-----	-----
Other resources.....	23,385 37	-----	-----
Total.....	\$3,034,237 83	-----	-----
LIABILITIES			
Capital paid in.....	\$650,000 00	-----	-----
Surplus.....	200,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	22,971 64	-----	-----
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	63,778 02	-----	-----
Dividends unpaid.....	16,250 00	-----	-----
Individual deposits subject to check.....	1,717,863 10	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	4,405 19	-----	-----
Time certificates of deposit.....	95,586 80	-----	-----
Certified checks.....	107,810 68	-----	-----
Cashiers' checks.....	50,600 90	-----	-----
State, county and municipal deposits.....	100,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	4,971 50	-----	-----
Total.....	\$3,034,237 83	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	\$619 86	-----	-----

THE YOKOHAMA SPECIE BANK, LIMITED (BRANCH). SAN FRANCISCO

Incorporated February, 1880, at Yokohama, Japan.

10

Officers—Y. Noguchi, Manager; C. Nakayama, M. Nagamatsu, Submanagers; S. Oguri, Per Pro Manager.

Directors—R. Ichinomiya, N. Igarashi, Esq., Baron K. Iwasaki, K. Kodama, K. Mogami, Baron I. Morimura, M. Odagiri, T. Okubo, Y. Suitsu, K. Takeuchi, K. Tatsami, F. Watanabe.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$3,202,653 96		
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts			
Bank premises, furniture and fixtures and safe deposit vaults	8,004 40		
Other real estate owned			
Due from Federal Reserve Bank	70,000 00		
Due from other banks	434,230 24		
Actual cash on hand	52,020 26		
Exchanges for clearing house	62,403 59		
Checks and other cash items	19,687 64		
Items with Federal Reserve Bank in process of collection			
Other resources	603,931 33		
Total	\$4,452,931 42		
LIABILITIES			
Capital paid in	\$825,000 00		
Surplus	206,250 00		
All undivided profits, less expenses, interest and taxes paid	12,484 48		
Reserve for interest, taxes, etc.	21,450 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	250,000 00		
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks	1,285,326 38		
Dividends unpaid			
Individual deposits subject to check	568,444 05		
Savings deposits			
Demand certificates of deposit	2,108 58		
Time certificates of deposit	1,172,380 47		
Certified checks	811 33		
Cashiers' checks	22,264 74		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	86,411 39		
Total	\$4,452,931 42		
Interest earned but not collected, not included in resources or liabilities	\$6,350 00		

NOTE.—The above statement includes the business of a branch office at 100 North Main Street, Los Angeles.

THE CANADIAN BANK OF COMMERCE (BRANCH). SAN FRANCISCO

Incorporated in Canada, May 15, 1867.

27

Officers—Sir John Aird, President; The Rt. Hon. Sir Thomas White, K.C.M.G., E. R. Wood, LL.D., A. F. White, Vice Presidents; Sir Joseph Flavelle, Bart. LL.D., Chairman of the Board; S. H. Logan, General Manager.

Directors—Sir John Aird, The Rt. Hon. Sir Thos. White, K.C.M.G., E. R. Wood, LL.D. A. F. White, Sir Joseph Flavelle, A. Kingman, Sir John Gibson, Chas. Colby, A. C. Flumerfelt, G. W. Allan, H. J. Fuller, F. P. Jones, H. C. Cox, C. N. Candee, W. W. Hutchinson, H. R. Silver, J. A. Richardson, T. A. Russell, Sir Alex Mackenzie, Miller Lash, G. C. Edwards, H. S. Ambrose, C. A. Birge, W. E. Phin, I. Pitblado, W. P. Riley, A. V. Young, John Stuart, The Rt. Hon. Lord Shaughnessy, J. P. Bickell, Geo. A. Morrow, A. R. Auld, F. W. Cowan, W. K. George, A. M. M. Kirkpatrick, S. H. Logan, Thos. H. Wood.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$2,346,205 53		
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	8 17		
Customers' liability account acceptances	29,471 03		
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from Federal Reserve Bank	35,000 00		
Due from other banks	37,222 51		
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$2,447,907 24		
LIABILITIES			
Capital paid in	\$300,000 00		
Surplus			
All undivided profits, less expenses, interest and taxes paid	1,538 45		
Reserve for interest, taxes etc.	5,297 89		
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks	1,759,572 54		
Dividends unpaid			
Individual deposits subject to check	316,974 00		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	35,000 00		
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding	53 33		
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	29,471 03		
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$2,447,907 24		
Interest earned but not collected, not included in resources or liabilities	\$1,377 73		

INTERNATIONAL BANKING CORPORATION (BRANCH). SAN FRANCISCO

Incorporated in Connecticut June 14, 1901.

30

Branch of International Banking Corporation, New York. Owned by The National City Bank of New York.

Officers—W. D. Whittemore, Manager; M. Anger, F. J. Cordé, Pro Managers.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$1,424,255 97		
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	3,396 85		
Customers' liability account acceptances	24,434 15		
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	293,480 13		
Actual cash on hand	3,912 07		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	84 49		
Total	\$1,749,563 66		
LIABILITIES			
Capital apportioned	\$300,000 00		
Surplus	15,000 00		
All undivided profits, less expenses, interest and taxes paid			
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank	1,132,957 55		
Liabilities for rediscounts other than with Federal Reserve Bank	7,038 78		
Deposits due to banks	177,211 18		
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	27,342 98		
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	90,013 17		
Total	\$1,749,563 66		
Interest earned but not collected, not included in resources or liabilities			

ANGLO-CALIFORNIA TRUST COMPANY. SAN FRANCISCO

Incorporated April 12, 1909.

43

Officers—M. Fleishhacker, President; H. Fleishhacker, T. C. Tilden, C. L. Smith, J. L. Osborne, Leon Sloss, Jr., Clyde N. Beal, Vice Presidents; Louis Sutter, Vice President and Cashier; R. D. Brigham, Vice President and Manager of Branches; Fred V. Vollmer, Vice President and Secretary; Grant Cordrey, Trust Officer and Assistant Secretary; Dario Righetti, H. Kanter, J. M. McCarthy, Henry C. Muller, A. L. McRowe, Leonard L. Formes, W. R. Carswell, W. E. Burns, B. J. Frankenheimer, H. T. Armstrong, Assistant Vice Presidents; O. C. Schulte, Walter Graf, Elmer G. Lind, A. M. Wickland, Wm. H. Arnold, C. C. Kutz, S. F. Lam, Assistant Cashiers; F. H. Lougher, W. G. White, L. H. Tharp, Assistant Trust Officers; C. L. Youndale, Manager Potrero Branch; J. J. Cambridge, Jr., Controller.

Directors—Geo. I. Cochran, Herbert Fleishhacker, Mortimer Fleishhacker, Paul Shoup, Mark L. Gerstle, C. C. Moore, W. B. Reis, Jas. Tyson, Philip Zimmermann, T. C. Tilden, Louis Sutter, R. D. Brigham, J. L. Osborne, C. L. Smith, Fred V. Vollmer, Leon Sloss, Jr.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscounts	\$15,723,875 94	\$33,287,114 85			\$49,010,990 79
Bankers' acceptances, including rediscounts					
Notes, drafts or bills of exchange, including rediscounts					
Overdrafts	170,128 91				170,128 91
Customers' liability account acceptances	108,970 40				108,970 40
Liability of foreign banks and bankers on account of acceptances					
United States securities owned	1,893,147 43	2,257,201 09		\$58,350 00	4,208,698 52
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	4,842,056 70	5,784,141 31	\$238,588 58	235,482 94	11,100,269 53
Bank premises, furniture and fixtures and safe deposit vaults	258,328 47	689,812 79	113,152 82		1,061,294 08
Other real estate owned	1,703 16	378,726 09			380,429 25
Due from Federal Reserve Bank	1,861,695 85	1,560,015 58			3,421,711 43
Due from other banks	1,235,737 52	2,797,717 19	72,846 68	141,390 89	4,247,692 28
Actual cash on hand	739,494 11	68,605 20	1,005 70	7,440 90	816,545 91
Exchanges for clearing house	760,378 75				760,378 75
Checks and other cash items	128,000 99	10,297 88		55 45	138,354 32
Items with Federal Reserve Bank in process of collection	353,425 68				353,425 68
Advances to court trusts			994 30	29,503 65	30,497 95
Other resources	1,039,004 40	2,041 50		822 49	1,041,868 39
Totals	\$29,115,948 31	\$46,835,673 48	\$426,588 08	\$473,046 32	\$76,851,256 19
LIABILITIES					
Capital paid in	\$800,000 00	\$400,000 00	\$200,000 00	\$100,000 00	\$1,500,000 00
Surplus	700,000 00	1,050,000 00	150,000 00	100,000 00	2,000,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	408,628 19	32,443 85	6,567 85	237,983 82	685,623 71
Reserve for interest, taxes, etc.	310,876 61				310,876 61
Bills payable with Federal Reserve Bank other than rediscounts	1,250,000 00				1,250,000 00
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts					
Liabilities for rediscounts with Federal Reserve Bank					
Liabilities for rediscounts other than with Federal Reserve Bank					
Deposits due to banks	3,561,469 24	596,135 90			4,157,605 14
Dividends unpaid	45,737 00				45,737 00
Individual deposits subject to check	19,226,930 37				19,226,930 37
Savings deposits		41,682,675 06			41,682,675 06
Demand certificates of deposit	40,057 50				40,057 50

ANGLO-CALIFORNIA TRUST COMPANY. SAN FRANCISCO—Continued

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
Time certificates of deposit.....	\$1,673,334 16	-----	-----	-----	\$1,673,334 16
Certified checks.....	61,670 34	-----	-----	-----	61,670 34
Cashiers' checks.....	376,466 13	-----	-----	-----	376,466 13
State, county and municipal deposits.....	-----	\$2,900,000 00	-----	-----	2,900,000 00
United States and postal savings deposits.....	140,992 53	-----	-----	-----	140,992 53
Letters of credit and travelers' checks sold for cash and now outstanding.....	1,275 24	-----	-----	-----	1,275 24
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	108,750 16	-----	-----	-----	108,750 16
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	-----	-----	\$68,020 23	-----	68,020 23
Fund for advances to court trusts.....	-----	-----	2,000 00	\$35,000 00	37,000 00
Other liabilities.....	409,760 84	174,418 67	-----	62 50	584,242 01
Totals.....	\$29,115,948 31	\$46,835,673 48	\$426,588 08	\$473,046 32	\$76,851,256 19
Interest earned but not collected, not included in resources or liabilities.....	\$409,034 74	-----	-----	\$8,342 89	\$417,377 63

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	-----	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	-----
Trust investments, personal property.....	\$2,373,026 35	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	-----
Trust investments, real property.....	695,723 80	Private trusts, specially designated and construed as court trusts, under supervision.....	-----
Due from banks.....	499,051 19	-----	-----
Cash on hand.....	-----	-----	-----
Total.....	\$3,567,801 34	Total.....	\$3,567,801 34

NOTE.—The above statement includes the business of branch offices at Fillmore and Geary streets; Market and Ellis streets; Market, Jones and McAllister streets; Sixteenth and Mission streets; Montgomery and Sacramento streets; Third and Twentieth streets; Twentieth avenue and Geary streets, and 101 Market street, San Francisco.

STOCKTON SAVINGS AND LOAN BANK. STOCKTON

Incorporated August 12, 1867; Reincorporated February 13, 1925.

45

Officers—E. L. Wilhoit, President; Thomas E. Connolly, Vice President, R. L. Eberhardt, Vice President and Cashier; Carroll G. Grunsky, Vice President and Trust Officer; J. F. McClory, Paul Stark Smith, O. H. Ritter, A. N. Draper, W. T. Lewis, Assistant Cashiers.

Directors—E. L. Wilhoit, A. W. Simpson, Jr., Thomas F. Baxter, John Hancock, Ralph C. Jeannelle, Thomas E. Connolly, Geo. W. Grupe, C. Parker Holt, Dewey R. Powell, C. B. Orvis, M. D. Eaton, Abert T. Minahan, A. F. Roberts, Samuel Kahn, Carroll G. Grunsky.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscounts.....	\$2,523,858 98	\$4,505,836 09			\$7,029,695 07
Bankers' acceptances, including rediscounts.....					
Notes, drafts or bills of exchange, including rediscounts.....					
Overdrafts.....	1,113 15				1,113 15
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
United States securities owned.....		136,794 66			136,794 66
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	415,441 94	859,811 81	\$52,154 01	\$55,301 68	1,382,709 44
Bank premises, furniture and fixtures and safe deposit vaults.....		279,198 14			279,198 14
Other real estate owned.....		78,738 18			78,738 18
Due from Federal Reserve Bank.....		120,000 00			120,000 00
Due from other banks.....	588,487 45	154,371 95	1,168 99	682 96	744,711 35
Actual cash on hand.....	154,890 41	4,479 39			159,369 80
Exchanges for clearing house.....	69,593 19				69,593 19
Checks and other cash items.....	4,597 69				4,597 69
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....				73 27	73 27
Other resources.....	15,075 66	10,006 69			25,082 35
Totals.....	\$3,773,058 47	\$6,149,236 91	\$53,323 00	\$56,057 91	\$10,031,676 29
LIABILITIES					
Capital paid in.....	\$500,000 00	\$400,000 00	\$50,000 00	\$50,000 00	\$1,000,000 00
Surplus.....	200,000 00	155,000 00			355,000 00
Amount segregated for protection of court and private trusts, national banks only.....					
All undivided profits, less expenses, interest and taxes paid.....	340,906 41	142,968 97			483,875 38
Reserve for interest, taxes, etc.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....					
Liabilities for rediscounts with Federal Reserve Bank.....					
Liabilities for rediscounts other than with Federal Reserve Bank.....					
Deposits due to banks.....	116,960 41	25,164 31			142,124 72
Dividends unpaid.....	11,000 00	14,000 00			25,000 00
Individual deposits subject to check.....	2,325,056 94	4,861,480 88			2,325,056 94
Savings deposits.....					4,861,480 88
Demand certificates of deposit.....	948 04				948 04
Time certificates of deposit.....	240,102 45				240,102 45
Certified checks.....	1,555 50				1,555 50
Cashiers' checks.....	25,776 71				25,776 71
State, county and municipal deposits.....		550,000 00			550,000 00
United States and postal savings deposits.....					

STOCKTON SAVINGS AND LOAN BANK. STOCKTON—Continued

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
Letters of credit and travelers' checks sold for cash and now outstanding.....	\$10,500 00				\$10,500 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....					
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			\$474 08		474 08
Fund for advances to court trusts.....			500 00	\$500 00	1,000 00
Other liabilities.....	252 01	\$622 75	2,348 92	5,557 91	8,781 59
Totals.....	\$3,773,058 47	\$6,149,236 91	\$53,323 00	\$56,057 91	\$10,031,676 29
Interest earned but not collected, not included in resources or liabilities.....	\$24,477 67	\$19,386 77			\$43,864 44

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$43,557 45	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$43,557 45
Trust investments, personal property.....	76,523 50	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	80,891 97
Trust investments, real property.....	1,500 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	2,868 47		
Cash on hand.....			
Total.....	\$124,449 42	Total.....	\$124,449 42

THE OAKLAND BANK. OAKLAND

Incorporated August 21, 1867.

46

Officers—W. W. Garthwaite, President; A. Borland, A. B. Post, A. E. Caldwell, P. D. Richardson, Vice Presidents; J. A. Thomson, Vice President and Secretary; J. W. Garthwaite, Vice President and Trust Officer; H. G. Johnson, Vice President and Cashier; Samuel Breck, F. M. Cerini, H. E. Jacobus, H. F. Hiller, O. J. Larson, J. E. Gustafson, H. L. Sutherland, E. J. Hogarty, T. E. Theiss, Assistant Cashiers; Paul E. Dorman, V. F. Reynolds, Assistant Trust Officers; G. R. Gilmour, Auditor.

Directors—A. Borland, Arthur H. Breed, Sherwood Swan, J. Y. Eccleston, W. W. Garthwaite, J. H. King, A. B. Post, H. C. Capwell, A. G. Tasheira, P. J. Walker.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscounts.....	\$8,255,782 84	\$32,549,884 19	-----	-----	\$40,805,667 03
Bankers' acceptances, including rediscounts.....	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----	-----	-----
Overdrafts.....	16,862 89	-----	-----	-----	16,862 89
Customers' liability account acceptances.....	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of accept- ances.....	-----	-----	-----	-----	-----
United States securities owned.....	33,000 00	3,550,515 19	-----	-----	3,583,515 19
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	1,075,706 35	8,035,348 25	\$250,000 00	\$100,000 00	9,461,054 60
Bank premises, furniture and fix- tures and safe deposit vaults.....	1,050,000 00	1,733,385 71	-----	-----	2,783,385 71
Other real estate owned.....	-----	455,371 43	-----	-----	455,371 43
Due from Federal Reserve Bank.....	-----	-----	-----	-----	-----
Due from other banks.....	4,115,078 83	1,243,705 22	235,351 83	3,000 00	5,597,135 88
Actual cash on hand.....	723,296 71	400,000 00	-----	-----	1,123,296 71
Exchanges for clearing house.....	214,165 49	-----	-----	-----	214,165 49
Checks and other cash items.....	21,864 64	-----	-----	-----	21,864 64
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----	-----	-----
Advances to court trusts.....	-----	-----	6 53	-----	6 53
Other resources.....	496,149 54	37,932 40	-----	-----	534,081 94
Totals.....	\$16,001,907 29	\$48,006,142 39	\$485,358 36	\$103,000 00	\$64,596,408 04
LIABILITIES					
Capital paid in.....	\$1,050,000 00	\$750,000 00	\$100,000 00	\$100,000 00	\$2,000,000 00
Surplus.....	1,950,000 00	1,250,000 00	150,000 00	-----	3,350,000 00
Amount segregated for protec- tion of court and private trusts, national banks only.....	-----	-----	-----	-----	-----
All undivided profits, less ex- penses, interest and taxes paid.....	50,000 00	1,051,752 03	-----	-----	1,101,752 03
Reserve for interest, taxes, etc.....	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts.....	-----	-----	-----	-----	-----
Bills payable other than with Federal Reserve Bank, includ- ing all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----	-----	-----
Liabilities for rediscounts with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Deposits due to banks.....	152,787 23	760,943 43	-----	-----	913,730 66
Dividends unpaid.....	120,000 00	-----	-----	-----	120,000 00
Individual deposits subject to check.....	10,794,482 81	-----	-----	-----	10,794,482 81
Savings deposits.....	-----	41,811,070 76	-----	-----	41,811,070 76
Demand certificates of deposit.....	665 00	-----	-----	-----	665 00
Time certificates of deposit.....	201,792 58	-----	-----	-----	201,792 58
Certified checks.....	18,584 19	-----	-----	-----	18,584 19
Cashiers' checks.....	170,553 39	-----	-----	-----	170,553 39
State, county and municipal deposits.....	1,429,494 75	2,250,000 00	-----	-----	3,679,494 75

THE OAKLAND BANK. OAKLAND—Continued

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
United States and postal savings deposits.....					
Letters of credit and travelers' checks sold for cash and now outstanding.....	\$42,470 25				\$42,470 25
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....					
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			\$228,358 36		228,358 36
Fund for advances to court trusts.....			7,000 00	\$3,000 00	10,000 00
Other liabilities.....	21,077 09	\$132,376 17			153,453 26
Totals.....	\$16,001,907 29	\$48,006,142 39	\$485,358 36	\$103,000 00	\$64,596,408 04
Interest earned but not collected, not included in resources or liabilities.....					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$671,882 64	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$671,882 64
Trust investments, personal property.....	2,097,578 60	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	2,720,197 08
Trust investments, real property.....	424,993 04	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	197,625 44		
Cash on hand.....			
Total.....	\$3,392,079 72	Total.....	\$3,392,079 72

NOTE.—The above statement includes the business of branch offices at Thirty-eighth and Penniman, College avenue and Ocean View, Foothill boulevard and Fairfax avenue, 3336 East Fourteenth street, 5501 Grove street, East Fourteenth street and Forty-fifth avenue, Park boulevard and Hopkins street, Foothill boulevard and Seminary avenue, 1228 Seventh street, Foothill boulevard and Seventy-fourth avenue, Foothill boulevard and Thirty-third avenue, Twenty-third avenue and East Fourteenth street.

SANTA CRUZ BANK OF SAVINGS AND LOAN. SANTA CRUZ

Incorporated March 10, 1870.

51

Officers—Wm. T. Jeter, President; Bruce L. Sharpe, Vice President; Ed. Daubenbis, Cashier and Treasurer; George S. Tait, Jr., Secretary and Assistant Cashier; John Costella, Assistant Cashier.

Directors—Wm. T. Jeter, Bruce L. Sharp, H. E. Irish, Porter Sesnon, W. A. Horton, Walter C. Byrne, S. Waldo Coleman.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....		\$1,973,155 05	
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned.....		142,425 52	
All other bonds, warrants and securities, including premium			
thereon, less all offsetting bond adjustment accounts.....		555,394 98	
Bank premises, furniture and fixtures and safe deposit vaults		54,570 29	
Other real estate owned.....		43,861 87	
Due from Federal Reserve Bank.....			
Due from other banks.....		104,606 20	
Actual cash on hand.....		94,532 25	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection....			
Other resources.....		2,237 19	
Total.....		\$2,970,783 35	
LIABILITIES			
Capital paid in.....		\$156,250 00	
Surplus.....		75,000 00	
All undivided profits, less expenses, interest and taxes paid...		62,499 82	
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than			
rediscounts.....			
Bills payable other than with Federal Reserve Bank, includ-			
ing all obligations representing money borrowed, other			
than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve			
Bank.....			
Deposits due to banks.....			
Dividends unpaid.....		9,511 42	
Individual deposits subject to check.....			
Savings deposits.....		2,655,077 66	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now			
outstanding.....			
Acceptances executed by or for account of or under guarantee			
of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar			
exchange.....			
Other liabilities.....		12,444 45	
Total.....		\$2,970,783 35	
Interest earned but not collected, not included in resources			
or liabilities.....		\$9,259 64	

BANK OF MARTINEZ. MARTINEZ

Incorporated October 7, 1873.

64

Officers—W. A. Hale, President; J. E. Rodgers, Vice President; F. R. Jones, Cashier, Secretary and Treasurer; P. D. Butcher, W. D. Dockstader, Assistant Cashiers.
 Directors—W. A. Hale, J. E. Rogers, A. B. Tinning, Edwin Merrithew, Thos. B. Fernandez.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$315,587 56	\$997,468 03	\$1,313,055 59
Bankers' acceptances, including rediscounts	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts	-----	-----	-----
Overdrafts	1,283 81	-----	1,283 81
Customers' liability account acceptances	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
United States securities owned	51,814 62	10,378 29	62,192 91
All other bonds, warrants and securities, including premium thereon, less alloffsetting bond adjustment accounts	110,954 47	232,037 41	342,991 88
Bank premises, furniture and fixtures and safe deposit vaults	39,773 63	46,553 10	86,326 73
Other real estate owned	5,329 59	43,085 08	48,414 67
Due from Federal Reserve Bank	-----	26,978 98	26,978 98
Due from other banks	87,473 92	58,580 36	146,054 28
Actual cash on hand	38,964 66	5,723 34	44,688 00
Exchanges for clearing house	-----	-----	-----
Checks and other cash items	12,449 05	-----	12,449 05
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Totals	\$663,631 31	\$1,420,804 59	\$2,084,435 90
LIABILITIES			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	35,000 00	90,000 00	125,000 00
All undivided profits, less expenses, interest and taxes paid	2,315 94	6,363 37	8,679 31
Reserve for interest, taxes, etc.	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank	-----	-----	-----
Deposits due to banks	17,972 90	-----	17,972 90
Dividends unpaid	-----	-----	-----
Individual deposits subject to check	471,057 74	-----	471,057 74
Savings deposits	-----	1,249,441 22	1,249,441 22
Demand certificates of deposit	94	-----	94
Time certificates of deposit	-----	-----	-----
Certified checks	421 07	-----	421 07
Cashiers' checks	4,149 38	-----	4,149 38
State, county and municipal deposits	57,580 34	50,000 00	107,580 34
United States and postal savings deposits	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	133 00	-----	133 00
Totals	\$663,631 31	\$1,420,804 59	\$2,084,435 90
Interest earned but not collected, not included in resources or liabilities	\$12,848 08	\$12,834 57	\$25,682 65

THE BANK OF LAKE. LAKEPORT

Incorporated March 19, 1874.

65

Officers—Fred A. Greene, President; W. C. Moore, J. H. Annette, Vice Presidents; D. W. Greene, Secretary and Cashier; F. Louise Nordyke, Assistant Cashier.
 Directors—Fred A. Greene, W. E. Greene, W. C. Moore, C. W. Bacon, J. L. Annette, F. W. Dorn, B. G. Sayre.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$133,364 90	\$234,043 69	\$367,408 59
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	14,878 42	18,000 00	32,878 42
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	185,210 36	50,327 03	235,537 39
Bank premises, furniture and fixtures and safe deposit vaults	21,200 00		21,200 00
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	24,831 49	5,720 43	30,551 92
Actual cash on hand	14,999 70	8,898 40	23,898 10
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$394,484 87	\$316,989 55	\$711,474 42
LIABILITIES			
Capital paid in	\$35,070 00	\$15,000 00	\$50,070 00
Surplus	15,000 00	15,000 00	30,000 00
All undivided profits, less expenses, interest and taxes paid	56,745 93		56,745 93
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	9,669 60		9,669 60
Individual deposits subject to check	226,329 75		226,329 75
Savings deposits		286,989 55	286,989 55
Demand certificates of deposit			
Time certificates of deposit	7,051 49		7,051 49
Certified checks	218 10		218 10
Cashiers' checks			
State, county and municipal deposits	44,400 00		44,400 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$394,484 87	\$316,989 55	\$711,474 42
Interest earned but not collected, not included in resources or liabilities	\$3,900 00		

BANK OF TEHAMA COUNTY. RED BLUFF

Incorporated September 5, 1874.

72

Officers—Erle Gans, President; Henry C. Swain, Vice President; W. G. Moore, Cashier; F. T. Joy, Assistant Cashier.
 Directors—W. E. Wilcox, Erle Gans, Henry C. Swain, F. E. Cushing, U. B. Tyler, O. C. Combs, W. G. Moore.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$1,445,221 26	\$1,096,017 14	\$2,541,238 40
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	141 62		141 62
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	30,000 00	84,430 00	114,430 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	529,286 13	49,370 00	578,656 13
Bank premises, furniture and fixtures and safe deposit vaults.....	27,610 92	50,000 00	77,610 92
Other real estate owned.....	48,396 24		48,396 24
Due from Federal Reserve Bank.....	30,000 00		30,000 00
Due from other banks.....	133,268 94	56,828 73	190,097 67
Actual cash on hand.....	71,799 27	39,149 08	110,948 35
Exchanges for clearing house.....			
Checks and other cash items.....	10,370 27	166 22	10,536 49
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	12,199 87	12 29	12,212 16
Totals.....	\$2,338,294 52	\$1,375,973 46	\$3,714,267 98
LIABILITIES			
Capital paid in.....	\$250,000 00	\$50,000 00	\$300,000 00
Surplus.....	150,000 00	75,000 00	225,000 00
All undivided profits, less expenses, interest and taxes paid.....	252,176 56		252,176 56
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	9,057 00		9,057 00
Individual deposits subject to check.....	637,048 04		637,048 04
Savings deposits.....		1,250,973 46	1,250,973 46
Demand certificates of deposit.....	41,618 31		41,618 31
Time certificates of deposit.....	912,469 50		912,469 50
Certified checks.....	364 00		364 00
Cashiers' checks.....	60 00		60 00
State, county and municipal deposits.....	85,501 11		85,501 11
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$2,338,294 52	\$1,375,973 46	\$3,714,267 98
Interest earned but not collected, not included in resources or liabilities.....	\$35,000 00		\$35,000 00

BANK OF WILLOWS. WILLOWS

Incorporated September 2, 1880.

86

Officers—Ellis J. Levy, President; C. M. French, Vice President; C. R. Wickes, Secretary and Cashier.

Directors—Ellis J. Levy, C. M. French, C. R. Wickes, T. Harrington, C. B. Johnson, James Boyd, E. C. Longmire.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$768,143 89	\$909,029 98	\$1,677,173 87
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	2,772 84	-----	2,772 84
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	28,962 50	42,335 00	71,297 50
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	265,684 42	299,122 59	564,807 01
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	26,500 00	26,500 00
Due from other banks.....	57,281 32	8,181 53	65,462 85
Actual cash on hand.....	47,536 04	2,012 19	49,548 23
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	36,550 08	-----	36,550 08
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	20,292 12	-----	20,292 12
Totals.....	\$1,227,223 21	\$1,287,181 29	\$2,514,404 50
LIABILITIES			
Capital paid in.....	\$150,000 00	\$50,000 00	\$200,000 00
Surplus.....	75,000 00	75,000 00	150,000 00
All undivided profits, less expenses, interest and taxes paid.....	36,159 82	-----	36,159 82
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	56 00	-----	56 00
Individual deposits subject to check.....	655,681 71	-----	655,681 71
Savings deposits.....	-----	1,042,893 45	1,042,893 45
Demand certificates of deposit.....	18,612 94	-----	18,612 94
Time certificates of deposit.....	167,784 23	-----	167,784 23
Certified checks.....	200 00	-----	200 00
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	123,728 51	119,287 84	243,016 35
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$1,227,223 21	\$1,287,181 29	\$2,514,404 50
Interest earned but not collected, not included in resources or liabilities.....	\$19,000 00	\$23,000 00	\$42,000 00

THE BANK OF YOLO. WOODLAND

Incorporated January 27, 1883.

91

Officers—G. N. Merritt, President; E. B. Hayward, Vice President; J. A. Harby, Vice President and Manager, Davis Branch; H. B. Crego, Cashier and Secretary; I. C. Eiers, F. Fissell, B. L. Harby, F. S. Lawhead, Assistant Cashiers.

Directors—J. D. Baird, J. E. Bandy, M. T. Emmert, J. A. Harby, E. B. Hayward, G. H. Hecke, T. R. Lowe, G. N. Merritt and C. T. Oeste.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$618,942 01	\$1,270,291 69	\$1,889,233 70
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	1,096 34		1,096 34
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		141,084 38	141,084 38
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	104,111 02	303,430 59	407,541 61
Bank premises, furniture and fixtures and safe deposit vaults	71,629 13		71,629 13
Other real estate owned		25,511 86	25,511 86
Due from Federal Reserve Bank	25,000 00	30,000 00	55,000 00
Due from other banks	26,485 16	4,335 28	30,820 44
Actual cash on hand	14,824 20	12,300 20	27,124 40
Exchanges for clearing house	6,769 51		6,769 51
Checks and other cash items	1,062 22		1,062 22
Items with Federal Reserve Bank in process of collection			
Other resources	1,937 51		1,937 51
Totals	\$871,857 10	\$1,786,954 00	\$2,658,811 10
LIABILITIES			
Capital paid in	\$200,000 00	\$130,000 00	\$330,000 00
Surplus	28,000 00	28,000 00	56,000 00
All undivided profits, less expenses, interest and taxes paid	14,391 96		14,391 96
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	88,000 00		88,000 00
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	13,200 00		13,200 00
Individual deposits subject to check	475,869 78		475,869 78
Savings deposits		1,628,696 50	1,628,696 50
Demand certificates of deposit	5,176 29		5,176 29
Time certificates of deposit	47,090 00		47,090 00
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	129 07	257 50	386 57
Totals	\$871,857 10	\$1,786,954 00	\$2,658,811 10
Interest earned but not collected, not included in resources or liabilities	\$6,700 00	\$11,000 00	\$17,700 00

NOTE.—The above statement includes the business of a branch office at Davis.

GLENDORA BANK. GLENDORA

Incorporated December 8, 1884.

96

Officers—W. D. Isenberg, President; J. W. Cullen, A. B. Venberg, Vice Presidents; J. W. Isenberg, Cashier; W. H. Stone, Assistant Cashier.
 Directors—W. D. Isenberg, Mans Hopper, J. W. Cullen, H. H. Loose, L. G. Shelton, A. B. Venberg, J. W. Isenberg.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$160,366 45	\$80,601 35	\$240,967 80
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	795 90		795 90
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	19,912 41		19,912 41
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	112,170 50	8,250 00	120,420 50
Bank premises, furniture and fixtures and safe deposit vaults	29,617 63		29,617 63
Other real estate owned		1 00	1 00
Due from Federal Reserve Bank	500 00		500 00
Due from other banks	12,091 62	3,507 91	15,599 53
Actual cash on hand	10,762 20	3,878 08	14,640 28
Exchanges for clearing house			
Checks and other cash items	1,228 00		1,228 00
Items with Federal Reserve Bank in process of collection			
Other resources	1 00		1 00
Totals	\$347,445 71	\$96,238 34	\$443,684 05
LIABILITIES			
Capital paid in	\$42,000 00	\$25,000 00	\$67,000 00
Surplus	5,500 00	3,000 00	8,500 00
All undivided profits, less expenses, interest and taxes paid	1,151 11	2,936 90	4,088 01
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank	23,000 00		23,000 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	141,254 43		141,254 43
Savings deposits		59,864 22	59,864 22
Demand certificates of deposit			
Time certificates of deposit	38,254 89	5,437 22	43,692 11
Certified checks	46 55		46 55
Cashiers' checks	2,425 73		2,425 73
State, county and municipal deposits	93,800 00		93,800 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	13 00		13 00
Totals	\$347,445 71	\$96,238 34	\$443,684 05
Interest earned but not collected, not included in resources or liabilities	\$3,000 00	\$1,400 00	\$4,400 00

SAN DIEGO TRUST AND SAVINGS BANK. SAN DIEGO

Incorporated April 15, 1889.

108

Officers—M. T. Gilmore, President; J. W. Sefton, Jr., C. L. Reed, E. F. Farnsworth, D. N. Millan, Vice Presidents; C. W. Wilson, Vice President and Cashier; N. R. Morison, Vice President and Trust Officer; C. E. Cragin, J. A. Edelbrock, E. D. Clapp, G. P. Swennes, Assistant Cashiers; C. S. Morgan, M. G. Richardson, B. S. Chase, Assistant Trust Officers; A. C. Wells, Manager, Bond Department.

Directors—W. M. Crouse, A. A. Frost, P. L. Gildred, M. T. Gilmore, T. C. Hammond, M. F. Heller, Hal Hotchkiss, N. R. Morison, Nat Rogan, J. W. Sefton, Jr., F. W. Stearns, C. W. Wilson.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscounts.....	\$2,506,077 31	\$7,122,828 87	\$50,000 00	\$50,000 00	\$9,728,906 18
Bankers' acceptances, including rediscounts.....		207,924 19			207,924 19
Notes, drafts or bills of exchange, including rediscounts.....					
Overdrafts.....	22 41				22 41
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
United States securities owned.....	15,049 55	272,000 00			287,049 55
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	446,669 15	1,444,370 93			1,891,040 08
Bank premises, furniture and fixtures and safe deposit vaults.....		396,560 70			396,560 70
Other real estate owned.....					
Due from Federal Reserve Bank.....	75,000 00				75,000 00
Due from other banks.....	304,966 18	401,025 54	3,287 67	3,849 79	713,129 18
Actual cash on hand.....	103,432 69	256,010 54	50 00	50 00	359,543 23
Exchanges for clearing house.....	59,451 06	10,245 99			69,697 05
Checks and other cash items.....	56,250 48	6,225 61			62,476 09
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....			2,367 39	1,699 00	4,066 39
Other resources.....	29,639 24	1,586 44			31,225 68
Totals.....	\$3,596,558 07	\$10,118,778 81	\$55,705 06	\$55,598 79	\$13,826,640 73
LIABILITIES					
Capital paid in.....	\$200,000 00	\$200,000 00	\$50,000 00	\$50,000 00	\$500,000 00
Surplus.....	300,000 00	200,000 00			500,000 00
Amount segregated for protection of court and private trusts, national banks only.....					
All undivided profits, less expense, interest and taxes paid Reserve for interest, taxes, etc.....	113,011 35	158,409 24	705 06	598 79	272,724 44
Bills payable with Federal Reserve Bank other than rediscounts.....		1,586 03			1,586 03
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....					
Liabilities for rediscounts with Federal Reserve Bank.....					
Liabilities for rediscounts other than with Federal Reserve Bank.....					
Deposits due to banks.....					
Dividends unpaid.....	12,500 00				12,500 00
Individual deposits subject to check.....	2,805,760 66				2,805,760 66
Savings deposits.....		8,630,914 35			8,630,914 35
Demand certificates of deposit.....					
Time certificates of deposit.....		490,930 99			490,930 99
Certified checks.....	1,284 08				1,284 08
Cashiers' checks.....	48,605 37				48,605 37
State, county and municipal deposits.....	100,000 00	400,000 00			500,000 00

THE SAN DIEGO TRUST AND SAVINGS BANK. SAN DIEGO—Continued

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding	\$775 00				\$775 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			\$5,000 00	\$5,000 00	10,000 00
Other liabilities	14,621 61	\$36,938 20			51,559 81
Totals	\$3,596,558 07	\$10,118,778 81	\$55,705 06	\$55,598 79	\$13,826,640 73
Interest earned but not collected not included in resources or liabilities	\$1,000 00	\$7,500 00			\$8,500 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$291,867 33	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$499,280 30
Trust investments, real property	163,356 84	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	44,056 13		
Cash on hand			
Total	\$499,280 30	Total	\$499,280 30

PLACER COUNTY BANK. AUBURN

Incorporated October 5, 1887.

111

Officers—Alden Anderson, President; Geo. McAulay, A. H. Schnabel, Vice Presidents; H. S. Clegg, Secretary-Treasurer and Cashier; E. S. Birdsall, A. F. Sandrock, Assistant Cashiers.
 Directors—Alden Anderson, Geo. McAulay, A. H. Schnabel, Joseph Johnson, H. E. Butler, F. S. Stevens, E. S. Birdsall.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$393,283 91	\$627,486 93	\$1,020,770 84
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	398 45		398 45
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	25,000 00	88,776 32	113,776 32
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	39,651 78	490,623 88	530,275 66
Bank premises, furniture and fixtures and safe deposit vaults.....	19,267 82	60,000 00	79,267 82
Other real estate owned.....	38,083 27		38,083 27
Due from Federal Reserve Bank.....			
Due from other banks.....	84,777 77	67,185 66	151,963 43
Actual cash on hand.....	57,504 03	33,673 54	91,177 57
Exchanges for clearing house.....			
Checks and other cash items.....	6,270 61		6,270 61
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	4,290 03		4,290 03
Totals.....	\$668,527 67	\$1,367,746 33	\$2,036,274 00
LIABILITIES			
Capital paid in.....	\$95,000 00	\$90,000 00	\$185,000 00
Surplus.....	22,000 00	45,000 00	67,000 00
All undivided profits, less expenses, interest and taxes paid.....	17,715 22		17,715 22
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	412,580 24		412,580 24
Savings deposits.....		1,228,883 58	1,228,883 58
Demand certificates of deposit.....	106 74		106 74
Time certificates of deposit.....		3,862 75	3,862 75
Certified checks.....	10 00		10 00
Cashiers' checks.....	79,968 76		79,968 76
State, county and municipal deposits.....	41,146 71		41,146 71
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$668,527 67	\$1,367,746 33	\$2,036,274 00
Interest earned but not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of a branch office at Newcastle.

PAJARO VALLEY SAVINGS BANK. WATSONVILLE

Incorporated July 18, 1888.

116

Officers—C. A. Palmtag, President; John E. Porter, Vice President; L. H. Lopes, Cashier; J. S. Dondero and H. V. Kadderly, Assistant Cashiers.
 Directors—C. A. Palmtag; John E. Porter, A. R. Wilson, T. E. Trafton, E. P. Pfingst, Frank Rodgers, W. N. Cumming.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$1,542,516 83	
Bankers' acceptances, including rediscounts		50,446 36	
Notes, drafts or bills of exchange, including rediscounts		15,000 00	
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		222,441 16	
Bank premises, furniture and fixtures and safe deposit vaults		46,552 78	
Other real estate owned		84,705 46	
Due from Federal Reserve Bank			
Due from other banks		126,306 86	
Actual cash on hand		75,703 72	
Exchanges for clearing house			
Checks and other cash items		21 00	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$2,163,694 17	
LIABILITIES			
Capital paid in		\$70,000 00	
Surplus		92,500 00	
All undivided profits, less expenses, interest and taxes paid		16,406 11	
Reserve for interest, taxes, etc.		1,421 23	
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid		1,897 19	
Individual deposits subject to check			
Savings deposits		1,979,769 64	
Demand certificates of deposit			
Time certificates of deposit		1,700 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$2,163,694 17	
Interest earned but not collected, not included in resources or liabilities		\$6,750 00	

DECKER-JEWETT BANK. MARYSVILLE

Incorporated November 12, 1888.

122

Officers—Peter F. Kelly, President; H. B. P. Carden, Vice President, Cashier and Treasurer;
G. W. Brodahl, Assistant Cashier, J. F. Wheeler, Secretary.
Directors—Peter F. Kelly, H. B. P. Carden, G. W. Brodahl, J. F. Wheeler.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$938,216 16	\$534,139 56	\$1,472,355 72
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	3,130 55	-----	3,130 55
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	-----	35,369 05	35,369 05
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	130,220 62	193,265 62	323,486 24
Bank premises, furniture and fixtures and safe deposit vaults.....	7,284 77	19,360 00	26,644 77
Other real estate owned.....	21,564 63	-----	21,564 63
Due from Federal Reserve Bank.....	10,819 25	19,000 00	29,819 25
Due from other banks.....	50,864 71	20,100 25	70,964 96
Actual cash on hand.....	54,721 46	6,676 45	61,397 91
Exchanges for clearing house.....	8,008 84	-----	8,008 84
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	8,706 09	-----	8,706 09
Totals.....	\$1,233,537 08	\$827,910 93	\$2,052,741 92
LIABILITIES			
Capital paid in.....	\$120,000 00	\$30,000 00	\$150,000 00
Surplus.....	50,000 00	52,000 00	102,000 00
All undivided profits, less expenses, interest and taxes paid.....	11,598 60	-----	11,598 60
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	145,000 00	-----	145,000 00
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	478,464 82	-----	478,464 82
Savings deposits.....	-----	715,910 93	715,910 93
Demand certificates of deposit.....	58,128 41	-----	58,128 41
Time certificates of deposit.....	267,801 70	-----	267,801 70
Certified checks.....	-----	-----	-----
Cashiers' checks.....	2,543 55	-----	2,543 55
State, county and municipal deposits.....	100,000 00	30,000 00	130,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$1,233,537 08	\$827,910 93	\$2,061,448 01
Interest earned but not collected, not included in resources or liabilities.....	\$13,000 00	\$10,000 00	\$23,000 00

SECURITY STATE BANK OF PACIFIC GROVE. PACIFIC GROVE

Incorporated January 8, 1907.

124

Officers—E. C. Smith, President; P. H. Smith, Vice President; A. O. Gates, Cashier.
 Directors—E. C. Smith, P. H. Smith, A. O. Gates.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$66,153 16	\$150,361 10	\$216,514 26
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	129 66		129 66
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	30,000 00	20,000 00	50,000 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	173,425 88	5,000 00	178,425 88
Bank premises, furniture and fixtures and safe deposit vaults	29,469 76		29,469 76
Other real estate owned		1,085 70	1,085 70
Due from Federal Reserve Bank	6,605 00	3,615 00	10,220 00
Due from other banks	11,715 26	5,103 12	16,818 38
Actual cash on hand	4,039 34	4,868 14	8,907 48
Exchanges for clearing house	3,114 54		3,114 54
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$324,652 60	\$190,033 06	\$514,685 66
LIABILITIES			
Capital paid in	\$33,000 00	\$17,000 00	\$50,000 00
Surplus	12,500 00	3,500 00	16,000 00
All undivided profits, less expenses, interest and taxes paid			
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	2,000 00		2,000 00
Individual deposits subject to check	117,113 19		117,113 19
Savings deposits		169,533 06	169,533 06
Demand certificates of deposit	17,846 42		17,846 42
Time certificates of deposit			
Certified checks	174 50		174 50
Cashiers' checks	207 30		207 30
State, county and municipal deposits	141,811 19		141,811 19
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$324,652 60	\$190,033 06	\$514,685 66
Interest earned but not collected, not included in resources or liabilities	\$900 00	\$1,500 00	\$2,400 00

BANK OF HUENEME. HUENEME

Incorporated February 28, 1889.

125

Officers—E. O. Gerberding, President; Richard Bard, Vice President; E. O. Green, Cashier;
 Robert Nunn, Assistant Cashier.
 Directors—E. O. Gerberding, Richard Bard, Mary B. Bard, E. O. Green, H. G. Lyttle.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$39,607 58	\$123,301 39	\$162,908 97
Bankers' acceptances, including rediscounts	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts	-----	-----	-----
Overdrafts	265 13	-----	265 13
Customers' liability account acceptances	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
United States securities owned	-----	-----	-----
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	124,646 90	21,262 94	145,909 84
Bank premises, furniture and fixtures and safe deposit vaults	31,798 54	-----	31,798 54
Other real estate owned	2,400 00	-----	2,400 00
Due from Federal Reserve Bank	-----	-----	-----
Due from other banks	26,035 68	5,037 66	31,073 34
Actual cash on hand	13,140 58	4,868 14	18,008 72
Exchanges for clearing house	-----	-----	-----
Checks and other cash items	62 30	-----	62 30
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Totals	\$237,956 71	\$154,470 13	\$392,426 84
LIABILITIES			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	10,000 00	5,000 00	15,000 00
All undivided profits, less expenses, interest and taxes paid	6,850 83	1,058 36	7,909 19
Reserve for interest, taxes, etc.	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank	-----	-----	-----
Deposits due to banks	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check	124,441 92	-----	124,441 92
Savings deposits	-----	138,411 77	138,411 77
Demand certificates of deposit	-----	-----	-----
Time certificates of deposit	1,592 26	-----	1,592 26
Certified checks	-----	-----	-----
Cashiers' checks	259 42	-----	259 42
State, county and municipal deposits	54,675 28	-----	54,675 28
United States and postal savings deposits	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	137 00	-----	137 00
Totals	\$237,956 71	\$154,470 13	\$392,426 84
Interest earned but not collected, not included in resources or liabilities	\$600 00	\$900 00	\$1,500 00

THE BANK OF EUREKA. EUREKA

Incorporated October 4, 1889.

131

Officers—C. H. Palmtag, President; Coll Deane, Vice President; C. F. Edson, Secretary,
 Cashier and Treasurer; J. E. Locke, E. A. Melanson, Assistant Cashiers.
 Directors—H. H. Bell, L. B. Campton, H. W. Cole, Coll Deane, George E. Hanson, J. M.
 Hutcheson, H. C. Nelson, C. H. Palmtag, R. D. Porter, N. Thogersen, W. J. Wrigley.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$1,063,841 63		
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	1,754 20		
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	50,000 00		
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	288,210 09		
Bank premises, furniture and fixtures and safe deposit vaults.....	29,000 00		
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....	438,837 99		
Actual cash on hand.....	135,313 38		
Exchanges for clearing house.....			
Checks and other cash items.....	3,402 75		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....	\$2,010,360 04		
LIABILITIES			
Capital paid in.....	\$200,000 00		
Surplus.....	200,000 00		
All undivided profits, less expenses, interest and taxes paid.....	166,894 34		
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....	43,688 91		
Dividends unpaid.....	11,860 00		
Individual deposits subject to check.....	1,252,741 97		
Savings deposits.....			
Demand certificates of deposit.....	13,455 37		
Time certificates of deposit.....			
Certified checks.....	1,355 52		
Cashiers' checks.....	14,589 99		
State, county and municipal deposits.....	105,773 94		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$2,010,360 04		
Interest earned but not collected, not included in resources or liabilities.....			

THE SAVINGS BANK OF HUMBOLDT COUNTY. EUREKA

Incorporated October 4, 1889.

132

Officers—C. H. Palmtag, President; Coll Deane, Vice President; C. F. Edson, Secretary and Treasurer; T. R. Dinsmore, Cashier; H. F. Madsen, S. F. Matthias, Assistant Cashiers.
 Directors—H. H. Bell, L. B. Campton, H. W. Cole, Coll Deane, George E. Hanson, J. M. Hutcherson, H. C. Nelson, C. H. Palmtag, R. D. Porter, N. Thogersen and W. J. Wrigley.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$1,833,377 81	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		167,500 00	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		2,421,387 25	
Bank premises, furniture and fixtures and safe deposit vaults		27,000 00	
Other real estate owned		3,180 00	
Due from Federal Reserve Bank			
Due from other banks		156,915 80	
Actual cash on hand		108,607 37	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$4,717,968 23	
LIABILITIES			
Capital paid in		\$200,000 00	
Surplus		200,000 00	
All undivided profits, less expenses, interest and taxes paid		212,996 10	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid		8,838 00	
Individual deposits subject to check			
Savings deposits		4,196,134 13	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$4,717,968 23	
Interest earned but not collected, not included in resources or liabilities			

SAN BERNARDINO VALLEY BANK. SAN BERNARDINO

Incorporated December 2, 1889.

134

Officers—T. F. Brioady, President; J. E. Woods, Vice President; P. W. Buehler, Cashier;
 Paul V. Howell, John T. Ward, A. J. Weld, Assistant Cashiers,
 Directors—T. F. Brioady, W. M. Claypool, Ed. Cram, G. E. Atkins, J. E. Woods, B. H.
 Shock, Frank D. Keller, D. C. Russell, W. A. Hull, I. N. Gilbert, A. J. Weld.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$593,396 57	\$665,817 12	\$1,259,213 69
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	2 35		2 35
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....		8,112 89	8,112 89
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	243,995 70	325,000 05	568,995 75
Bank premises, furniture and fixtures and safe deposit vaults.....	32,394 88	76,647 71	109,042 59
Other real estate owned.....	4,927 45		4,927 45
Due from Federal Reserve Bank.....			
Due from other banks.....	157,279 55	88,182 96	245,462 51
Actual cash on hand.....	46,898 29	27,227 34	74,125 63
Exchanges for clearing house.....	28,858 01		28,858 01
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	13,835 25		13,835 25
Totals.....	\$1,121,588 05	\$1,190,988 07	\$2,312,576 12
LIABILITIES			
Capital paid in.....	\$100,000 00	\$75,000 00	\$175,000 00
Surplus.....	11,000 00	11,000 00	22,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,082 69	4,412 15	7,494 84
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	92 00		92 00
Individual deposits subject to check.....	822,420 94		822,420 94
Savings deposits.....		818,726 96	818,726 96
Demand certificates of deposit.....			
Time certificates of deposit.....	26,551 46	47,704 20	74,255 66
Certified checks.....	90 00		90 00
Cashiers' checks.....	35,945 91		35,945 91
State, county and municipal deposits.....	118,358 30	230,242 56	348,600 86
United States and postal savings deposits.....	4,046 75	2,737 56	6,784 31
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		1,164 64	1,164 64
Totals.....	\$1,121,588 05	\$1,190,988 07	\$2,312,576 12
Interest earned but not collected, not included in resources or liabilities.....	\$3,461 47	\$3,883 93	\$7,345 40

NOTE.—The above statement includes the business of branch offices at Barstow and Needles.

NORTHERN CALIFORNIA BANK OF SAVINGS. MARYSVILLE

Incorporated December 7, 1889.

135

Officers—Phebe M. Rideout, President; W. B. Swain, Vice President; S. J. Flanery, Secretary, Treasurer and Cashier; W. T. Cumisky, Assistant Secretary, Treasurer and Cashier.
 Directors—Phebe M. Rideout, W. B. Swain, Dunning Rideout, C. F. Aaron, H. J. Cheim, Fred Tarke, S. J. Flanery.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$1,284,798 41	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers, account of acceptances			
United States securities owned		305,155 32	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		1,937,140 61	
Bank premises, furniture and fixtures and safe deposit vaults		58,170 00	
Other real estate owned		65,140 96	
Due from Federal Reserve Bank		50,010 50	
Due from other banks		347,263 78	
Actual cash on hand		37,046 10	
Exchanges for clearing house		876 99	
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		2,895 26	
Total		\$4,088,497 93	
LIABILITIES			
Capital paid in		\$170,000 00	
Surplus		120,000 00	
All undivided profits, less expenses, interest and taxes paid		276,982 50	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid		75,482 94	
Individual deposits subject to check			
Savings deposits		3,016,526 90	
Demand certificates of deposit			
Time certificates of deposit		30,472 57	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		95,446 56	
United States and postal savings deposits		300,212 87	
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		3,373 59	
Total		\$4,088,497 25	
Interest earned but not collected, not included in resources or liabilities		\$54,745 25	

EXCHANGE BANK. SANTA ROSA

Incorporated April 3, 1890.

138

Officers—F. P. Doyle, President; J. W. Clark, J. R. Edwards, F. J. Pool, J. R. Williams, Vice Presidents; A. J. LeBaron, Cashier; W. T. Locke, C. W. Reinking, W. C. Watson, Assistant Cashiers.
 Directors—J. W. Clark, F. P. Doyle, J. R. Edwards, T. J. Hutchinson, F. J. McNamara, F. J. Pool, J. R. Williams.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$856,457 85	\$1,654,320 32	\$2,510,778 17
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	2,593 98		2,593 98
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	20,520 39	174,929 16	195,449 55
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	311,270 94	363,414 64	674,685 58
Bank premises, furniture and fixtures and safe deposit vaults	38,629 24	146,981 31	185,610 55
Other real estate owned	44,179 39		44,179 39
Due from Federal Reserve Bank	15,000 00	39,278 52	54,278 52
Due from other banks	241,504 06	55,518 45	297,022 51
Actual cash on hand	50,971 49	27,499 90	78,471 39
Exchanges for clearing house	16,083 67	239 00	16,322 67
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	17,736 48		17,736 48
Totals	\$1,614,947 49	\$2,462,181 30	\$4,077,128 79
LIABILITIES			
Capital paid in	\$150,000 00	\$50,000 00	\$200,000 00
Surplus	100,000 00	120,000 00	220,000 00
All undivided profits, less expenses, interest and taxes paid	42,372 76		42,372 76
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	75,000 00		75,000 00
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	810,389 49		810,389 49
Savings deposits		2,276,919 55	2,276,919 55
Demand certificates of deposit	2,003 00		2,003 00
Time certificates of deposit	113,966 15		113,966 15
Certified checks	6,593 69		6,593 69
Cashiers' checks	74,327 96		74,327 96
State, county and municipal deposits	240,000 00	15,261 75	255,261 75
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	294 44		294 44
Totals	\$1,614,947 49	\$2,462,181 30	\$4,077,128 79
Interest earned but not collected, not included in resources or liabilities	\$19,467 11	\$41,761 40	\$61,228 51

NOTE.—The above statement includes the business of a branch office at Windsor.

CITIZENS BANK. CORONA

Incorporated November 5, 1890.

148

Officers—T. C. Jameson, President; T. O. Andrews, Vice President; Geo. E. Snidecor, Cashier and Secretary; C. R. Emerson, E. D. Hicks, Assistant Cashiers.
 Directors—T. C. Jameson, T. O. Andrews, Geo. E. Snidecor, R. L. Willits, L. L. Andrews, Perle T. Glass, F. E. Snidecor.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
Resources			
Loans and discounts, including rediscounts.....	\$87,250 99	\$469,225 67	\$556,476 66
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	2 87		2 87
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	301 75	3,045 00	3,346 75
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	56,518 96	95,640 00	152,158 96
Bank premises, furniture and fixtures and safe deposit vaults.....	1,100 00	5,300 00	6,400 00
Other real estate owned.....		1,400 00	1,400 00
Due from Federal Reserve Bank.....		10,000 00	10,000 00
Due from other banks.....	20,950 19	17,799 70	38,749 89
Actual cash on hand.....	10,651 48	5,305 00	15,956 48
Exchanges for clearing house.....	1,844 14		1,844 14
Checks and other cash items.....	18 25	208 69	226 94
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		14 29	14 29
Totals.....	\$178,638 63	\$607,938 35	\$786,576 98
LIABILITIES			
Capital paid in.....	\$15,000 00	\$35,000 00	\$50,000 00
Surplus.....	1,750 00	29,750 00	31,500 00
All undivided profits, less expenses, interest and taxes paid.....	1,532 41	3,104 67	4,637 08
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....		3,750 00	3,750 00
Individual deposits subject to check.....	108,112 39		108,112 39
Savings deposits.....		460,253 25	460,253 25
Demand certificates of deposit.....			
Time certificates of deposit.....		8,820 00	8,820 00
Certified checks.....			
Cashiers' checks.....	2,941 41		2,941 41
State, county and municipal deposits.....	49,302 42	67,266 43	116,562 85
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$178,638 63	\$607,938 35	\$786,576 98
Interest earned but not collected, not included in resources or liabilities.....	\$800 00	\$4,692 00	\$5,492 00

BANK OF HAYWARDS. HAYWARD

Incorporated February 26, 1891.

153

Officers—I. B. Parsons, President; F. C. Winton, E. O. Webb, Vice Presidents; W. W. Haley, Secretary and Cashier; H. Henningsen, Assistant Secretary and Assistant Cashier.
Directors—I. B. Parsons, E. O. Webb, F. C. Winton, F. I. Lemos, J. H. Gansberger, W. H. Meek, Jacob Harder Jr., A. E. Manter, W. W. Haley.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$526,256 89	\$1,603,218 77	\$2,129,475 66
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	471 06		471 06
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	56,088 17	48,397 68	104,485 85
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	171,378 64	300,399 40	471,778 04
Bank premises, furniture and fixtures and safe deposit vaults		105,015 36	105,015 36
Other real estate owned		27,866 41	27,866 41
Due from Federal Reserve Bank			
Due from other banks	71,057 05	76,484 05	147,541 10
Actual cash on hand	44,475 18	48,282 38	92,757 56
Exchanges for clearing house			
Checks and other cash items	6,541 29		6,541 29
Items with Federal Reserve Bank in process of collection			
Other resources	1,756 26		1,756 26
Totals	\$878,024 54	\$2,209,664 05	\$3,087,688 59
LIABILITIES			
Capital paid in	\$80,000 00	\$120,000 00	\$200,000 00
Surplus	80,000 00	65,000 00	145,000 00
All undivided profits, less expenses, interest and taxes paid	20,071 75	20,812 93	40,884 68
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	8,048 00		8,048 00
Individual deposits subject to check	584,833 21		584,833 21
Savings deposits		1,908,251 12	1,908,251 12
Demand certificates of deposit	4,349 19		4,349 19
Time certificates of deposit	11,531 95		11,531 95
Certified checks	3,437 80		3,437 80
Cashiers' checks	2,205 86		2,205 86
State, county and municipal deposits	80,593 10	95,000 00	175,593 10
United States and postal savings deposits	2,953 68		2,953 68
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		600 00	600 00
Totals	\$878,024 54	\$2,209,664 05	\$3,087,688 59
Interest earned but not collected, not included in resources or liabilities	\$1,100 00	\$3,100 00	\$4,200 00

LOS NIETOS VALLEY BANK. DOWNEY

Incorporated July 20, 1891.

157

Officers—W. C. Springer, President and Treasurer; Frank Burke, Hogan Willeford, Vice Presidents; M. H. Baker, Cashier and Secretary; R. G. Walling, Assistant Cashier and Assistant Secretary.
 Directors—W. C. Springer, M. H. Baker, Frank Burke, O. J. Rowley, Hogan Willeford, J. H. Ardes.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$438,496 24	\$406,156 45	\$844,652 69
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	1,487 30		1,487 30
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	138,684 02	201,532 32	340,216 34
Bank premises, furniture and fixtures and safe deposit vaults	46,950 00		46,950 00
Other real estate owned			
Due from Federal Reserve Bank	31,420 41	27,744 00	59,164 41
Due from other banks	15,703 50	32,098 21	47,801 71
Actual cash on hand	12,443 26		12,443 26
Exchanges for clearing house			
Checks and other cash items	127 44		127 44
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$685,312 17	\$667,530 98	\$1,352,843 15
LIABILITIES			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	25,000 00	51,000 00	76,000 00
All undivided profits, less expenses, interest and taxes paid	21,401 95		21,401 95
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	3,000 00		3,000 00
Individual deposits subject to check	480,350 08		480,350 08
Savings deposits		561,099 98	561,099 98
Demand certificates of deposit			
Time certificates of deposit		20,431 00	20,431 00
Certified checks	817 31		817 31
Cashiers' checks	14,742 83		14,742 83
State, county and municipal deposits	100,000 00	25,000 00	125,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$685,312 17	\$667,530 98	\$1,352,843 15
Interest earned but not collected, not included in resources or liabilities	\$2,000 00	\$2 500 00	\$4,500 00

AZUSA VALLEY SAVINGS BANK. AZUSA

Incorporated August 20, 1891.

158

Officers—J. B. Stair, President; W. W. Heth, E. H. Philleo, Vice Presidents; Wm. J. Holden, Cashier, L. F. Anderson, Assistant Cashier.
 Directors—W. W. Heth, V. M. Greever, J. B. Stair, T. H. Knapp, M. T. Durrell, A. R. Powell, E. H. Philleo.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$653,649 10	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		227,834 00	
Bank premises, furniture and fixtures and safe deposit vaults		800 00	
Other real estate owned		7,440 72	
Due from Federal Reserve Bank		17,000 00	
Due from other banks		76,749 33	
Actual cash on hand		4,492 64	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$987,965 79	
LIABILITIES			
Capital paid in		\$50,000 00	
Surplus		32,000 00	
All undivided profits, less expenses interest and taxes paid		11,685 76	
Reserve for interest, taxes, etc.		861 45	
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid		4,000 00	
Individual deposits subject to check			
Savings deposits		814,418 58	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		75,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$987,965 79	
Interest earned but not collected, not included in resources or liabilities		\$5,000 00	

CENTRAL SAVINGS BANK OF OAKLAND. OAKLAND

Incorporated September 8, 1891.

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Officers—J. F. Carlston, President; T. A. Crellin, Claud Gatch, R. M. Fitzgerald, E. C. Petersen, Vice Presidents; H. C. Sagehorn, Cashier; Chas. D. Bowman, E. J. Guisto, W. R. Walker, M. R. Bronner, Assistant Cashiers.
 Directors—J. F. Carlston, T. A. Crellin, John P. Maxwell, Anson S. Blake, A. T. Ellis, Claud Gatch, W. G. Manuel, R. M. Fitzgerald, R. W. Kinney, Dr. O. D. Hamlin, J. B. Keating.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$212,902 91	\$24,836,861 45	\$25,049,764 36
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		3,834,359 86	3,834,359 86
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	32,780 15	2,223,107 89	2,255,888 04
Bank premises, furniture and fixtures and safe deposit vaults.....		2,434,195 78	2,434,195 78
Other real estate owned.....		12,565 00	12,565 00
Due from Federal Reserve Bank.....			
Due from other banks.....	261,173 42	2,140,162 40	2,401,335 82
Actual cash on hand.....	24,820 31	505,286 01	530,106 32
Exchanges for clearing house.....		23,535 99	23,535 99
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$531,676 79	\$36,010,074 38	\$36,541,751 17
LIABILITIES			
Capital paid in.....	\$100,000 00	\$1,100,000 00	\$1,200,000 00
Surplus.....	50,000 00	1,600,000 00	1,650,000 00
All undivided profits, less expenses, interest and taxes paid.....	119,283 68	756,176 78	875,460 46
Reserve for interest, taxes, etc.....		33,953 30	33,953 30
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....		12,750 65	12,750 65
Dividends unpaid.....		48,000 00	48,000 00
Individual deposits subject to check.....	262,158 40		262,158 40
Savings deposits.....		30,737,076 56	30,737,076 56
Demand certificates of deposit.....			
Time certificates of deposit.....		107,433 54	107,433 54
Certified checks.....	234 71		234 71
Cashiers' checks.....			
State, county and municipal deposits.....		1,601,500 00	1,601,500 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		13,183 55	13,183 55
Totals.....	\$531,676 79	\$36,010,074 38	\$36,541,751 17
Interest earned but not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of branch offices at Oakland.

YOLO COUNTY SAVINGS BANK. WOODLAND

Incorporated December 9, 1891.

163

Officers—Elmer W. Armfield, President; L. H. Stephens, J. I. McConnell, P. T. Laugenour,
 Vice Presidents; H. D. Porter, Cashier; E. C. Cooper, Assistant Cashier.
 Directors—Elmer W. Armfield, John L. Stephens, P. N. Ashley, Wm. Dahler, P. T. Laugenour,
 J. I. McConnell, J. D. Stephens, J. R. Griffin, L. H. Stephens.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$2,168,210 52	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		247,299 80	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		190,684 27	
Bank premises, furniture and fixtures and safe deposit vaults		50,274 56	
Other real estate owned		60,154 32	
Due from Federal Reserve Bank		50,000 00	
Due from other banks		72,329 71	
Actual cash on hand		18,669 84	
Exchanges for clearing house			
Checks and other cash items		146 25	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$2,857,769 27	
LIABILITIES			
Capital paid in		\$200,000 00	
Surplus		50,000 00	
All undivided profits, less expenses, interest and taxes paid		123,318 48	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		2,379,397 79	
Demand certificates of deposit			
Time certificates of deposit		5,053 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		100,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$2,857,769 27	
Interest earned but not collected, not included in resources or liabilities		\$64,497 00	

PEOPLES SAVINGS BANK. SANTA CRUZ

Incorporated April 26, 1892.

175

Officers—Dr. P. T. Phillips, President; C. E. Towne, J. H. Garrett, Vice Presidents; L. F. Hinds, Cashier; A. H. Wright, A. J. Thorp, Assistant Cashiers.
 Directors—Dr. P. T. Phillips, W. O. Kerrick, C. E. Towne, J. H. Hauschildt, J. O. Riordan, J. H. Garrett, L. F. Hinds.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$1,065,458 93	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		10,000 00	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		251,641 32	
Bank premises, furniture and fixtures and safe deposit vaults		48,500 00	
Other real estate owned		7,091 07	
Due from Federal Reserve Bank			
Due from other banks		57,566 68	
Actual cash on hand		37,574 85	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		1,527 28	
Total		\$1,479,360 13	
LIABILITIES			
Capital paid in		\$100,000 00	
Surplus		50,000 00	
All undivided profits, less expenses, interest and taxes paid		20,121 32	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid		5,015 00	
Individual deposits subject to check			
Savings deposits		1,277,241 31	
Demand certificates of deposit			
Time certificates of deposit		1,982 50	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		25,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability, account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,479,360 13	
Interest earned but not collected, not included in resources or liabilities		\$15,000 00	

BANK OF OROVILLE. OROVILLE

Incorporated June 28, 1892.

177

Officers—W. W. Gingles, President; C. W. Putnam, Vice President and Cashier; R. G. Stapleton, R. N. Hellmann, E. J. Leggett, Assistant Cashiers and Assistant Secretary-Treasurer.
 Directors—W. W. Gingles, C. W. Putnam, Carleton Gray, F. B. Wagner, E. F. Mitchell.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$664,804 32	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		130,839 40	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		33,979 89	
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		10,500 00	
Due from Federal Reserve Bank			
Due from other banks		95,221 71	
Actual cash on hand		22,000 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		5,484 41	
Total		\$962,829 73	
LIABILITIES			
Capital paid in		\$30,000 00	
Surplus		54,000 00	
All undivided profits, less expenses, interest and taxes paid		5,280 19	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid		3,500 00	
Individual deposits subject to check			
Savings deposits		828,693 52	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		40,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		1,356 02	
Total		\$962,829 73	
Interest earned but not collected, not included in resources or liabilities		\$8,434 00	

BANK OF TEHACHAPI. TEHACHAPI

Incorporated September 16, 1892.

178

Officers—Phil Marx, President; Albert Ancker, Vice President; W. R. Powers, Cashier;
Madaline Capdeville, Assistant Cashier.

Directors—Phil Marx, Albert Ancker, R. B. Freeman, G. Koutroulis, W. R. Powers.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$101,656 51	\$93,623 91	\$195,280 42
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	388 70	-----	388 70
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	755 13	651 37	1,406 50
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	95,709 84	29,248 27	124,958 11
Bank premises, furniture and fixtures and safe deposit vaults.....	5,000 00	-----	5,000 00
Other real estate owned.....	1,950 00	-----	1,950 00
Due from Federal Reserve Bank.....	-----	3,000 00	3,000 00
Due from other banks.....	65,018 73	8,109 42	73,128 15
Actual cash on hand.....	15,748 56	-----	15,748 56
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	240 38	-----	240 38
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$286,467 85	\$134,632 97	\$421,100 82
LIABILITIES			
Capital paid in.....	\$25,000 00	\$10,000 00	\$35,000 00
Surplus.....	25,000 00	2,500 00	27,500 00
All undivided profits, less expenses, interest and taxes paid.....	5,228 11	-----	5,228 11
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	2,500 00	-----	2,500 00
Individual deposits subject to check.....	167,725 76	-----	167,725 76
Savings deposits.....	-----	122,132 97	122,132 97
Demand certificates of deposit.....	600 00	-----	600 00
Time certificates of deposit.....	2,697 75	-----	2,697 75
Certified checks.....	-----	-----	-----
Cashiers' checks.....	13,309 27	-----	13,309 27
State, county and municipal deposits.....	43,542 45	-----	43,542 45
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	864 51	-----	864 51
Totals.....	\$286,467 85	\$134,632 97	\$421,100 82
Interest earned but not collected, not included in resources or liabilities.....	\$825 00	\$650 00	\$1,475 00

BANK OF LASSEN COUNTY. SUSANVILLE

Incorporated October 29, 1892.

181

Officers—F. E. Humphrey, President; Jno. B. Spalding, C. B. Clark, Vice Presidents; C. H. Bridges, Vice President and Cashier; N. G. Mathews, Secretary and Assistant Cashier; C. M. Hall, Assistant Cashier.
 Directors—F. E. Humphrey, C. B. Clark, Jno. B. Spalding, C. H. Bridges, P. J. Goumaz, J. M. Doyle, N. G. Mathews.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$391,542 13	\$519,370 84	\$910,912 97
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	721 73		721 73
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	14,269 37	39,943 33	54,212 70
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	111,289 46	386,744 93	498,034 39
Bank premises, furniture and fixtures and safe deposit vaults	28,465 50	22,364 44	50,829 94
Other real estate owned		36,643 73	36,643 73
Due from Federal Reserve Bank		19,957 72	19,957 72
Due from other banks	69,109 19	45,499 65	114,608 84
Actual cash on hand	43,068 36	2,000 00	45,068 36
Exchanges for clearing house	6,852 99		6,852 99
Checks and other cash items	8,383 87		8,383 87
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$673,702 60	\$1,072,524 64	\$1,746,227 24
LIABILITIES			
Capital paid in	\$110,000 00	\$90,000 00	\$200,000 00
Surplus	40,600 00		40,600 00
All undivided profits, less expenses, interest and taxes paid	5,855 08	11,857 64	17,712 72
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	374,479 75		374,479 75
Savings deposits		849,167 00	849,167 00
Demand certificates of deposit	1,319 27		1,319 27
Time certificates of deposit	75,905 27		75,905 27
Certified checks	54 18		54 18
Cashiers' checks	10,878 08		10,878 08
State, county and municipal deposits	54,610 97	121,500 00	176,110 97
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$673,702 60	\$1,072,524 64	\$1,746,227 24
Interest earned but not collected, not included in resources or liabilities	\$4,935 00	\$7,390 00	\$12,325 00

FARMERS AND MECHANICS SAVINGS BANK OF OAKLAND. OAKLAND

Incorporated November 12, 1892.

182

Officers—Edson F. Adams, President; Geo. S. Meredith, Vice President; F. C. Martens, Vice President and Cashier; B. C. Read, John Campe, Assistant Cashiers.
 Directors—Edson F. Adams, Chas. D. Bates, W. C. Jurgens, R. A. Leet, F. C. Martens, Geo. S. Meredith, A. G. Tasheira.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....		\$4,566,647 69	
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		627,078 13	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....		383,772 13	
Bank premises, furniture and fixtures and safe deposit vaults.....		207,956 81	
Other real estate owned.....		59,300 00	
Due from Federal Reserve Bank.....			
Due from other banks.....		372,439 01	
Actual cash on hand.....		136,764 96	
Exchanges for clearing house.....		13,359 45	
Checks and other cash items.....		11,648 83	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$6,378,967 01	
LIABILITIES			
Capital paid in.....		\$300,000 00	
Surplus.....		100,000 00	
All undivided profits, less expenses, interest and taxes paid.....		70,781 95	
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		5,464,548 34	
Demand certificates of deposit.....			
Time certificates of deposit.....		17,057 41	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		425,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		1,579 31	
Total.....		\$6,378,967 01	
Interest earned but not collected, not included in resources or liabilities.....		\$13,779 55	

FERNDAL BANK. FERNDAL

Incorporated February 17, 1893.

184

Officers—A. Putnam, President; R. H. Smith, Vice President; F. N. Rasmussen, Cashier,
 Secretary and Treasurer; E. P. Calanchini, Assistant Cashier.
 Directors—A. Putnam, R. H. Smith, J. A. Shaw, R. H. Edwards, E. B. Lytel, J. H. Ring,
 P. J. Petersen, Ph. Calanchini, F. N. Rasmussen.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$293,690 05	\$383,550 00	\$677,240 05
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	322 11		322 11
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		28,725 00	28,725 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	114,672 50	747,543 82	862,216 32
Bank premises, furniture and fixtures and safe deposit vaults		10,000 00	10,000 00
Other real estate owned			
Due from Federal Reserve Bank		27,500 00	27,500 00
Due from other banks	136,881 70	76,662 02	213,543 72
Actual cash on hand	33,224 16	5,892 78	39,116 94
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$578,790 52	\$1,279,873 62	\$1,858,664 14
LIABILITIES			
Capital paid in	\$25,000 00	\$10,000 00	\$35,000 00
Surplus	100,000 00	100,000 00	200,000 00
All undivided profits, less expenses, interest and taxes paid	34,912 41	2,397 35	37,309 76
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	5,208 00		5,208 00
Individual deposits subject to check	368,461 97		368,461 97
Savings deposits		1,139,976 27	1,139,976 27
Demand certificates of deposit			
Time certificates of deposit	6,250 00		6,250 00
Certified checks			
Cashiers' checks	3,958 14		3,958 14
State, county and municipal deposits	35,000 00	27,500 00	62,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$578,790 52	\$1,279,873 62	\$1,858,664 14
Interest earned but not collected, not included in resources or liabilities	\$5,125 00	\$6,712 00	\$11,837 00

TRUST DEPARTMENT, TITLE INSURANCE AND TRUST COMPANY. LOS ANGELES

Incorporated December 22, 1893.

192

Officers—William H. Allen, Jr., President; Stuart O'Melveny, First Vice President; M. S. Hellman, H. W. O'Melveny, J. Beynon, N. W. Thompson, E. L. Farmer, W. Herbert Allen, Jas. D. Forward, W. W. Powell, P. W. Clark, W. C. Davis, Vice Presidents; O. P. Clark, Secretary and Treasurer; Dean Hoover, P. J. Horsch, C. M. Sperry, J. Herbert Johnson, Shreve Ballard, Porter Bruck, E. H. Moore, R. A. Brant, J. E. Mechem, Georges Gummerson, Walter C. Wells, George B. Steele, H. I. Chatfield, Edgar R. Robinson, R. J. Blair, F. G. Forward, H. G. Yates, L. J. Teale, A. C. Gates, Loring Whitaker, Merlin C. Wilson, George J. Tschunty, Chas. E. Johnson, Emerson L. Holt, Edgar R. Robinson, Assistant Secretaries; W. W. Powell, Trust Officer; T. A. Simpson, E. L. Clymer, R. R. Thompson, L. F. Schaefer, R. B. Merrill, H. C. Allen, Jr., Assistant Trust Officers; R. H. Spotts, Chief Counsel; O'Melveny, Tuller & Meyers, Consulting Counsel.

Directors—William H. Allen, Jr., H. W. O'Melveny, M. S. Hellman, O. P. Clark, Harold Bayly, H. M. Robinson, Wm. H. Burnham, Harry I. Bauer, Ben R. Meyer, F. G. Cruickshank, Stuart O'Melveny, Lee A. Phillips, E. J. Nolan, W. Herbert Allen, T. J. Brant, M. J. Connell, L. J. Beynon, A. M. Chaffey, Morgan Adams, Victor H. Rossetti.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$1,028,951 43	\$212,000 00	\$1,240,951 43
United States securities owned	167,248 95	5,102 44	172,351 39
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	521,562 14	176,609 44	698,171 58
Due from other banks	105,653 02	26,288 12	131,941 14
Actual cash on hand	2,589 14		2,589 14
Advances to trusts	153,725 88	5,000 00	158,725 88
Other resources			
Totals	\$1,979,730 56	\$425,000 00	\$2,404,730 56
LIABILITIES			
Capital	\$300,000 00	\$300,000 00	\$600,000 00
Surplus	325,000 00	125,000 00	450,000 00
All undivided profits, less expenses, interest and taxes paid	1,254,069 80		1,254,069 80
Reserve for interest, taxes, etc., accrued and unpaid	45,660 76		45,660 76
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts	25,000 00		25,000 00
Other liabilities	30,000 00		30,000 00
Totals	\$1,979,730 58	\$425,000 00	\$2,404,730 56

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$37,209,377 21	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$12,410,341 26
Trust investments, real property	4,385,105 29	Private trusts, specially designated and construed as court trusts, under supervision	29,517,898 85
Due from banks	328,531 56		
Cash on hand	5,226 05		
Total	\$41,928,240 11	Total	\$41,928,898 85

TITLE GUARANTEE AND TRUST COMPANY. LOS ANGELES

Incorporated October 28, 1895.

200

Officers—E. W. Sargent, A. F. Morlan, A. R. Killgore, E. W. L. Franklin, John F. Keogh, John T. Cooper, H. R. Kleinbach, Geo. A. Reimers, J. E. Rhind, Albert Schuck, R. A. Morlan, R. L. Sparks, Geo. B. Colby, C. T. Hurst, R. J. Richards, Case Bradford, W. W. Robinson, Eugene Mackin.

Directors—E. W. Sargent, A. F. Morlan, A. R. Killgore, John F. Keogh, John T. Cooper, Geo. A. Reimers, J. E. Rhind, Albert Schuck, C. R. Bell, Irving H. Hellman, C. Sumner James, Marco H. Hellman, Louis M. Cole, Moye W. Stephens, Dave Smith.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$3,800 00	\$56,200 00	\$60,000 00
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	197,337 60	98,556 47	295,894 07
Due from other banks	6,112 40	48,362 67	54,475 07
Actual cash on hand			
Advances to trusts			
Other resources			
Totals	\$207,250 00	\$203,119 14	\$410,369 14
LIABILITIES			
Capital	\$125,000 00	\$125,000 00	\$250,000 00
Surplus	81,250 00	31,250 00	112,500 00
All undivided profits, less expenses, interest and taxes paid		42,869 14	42,869 14
Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts	1,000 00	4,000 00	5,000 00
Other liabilities			
Totals	\$207,250 00	\$203,119 14	\$410,369 14

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$2,410,094 69	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$3,407,562 47
Trust investments, real property	921,571 75	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	75,896 03		
Cash on hand			
Total	\$3,407,562 47	Total	\$3,407,562 47

BANK OF AMADOR COUNTY. JACKSON

Incorporated November 23, 1896.

202

Officers—C. L. Culbert, President; C. R. Downs and P. L. Cassinelli, Vice Presidents; T. A. Hedgpath, Cashier, Secretary and Treasurer; F. J. Payne, R. C. Merwin, J. E. McLaughlin, Assistant Cashiers.

Directors—C. L. Culbert, G. E. Allen, C. R. Downs, P. L. Cassinelli, Ralph McGee, James Grillo, W. F. Detert, J. A. Chichizola, V. Brignole.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$620,260 49	\$1,285,867 88	\$1,906,128 37
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	35 22		35 22
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	8,437 50	51,953 13	60,390 63
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	34,758 03	487,198 52	521,956 55
Bank premises, furniture and fixtures and safe deposit vaults	2 00		2 00
Other real estate owned		62,317 57	62,317 57
Due from Federal Reserve Bank			
Due from other banks	314,763 23	5,033 70	319,796 93
Actual cash on hand	53,863 07	39,809 41	93,672 48
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	4,307 32		4,307 32
Totals	\$1,036,426 86	\$1,932,180 21	\$2,968,607 07
LIABILITIES			
Capital paid in	\$80,000 00	\$45,000 00	\$125,000 00
Surplus	20,000 00	115,000 00	135,000 00
All undivided profits, less expenses, interest and taxes paid	1,667 17	190,458 70	192,125 87
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks	1,313 22		1,313 22
Dividends unpaid	140 00		140 00
Individual deposits subject to check	718,667 16		718,667 16
Savings deposits		1,581,721 51	1,581,721 51
Demand certificates of deposit	749 51		749 51
Time certificates of deposit	45,602 39		45,602 39
Certified checks			
Cashiers' checks			
State, county and municipal deposits	165,000 00		165,000 00
United States and postal savings deposits	3,287 41		3,287 41
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,036,426 86	\$1,932,180 21	\$2,968,607 07
Interest earned but not collected, not included in resources or liabilities	\$1,000 00	\$4,000 00	\$5,000 00

NOTE.—The above statement includes the business of branch offices at Sutter Creek, Amador City and Plymouth.

UNION SAFE DEPOSIT BANK. STOCKTON

Incorporated April 21, 1897.

203

Officers—E. C. Stewart, President; J. A. Plummer, Vice President; C. E. Stewart, Cashier.
 Directors—E. C. Stewart, J. A. Plummer, C. E. Stewart, R. B. Haley, Geo. F. Hudson, J. L. Blossom, W. F. Sinclair, John W. Moore, Otto Von Detten, John A. Merz, Forrest Foote.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscounts.....	\$249,270 33	\$738,838 53	-----	-----	\$988,108 86
Bankers' acceptances, including rediscounts.....	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange including rediscounts.....	-----	-----	-----	-----	-----
Overdrafts.....	-----	-----	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances.....	-----	-----	-----	-----	-----
United States securities owned.....	11,300 00	50,887 41	-----	\$30,093 75	92,281 16
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	216,657 59	175,709 34	\$50,000 00	19,522 45	461,889 38
Bank premises, furniture and fixtures and safe deposit vaults.....	207,665 69	125,000 00	-----	-----	332,665 69
Other real estate owned.....	-----	56,550 67	-----	-----	56,550 67
Due from Federal Reserve Bank.....	-----	-----	-----	-----	-----
Due from other banks.....	261,624 35	-----	-----	-----	261,624 35
Actual cash on hand.....	56,053 12	26,431 31	-----	383 80	82,868 23
Exchanges for clearing house.....	15,762 16	-----	-----	-----	15,762 16
Checks and other cash items.....	107 79	-----	-----	-----	107 79
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----	-----	-----
Advances to court trusts.....	-----	-----	-----	-----	-----
Other resources.....	-----	-----	-----	-----	-----
Totals.....	\$1,018,441 03	\$1,173,417 26	\$50,000 00	\$50,000 00	\$2,291,858 29
LIABILITIES					
Capital paid in.....	\$110,000 00	\$100,000 00	\$50,000 00	\$50,000 00	\$310,000 00
Surplus.....	49,000 00	-----	-----	-----	49,000 00
Amount segregated for protection of court and private trusts, national banks only.....	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	3,708 81	-----	-----	-----	3,708 81
Reserve for interest, taxes, etc.....	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts.....	-----	-----	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----	-----	-----
Liabilities for rediscounts with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Deposits due to banks.....	-----	-----	-----	-----	-----
Dividends unpaid.....	10,500 00	-----	-----	-----	10,500 00
Individual deposits subject to check.....	601,259 56	-----	-----	-----	601,259 56
Savings deposits.....	-----	958,417 26	-----	-----	958,417 26
Demand certificates of deposit.....	48,702 68	-----	-----	-----	48,702 68
Time certificates of deposit.....	-----	-----	-----	-----	-----
Certified checks.....	30,478 98	-----	-----	-----	30,478 98
Cashiers' checks.....	14,791 00	-----	-----	-----	14,791 00
State, county and municipal deposits.....	150,000 00	115,000 00	-----	-----	265,000 00
United States and postal savings deposits.....	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----	-----	-----

UNION SAFE DEPOSIT BANK. STOCKTON—Continued

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....					
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administra- tors, guardians, assignees, receivers or trustees.....					
Fund for advances to court trusts					
Other liabilities.....					
Totals.....	\$1,018,441 03	\$1,173,417 26	\$50,000 00	\$50,000 00	\$2,291,858 29
Interest earned but not col- lected, not included in resour- ces or liabilities (estimated)...	\$1,500 00	\$2,000 00			\$3,500 00

NOTE.—The above statement includes the business of a branch office at Lockeford.

TUOLUMNE COUNTY BANK. SONORA

Incorporated May 12, 1898.

206

Officers—George W. Johnson, President; Charles H. Segerstrom, Vice President and Cashier.
 Directors—George W. Johnson, Garnet T. Barron, C. E. Shafer, Rowan Hardin, Charles H. Segerstrom, J. E. Baer, Saul Morris, W. E. Burden.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....		\$899,224 82	
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		46,550 00	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....		123,910 00	
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....		15,000 00	
Due from Federal Reserve Bank.....			
Due from other banks.....		102,471 07	
Actual cash on hand.....		27,213 27	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$1,214,369 16	
LIABILITIES			
Capital paid in.....		\$75,000 00	
Surplus.....		70,000 00	
All undivided profits, less expenses, interest and taxes paid.....		4,289 03	
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....		3,750 00	
Individual deposits subject to check.....			
Savings deposits.....		961,330 13	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		100,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$1,214,369 16	
Interest earned but not collected, not included in resources or liabilities.....		\$7,400 00	

TRINITY COUNTY BANK. WEAVERVILLE

Incorporated September 13, 1900.

216

Officers—E. C. Edwards, President; Herbert Gray, Vice President; Van B. Young, Cashier.
 Directors—E. C. Edwards, Herbert Gray, M. E. Gray.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$66,372 04	\$35,941 50	\$102,313 54
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	242 86		242 86
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		1,050 00	1,050 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	99,601 96	14,500 00	114,101 96
Bank premises, furniture and fixtures and safe deposit vaults.....	2,247 00	3,425 00	5,672 00
Other real estate owned.....	8,202 88	4,701 00	12,903 88
Due from Federal Reserve Bank.....			
Due from other banks.....	9,871 74		9,871 74
Actual cash on hand.....	14,553 35	1,212 60	15,765 95
Exchanges for clearing house.....			
Checks and other cash items.....	231 02		231 02
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$201,322 85	\$60,830 10	\$262,152 95
LIABILITIES			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	3,250 00	3,000 00	6,250 00
All undivided profits, less expenses, interest and taxes paid.....	2,625 77		2,625 77
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	134,480 83		134,480 83
Savings deposits.....		42,830 10	42,830 10
Demand certificates of deposit.....	497 58		497 58
Time certificates of deposit.....			
Certified checks.....	85 00		85 00
Cashiers' checks.....			
State, county and municipal deposits.....	39,500 00	10,000 00	49,500 00
United States and postal savings deposits.....	859 70		859 70
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	23 97		23 97
Totals.....	\$201,322 85	\$60,830 10	\$262,152 95
Interest earned but not collected, not included in resources or liabilities.....	\$1,000 00	\$500 00	\$1,500 00

COVINA VALLEY SAVINGS BANK. COVINA

Incorporated April 1, 1901.

220

Officers—W. M. Griswold, President; M. Leonhardt, Vice President; J. D. Coles, Cashier;
M. Lucile Gloege, Assistant Cashier.
Directors—F. P. Baldosser, J. R. Elliott, W. M. Griswold, H. M. Houser, J. O. Houser,
C. J. Hurst, M. Leonhardt.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$620,487 67	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		67,414 06	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		184,859 59	
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks		87,113 59	
Actual cash on hand		20,766 02	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$980,640 93	
LIABILITIES			
Capital paid in		\$50,000 00	
Surplus		52,500 00	
All undivided profits, less expenses, interest and taxes paid		5,322 13	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid		2,500 00	
Individual deposits subject to check			
Savings deposits		800,728 06	
Demand certificates of deposit			
Time certificates of deposit		25,390 74	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		15,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		29,200 00	
Total		\$980,640 93	
Interest earned but not collected, not included in resources or liabilities		\$6,500 00	

FIRST TRUST AND SAVINGS BANK OF PASADENA. PASADENA

Incorporated September 14, 1901.

226

Officers—J. S. Macdonnell, President; H. I. Stuart, Chairman of the Board; W. D. Lacey, Vice President and Chief Trust Officer; G. R. McComb, Vice President, Treasurer and Secretary; J. E. Whitehouse, J. D. Mackerras, John McDonald, H. C. Hotaling, C. Z. Jackson, Vice Presidents; Robert C. Wente, R. D. Wilfong, Paul Washburn, Roger M. Bone, Vice Presidents, Cashiers, Trust Officers; H. A. Colyer, H. C. Schaffer, R. H. Whitehouse, G. H. Wynkoop, H. L. Margerun, Assistant Cashiers.

Directors—F. G. Cruickshank, Stuart W. French, H. C. Hotaling, Nelson A. Howard, W. D. Lacey, W. L. Leishman, J. S. Macdonnell, F. H. Macpherson, F. C. E. Mattison, John McDonald, John McWilliams, Jr., R. M. Modisette, Don C. Porter, Charles H. Prisk, Joseph F. Rhodes, T. W. Smith, C. B. Voorhis.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscounts.....	\$1,133,253 66	\$8,129,993 89	\$4,750 00	-----	\$9,267,997 55
Bankers' acceptances, including rediscounts.....	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----	-----	-----
Overdrafts.....	221 50	-----	-----	-----	221 50
Customers' liability account acceptances.....	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances.....	-----	-----	-----	-----	-----
United States securities owned.....	-----	153,985 93	-----	-----	153,985 93
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	1,550,127 34	2,298,435 63	324,775 00	\$121,697 50	4,295,035 47
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	224,169 12	-----	-----	224,169 12
Other real estate owned.....	34,375 01	60,060 84	-----	-----	94,435 85
Due from Federal Reserve Bank.....	-----	84,768 22	16,514 53	16,120 55	477,055 83
Due from other banks.....	359,652 53	226,477 54	-----	100 00	349,607 42
Actual cash on hand.....	123,029 88	10,428 23	-----	-----	88,643 63
Exchanges for clearing house.....	78,215 40	237 25	-----	-----	6,821 66
Checks and other cash items.....	6,584 41	-----	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----	-----	-----
Advances to court trusts.....	-----	-----	6,325 50	47,257 84	53,583 34
Other resources.....	10,096 35	11,769 33	-----	-----	21,865 68
Totals.....	\$3,295,556 08	\$11,200,325 98	\$352,365 03	\$185,175 89	\$15,033,422 98
LIABILITIES					
Capital paid in.....	\$100,000 00	\$600,000 00	\$200,000 00	\$100,000 00	\$1,000,000 00
Surplus.....	150,000 00	550,000 00	120,000 00	5,000 00	825,000 00
Amount segregated for protection of court and private trusts, national banks only.....	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid Reserve for interest, taxes, etc.....	46,893 04	127,452 04	24,865 03	30,175 89	229,386 00
Bills payable with Federal Reserve Bank other than rediscounts.....	-----	3,023 47	-----	-----	3,023 47
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	400,000 00	-----	-----	-----	400,000 00
Liabilities for rediscounts with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Deposits due to banks.....	-----	50,000 00	-----	-----	50,000 00
Dividends unpaid.....	-----	-----	-----	-----	-----
Individual deposits subject to check.....	1,891,078 34	-----	-----	-----	1,891,078 34
Savings deposits.....	-----	8,297,488 82	-----	-----	8,297,488 82
Demand certificates of deposit.....	105 00	-----	-----	-----	105 00
Time certificates of deposit.....	-----	740,260 77	-----	-----	740,260 77
Certified checks.....	670 72	-----	-----	-----	670 72
Cashiers' checks.....	47,496 94	-----	-----	-----	47,496 94

FIRST TRUST AND SAVINGS BANK OF PASADENA. PASADENA—Continued

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
State, county and municipal deposits.....	\$657,758 66	\$800,000 00	-----	-----	\$1,457,758 66
United States and postal savings deposits.....	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	-----	-----	-----	-----	-----
Fund for advances to court trusts.....	-----	-----	\$7,500 00	\$50,000 00	57,500 00
Other liabilities.....	1,553 38	32,100 88	-----	-----	33,654 26
Totals.....	\$3,295,556 08	\$11,200,325 98	\$352,365 03	\$185,175 89	\$15,033,422 98
Interest earned but not collected, not included in resources or liabilities.....	\$11,600 00	\$129,700 00	\$85 00	-----	\$141,385 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	-----	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	-----
Trust investments, personal property.....	\$4,881,151 19	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$6,190,349 02
Trust investments, real property.....	1,044,065 42	Private trusts, specially designated and construed as court trusts, under supervision.....	-----
Due from banks.....	265,132 41	Total.....	\$6,190,349 02
Cash on hand.....	-----		
Total.....	\$6,190,349 02		

NOTE.—The above statement includes the business of branch offices at 85 East Colorado street and 305 East Colorado street.

SCOTT VALLEY BANK. FORT JONES

Incorporated February 4, 1902.

230

Officers—M. C. Beem, President; Geo. Wm. Smith, Vice President; W. T. Young, Secretary;
 R. A. Walker, Cashier; H. A. Green, Assistant Branch Manager.
 Directors—M. C. Beem, Geo. Wm. Smith, E. F. Reichman, Chas. H. Green, W. T. Young.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$481,217 00	\$409,092 00	\$890,309 00
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Over-drafts	5,093 53		5,093 53
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	10,000 00		10,000 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	77,700 00		77,700 00
Bank premises, furniture and fixtures and safe deposit vaults		15,365 00	15,365 00
Other real estate owned		55,918 00	55,918 00
Due from Federal Reserve Bank			
Due from other banks	35,300 46	30,028 76	65,329 22
Actual cash on hand	38,219 80	11,972 59	50,192 39
Exchanges for clearing house			
Checks and other cash items	483 10		483 10
Items with Federal Reserve Bank in process of collection			
Other resources	10,135 30		10,135 30
Totals	\$658,149 19	\$522,376 35	\$1,180,525 54
LIABILITIES			
Capital paid in	\$85,000 00	\$15,000 00	\$100,000 00
Surplus	40,000 00	34,000 00	74,000 00
All undivided profits, less expenses, interest and taxes paid	3,477 35	5,977 28	9,454 63
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	20,000 00		20,000 00
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	276,306 75		276,306 75
Savings deposits		467,399 07	467,399 07
Demand certificates of deposit	275 51		275 51
Time certificates of deposit	124,121 70		124,121 70
Certified checks	2 90		2 90
Cashiers' checks	55,412 56		55,412 56
State, county and municipal deposits	53,552 42		53,552 42
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$658,149 19	\$522,376 35	\$1,180,525 54
Interest earned but not collected, not included in resources or liabilities	\$2,670 00	\$9,630 00	\$12,300 00

NOTE.—The above statement includes the business of a branch office at Etna Mills.

FIRST SAVINGS BANK OF COLUSA. COLUSA

Incorporated February 13, 1902.

231

Officers—J. M. Henderson, Jr., President; Everett Bowes, Cashier; L. A. Mace, Assistant Cashier.

Directors—J. M. Henderson, Jr., Clara C. Packer, J. L. Mendenhall, Everett Bowes.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$161,755 61	\$318,475 17	\$480,230 78
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	708 95		708 95
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	114,677 21	84,863 99	199,541 20
Bank premises, furniture and fixtures and safe deposit vaults.....		48,310 19	48,310 19
Other real estate owned.....		9,824 25	9,824 25
Due from Federal Reserve Bank.....		10,000 00	10,000 00
Due from other banks.....	10,364 07	25,223 37	35,587 44
Actual cash on hand.....	10,382 96		10,382 96
Exchanges for clearing house.....			
Checks and other cash items.....	4,663 86		4,663 86
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$302,552 66	\$496,696 97	\$799,249 63
LIABILITIES			
Capital paid in.....	\$50,000 00	\$50,000 00	\$100,000 00
Surplus.....	8,450 00	8,800 00	17,250 00
All undivided profits, less expenses, interest and taxes paid.....	114 63	166 46	281 09
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	4,000 00		4,000 00
Individual deposits subject to check.....	139,292 69		139,292 69
Savings deposits.....		377,708 97	377,708 97
Demand certificates of deposit.....			
Time certificates of deposit.....		15,021 54	15,021 54
Certified checks.....			
Cashiers' checks.....	4,569 29		4,569 29
State, county and municipal deposits.....	96,126 05	45,000 00	141,126 05
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$302,552 66	\$496,696 97	\$799,249 63
Interest earned but not collected, not included in resources or liabilities.....	\$1,500 00	\$4,100 00	\$5,600 00

THE BANK OF LINCOLN. LINCOLN

Incorporated March 31, 1902.

237

Officers—B. C. Musser, President; Walter V. Hayt, Vice President; J. A. Bannister, Cashier;
 A. M. Seifert, Assistant Cashier.
 Directors—Alden Anderson, Hans Andresen, Kate A. Haenny, B. C. Musser, F. M. Van Dyke,
 A. Rasmussen.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$121,321 95	\$435,601 49	\$556,923 44
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	159 88		159 88
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	123,245 62	162,515 78	285,761 40
Bank premises, furniture and fixtures and safe deposit vaults	15,677 40	13,220 50	28,897 90
Other real estate owned		23,015 74	23,015 74
Due from Federal Reserve Bank			
Due from other banks	11,721 48	20,536 17	32,257 65
Actual cash on hand	13,722 25	15,620 41	29,342 66
Exchanges for clearing house	400 37		400 37
Checks and other cash items	614 54		614 54
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$286,863 49	\$670,510 09	\$957,373 58
LIABILITIES			
Capital paid in	\$30,000 00	\$34,000 00	\$64,000 00
Surplus	3,000 00	23,000 00	26,000 00
All undivided profits, less expenses, interest and taxes paid	4,012 02	2,579 65	6,591 67
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	30,000 00		30,000 00
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	144,214 35		144,214 35
Savings deposits		537,817 18	537,817 18
Demand certificates of deposit	17,818 93		17,818 93
Time certificates of deposit			
Certified checks	800 00		800 00
Cashiers' checks	453 06		453 06
State, county and municipal deposits	56,000 00	73,113 26	129,113 26
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	565 13		565 13
Totals	\$286,863 49	\$670,510 09	\$957,373 58
Interest earned but not collected, not included in resources or liabilities	\$500 00	\$800 00	\$1,300 00

BANK OF CAMBRIA. CAMBRIA

Incorporated January 29, 1903.

241

Officers—Amos Smithers, President; B. Corda, Vice President; G. S. Dickie, Secretary;
J. F. Stewart, Cashier.
Directors—William Bordine, B. Corda, G. S. Dickie, W. M. Lyons, M. L. Mayfield, Amos
Smithers, J. F. Stewart.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$155,262 99	\$135,775 00	\$291,037 99
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	813 02	-----	813 02
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	3,500 00	-----	3,500 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	217,639 44	128,177 76	345,817 20
Bank premises, furniture and fixtures and safe deposit vaults.....	29,110 54	-----	29,110 54
Other real estate owned.....	-----	-----	-----
Due from Federal Reserve Bank.....	14,212 32	5,000 00	19,212 32
Due from other banks.....	35,939 19	2,849 70	38,788 89
Actual cash on hand.....	6,849 48	-----	6,849 48
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	309 94	-----	309 94
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$463,636 92	\$271,802 46	\$735,439 38
LIABILITIES			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	18,000 00	11,000 00	29,000 00
All undivided profits, less expenses, interest and taxes paid.....	16,679 13	8,400 05	25,079 18
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	212,306 00	-----	212,306 00
Savings deposits.....	-----	152,402 41	152,402 41
Demand certificates of deposit.....	500 00	-----	500 00
Time certificates of deposit.....	116,151 79	-----	116,151 79
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	75,000 00	75,000 00	150,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$463,636 92	\$271,802 46	\$735,439 38
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

THE SAN BERNARDINO COUNTY SAVINGS BANK. SAN BERNARDINO

Incorporated April 27, 1903.

265

Officers—J. B. Gill, President; A. M. Ham, R. E. Roberts, Vice Presidents; J. H. Wilson, Cashier, Secretary and Treasurer; M. C. Smith, Assistant Cashier.
 Directors—J. B. Gill, A. M. Ham, R. E. Roberts, J. G. Knapp, Howard B. Smith, W. M. Parker, Thos. W. Frye, J. C. Ralphs, Jr., Everett H. Swing.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....		\$2,979,473 08	
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		4,950 00	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....		592,007 50	
Bank premises, furniture and fixtures and safe deposit vaults.....		13,385 00	
Other real estate owned.....		88,013 28	
Due from Federal Reserve Bank.....		75,000 00	
Due from other banks.....		180,073 49	
Actual cash on hand.....		5,020 00	
Exchanges for clearing house.....			
Checks and other cash items.....		8,522 96	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$3,946,445 31	
LIABILITIES			
Capital paid in.....		\$150,000 00	
Surplus.....		150,000 00	
All undivided profits, less expenses, interest and taxes paid.....		341,218 48	
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		2,987,541 88	
Demand certificates of deposit.....			
Time certificates of deposit.....		82,684 95	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		235,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$3,946,445 31	
Interest earned but not collected, not included in resources or liabilities.....		\$10,000 00	

BANK OF NEWMAN. NEWMAN

Incorporated May 4, 1903.

266

Officers—E. S. Wangenheim, President; J. H. Elfers, L. J. Newman, C. S. Woten, Vice Presidents; F. S. Powell, Cashier; A. M. Souza, E. J. Beall, Assistant Cashiers.
 Directors—E. S. Wangenheim, J. H. Elfers, L. J. Newman, J. L. Kinnear, A. M. Souza, Sr., H. C. Tucker, F. R. Stevinson, Wm. Pfitzer, H. V. Armistead.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$640,239 64	\$773,419 52	\$1,413,659 16
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	1,232 36		1,232 36
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	204,640 02	489,669 72	694,309 74
Bank premises, furniture and fixtures and safe deposit vaults	13,363 83	75,997 15	89,361 03
Other real estate owned	5,750 00		5,750 00
Due from Federal Reserve Bank		30,000 00	30,000 00
Due from other banks	102,053 63	33,411 46	135,465 09
Actual cash on hand	56,859 43	3,000 00	59,859 43
Exchanges for clearing house	5,309 10		5,309 10
Checks and other cash items	333 78		333 78
Items with Federal Reserve Bank in process of collection			
Other resources	11,276 55		11,276 55
Totals	\$1,041,058 39	\$1,405,497 85	\$2,446,556 24
LIABILITIES			
Capital paid in	\$125,000 00	\$25,000 00	\$150,000 00
Surplus	27,500 00	90,000 00	117,500 00
All undivided profits, less expenses, interest and taxes paid	14,101 08		14,101 08
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	3,255 50		3,255 50
Individual deposits subject to check	716,235 57		716,235 57
Savings deposits		1,263,605 83	1,263,605 83
Demand certificates of deposit	518 35		518 35
Time certificates of deposit	36,497 74		36,497 74
Certified checks	158 15		158 15
Cashiers' checks	23,284 12		23,284 12
State, county and municipal deposits	93,062 77	25,000 00	118,062 77
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	1,445 11	1,892 02	3,337 13
Totals	\$1,041,058 39	\$1,405,497 85	\$2,446,556 24
Interest earned but not collected, not included in resources or liabilities	\$3,750 00	\$2,579 31	\$6,329 31

NOTE.—The above statement includes the business of branch offices at Gustine, Crows Landing and Patterson.

PLUMAS COUNTY BANK. QUINCY

Incorporated September 2, 1903.

276

Officers—A. H. Bar, President; H. S. Lee, Vice President; H. H. Bar, Cashier; J. N. Stephan, Secretary; R. A. Bar, Amelia C. Roberts, Assistant Cashiers; Gilbert Palmer, Manager Portola Branch.

Directors—A. H. Bar, H. S. Lee, C. J. Lee, W. J. Clinch, F. G. Gansner, J. N. Stephan, H. H. Bar.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$257,133 59	\$420,364 77	\$677,498 36
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	731 04		731 04
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	1,000 00	52,250 00	53,250 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	309,550 50	277,677 00	587,227 50
Bank premises, furniture and fixtures and safe deposit vaults.....	12,350 00	20,000 00	32,350 00
Other real estate owned.....	8,345 64	7,474 04	15,819 68
Due from Federal Reserve Bank.....	33,720 16	28,500 00	62,220 16
Due from other banks.....	94,207 56	12,804 77	107,012 33
Actual cash on hand.....	23,540 32	2,624 94	26,165 26
Exchanges for clearing house.....			
Checks and other cash items.....	1,111 37		1,111 37
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	10,491 42		10,491 42
Totals.....	\$752,181 60	\$821,695 52	\$1,573,877 12
LIABILITIES			
Capital paid in.....	\$60,000 00	\$60,000 00	\$120,000 00
Surplus.....	20,000 00	20,000 00	40,000 00
All undivided profits, less expenses, interest and taxes paid.....	4,519 04	4,961 32	9,480 36
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	508,972 52		508,972 52
Savings deposits.....		656,734 20	656,734 20
Demand certificates of deposit.....			
Time certificates of deposit.....	33,140 95		33,140 95
Certified checks.....	394 02		394 02
Cashiers' checks.....	5,110 07		5,110 07
State, county and municipal deposits.....	120,000 00	80,000 00	200,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	45 00		45 00
Totals.....	\$752,181 60	\$821,695 52	\$1,573,877 12
Interest earned but not collected, not included in resources or liabilities.....	\$11,842 65	\$13,131 49	\$24,974 14

NOTE.—The above statement includes the business of a branch office at Portola.

HOME SAVINGS BANK OF WHITTIER. WHITTIER

Incorporated October 31, 1903.

279

Officers—C. B. Johnson, President; L. M. Sawyer, Walter E. Butler, Vice Presidents; M. A. MacLean, Cashier.

Directors—A. C. Johnson, Chairman; W. E. Butler, C. B. Johnson, T. L. Gooch, M. A. MacLean, J. A. Cole, Geo. L. Hazzard, D. C. Andrews, L. M. Sawyer, Ralph J. Reed, Herbert E. Tebbetts, E. M. Wheatland.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$1,235,243 50	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		120,700 00	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		555,298 32	
Bank premises, furniture and fixtures and safe deposit vaults		60,472 81	
Other real estate owned		22,264 00	
Due from Federal Reserve Bank		20,000 00	
Due from other banks		237,206 90	
Actual cash on hand		30,123 50	
Exchanges for clearing house		11,623 05	
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$2,292,932 08	
LIABILITIES			
Capital paid in		\$150,000 00	
Surplus		50,000 00	
All undivided profits, less expenses, interest and taxes paid		67,010 11	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid		7,500 00	
Individual deposits subject to check			
Savings deposits		1,718,248 11	
Demand certificates of deposit			
Time certificates of deposit		30,173 86	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		270,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$2,292,932 08	
Interest earned but not collected, not included in resources or liabilities		\$29,850 00	

SAVINGS BANK OF MENDOCINO COUNTY. UKIAH

Incorporated November 23, 1903.

284

Officers—Charles M. Mannon, President; Arthur L. Tracy, Vice President and Treasurer;
Wm. Bromley, Cashier and Secretary.

Directors—Charles M. Mannon, Arthur L. Tracy, Wm. Bromley, Lorena B. Stout.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$256,012 22	\$540,074 36	\$796,086 58
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	1,598 03		1,598 03
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	181,527 60	450,790 11	632,317 71
Bank premises, furniture and fixtures and safe deposit vaults.....	18,290 00	22,256 75	40,546 75
Other real estate owned.....		24,058 59	24,058 59
Due from Federal Reserve Bank.....			
Due from other banks.....	12,055 63	33,857 35	45,912 98
Actual cash on hand.....	28,798 73	26,631 18	55,429 91
Exchanges for clearing house.....			
Checks and other cash items.....	3,697 65		3,697 65
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	905 92	308 82	1,214 74
Totals.....	\$502,885 78	\$1,097,977 16	\$1,600,862 94
LIABILITIES			
Capital paid in.....	\$40,000 00	\$60,000 00	\$100,000 00
Surplus.....	10,000 00	35,000 00	45,000 00
All undivided profits, less expenses, interest and taxes paid.....	22,519 06	22,021 62	44,540 68
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....	12,093 59		12,093 59
Dividends unpaid.....			
Individual deposits subject to check.....	305,097 42		305,097 42
Savings deposits.....		920,900 64	920,900 64
Demand certificates of deposit.....			
Time certificates of deposit.....	8,151 85		8,151 85
Certified checks.....	111 05		111 05
Cashier's checks.....	68 32		68 32
State, county and municipal deposits.....	104,278 10	60,000 00	164,278 10
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	566 39	54 90	621 29
Totals.....	\$502,885 78	\$1,097,977 16	\$1,600,862 94
Interest earned but not collected, not included in resources or liabilities.....	\$669 23	\$4,475 64	\$5,144 87

NOTE.—The above statement includes the business of a branch office at Hopland.

SAN MATEO COUNTY SAVINGS BANK. REDWOOD CITY

Incorporated December 14, 1903.

286

Officers—Lee T. Ross, President; A. D. Walsh, Vice President; Edward T. Harrison, Vice President and Cashier; E. R. Whitehead, L. A. Behrens, Assistant Cashiers.
 Directors—Lee T. Ross, C. G. Lambert, H. A. Beegeer, L. A. Behrens, Z. T. Thorning, J. B. Perry, A. D. Walsh, J. L. Ross, H. C. Ross, E. Avenali, Edward T. Harrison.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$959,728 18	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		89,501 33	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		230,230 47	
Bank premises, furniture and fixtures and safe deposit vaults		8,355 80	
Other real estate owned			
Due from Federal Reserve Bank		20,000 00	
Due from other banks		87,166 73	
Actual cash on hand		9,000 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,403,982 51	
LIABILITIES			
Capital paid in		\$100,000 00	
Surplus		50,000 00	
All undivided profits, less expenses, interest and taxes paid		23,573 72	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid		5,000 00	
Individual deposits subject to check			
Savings deposits		1,141,539 52	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		76,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		7,369 27	
Total		\$1,403,982 51	
Interest earned but not collected, not included in resources or liabilities		\$1,404,240 00	

THE ANALY SAVINGS BANK. SEBASTOPOL

Incorporated February 18, 1904.

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Officers—A. B. Swain, President; H. B. Fuller, Vice President and Cashier; A. F. Cochran, Vice President; E. L. Maddocks, L. M. Petersson, Thos. Silk, Assistant Cashiers.
 Directors—A. B. Swain, H. B. Fuller, A. F. Cochran, F. P. Doyle, Henry Hess, Thos. Silk, Joe Valentine.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$19,024 95	\$469,788 03	\$488,812 98
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	27,917 50	171,619 27	199,536 77
Bank premises, furniture and fixtures and safe deposit vaults		50,541 88	50,541 88
Other real estate owned		4,100 00	4,100 00
Due from Federal Reserve Bank			
Due from other banks	5,190 53	18,347 11	23,537 64
Actual cash on hand	4,284 96	16,981 56	21,266 52
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		598 43	598 43
Totals	\$56,417 94	\$731,976 28	\$788,394 22
LIABILITIES			
Capital paid in	\$10,000 00	\$65,000 00	\$75,000 00
Surplus	2,500 00	20,000 00	22,500 00
All undivided profits, less expenses, interest and taxes paid		8,165 61	8,165 61
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	23,917 94		23,917 94
Savings deposits		573,810 67	573,810 67
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits	20,000 00	65,000 00	85,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$56,417 94	\$731,976 28	\$788,394 22
Interest earned but not collected, not included in resources or liabilities	\$1,000 00	\$6,500 00	\$7,500 00

Note.—The above statement includes the business of a branch office at Forestville.

FIRST BANK OF HIGHLAND. HIGHLAND

Incorporated March 28, 1904.

293

Officers—G. T. Henslee, President; M. M. Randall, Vice President; J. M. Spaulding, Secretary-Treasurer, Cashier; K. M. Pennock, Assistant Cashier.

Directors—G. T. Henslee, M. M. Randall, J. W. Corwin, W. F. Grow, D. H. Richardson, W. H. Roddick, J. C. Smith, J. L. Yarnell.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$288,311 28	\$191,529 67	\$479,840 95
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	90 42		90 42
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	138,377 24	11,470 60	149,847 84
Bank premises, furniture and fixtures and safe deposit vaults.....	10,750 00		10,750 00
Other real estate owned.....	6,072 68		6,072 68
Due from Federal Reserve Bank.....		5,000 00	5,000 00
Due from other banks.....	28,499 33	5,107 42	33,606 75
Actual cash on hand.....	19,967 71		19,967 71
Exchanges for clearing house.....			
Checks and other cash items.....	873 54		873 54
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$492,942 20	\$213,107 69	\$706,049 89
LIABILITIES			
Capital paid in.....	\$50,000 00	\$5,000 00	\$55,000 00
Surplus.....		15,000 00	15,000 00
All undivided profits, less expenses, interest and taxes paid.....	5,181 71	714 59	5,896 30
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	35,000 00		35,000 00
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	2,750 00		2,750 00
Individual deposits subject to check.....	283,398 90		283,398 90
Savings deposits.....		192,393 10	192,393 10
Demand certificates of deposit.....			
Time certificates of deposit.....	43,891 90		43,891 90
Certified checks.....			
Cashiers' checks.....	2,388 19		2,388 19
State, county and municipal deposits.....	70,000 00		70,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	331 50		331 50
Totals.....	\$492,942 20	\$213,107 69	\$706,049 89
Interest earned but not collected, not included in resources or liabilities.....	\$1,875 30	\$1,075 50	\$2,950 80

BANK OF WILLITS. WILLITS

Incorporated April 11, 1904.

296

Officers—Chas. M. Mannon, President; W. H. Baechtel, Vice President and Cashier; J. E. Tuck, Secretary and Assistant Cashier; Beatrice O. Johnson, Assistant Cashier.
 Directors—Charles M. Mannon, W. H. Baechtel, W. A. S. Foster, R. C. J. Ritschel, James B. Mannon.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$123,654 12	\$140,161 69	\$263,815 81
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	209 21		209 21
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	122,870 88	188,600 93	311,471 81
Bank premises, furniture and fixtures and safe deposit vaults.....	8,000 00		8,000 00
Other real estate owned.....	1,968 46	11,669 03	13,637 49
Due from Federal Reserve Bank.....			
Due from other banks.....	9,401 98	15,158 32	24,560 30
Actual cash on hand.....	24,651 68	17,225 18	41,876 86
Exchanges for clearing house.....	1,303 98		1,303 98
Checks and other cash items.....	611 66		611 66
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$292,671 97	\$372,815 15	\$665,487 12
LIABILITIES			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	25,000 00	29,000 00	54,000 00
All undivided profits, less expenses, interest and taxes paid.....	709 79	3,216 91	3,926 70
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	133,154 37		133,154 37
Savings deposits.....		330,598 24	330,598 24
Demand certificates of deposit.....	1,213 83		1,213 83
Time certificates of deposit.....	51,859 25		51,859 25
Certified checks.....	688 83		688 83
Cashiers' checks.....	45 90		45 90
State, county and municipal deposits.....	40,000 00		40,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$292,671 97	\$372,815 15	\$665,487 12
Interest earned but not collected, not included in resources or liabilities.....			

BANK OF RIO VISTA. RIO VISTA

Incorporated April 12, 1904.

297

Officers—Dan McCormack, President; Alden Anderson, Vice President; F. E. Mitchell, Cashier, Secretary and Treasurer; V. J. Josselyn, Assistant Cashier and Secretary.
 Directors—Alden Anderson, Wyatt Allen, H. J. Dirr, A. C. Harvie, Dan McCormack, Peter Hamilton, Thos. McCormack, Arthur Larsen, F. E. Mitchell.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
Resources			
Loans and discounts, including rediscounts	\$494,923 20	\$460,890 00	\$955,813 20
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	295 90		295 90
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	4,711 50	10,749 03	15,460 53
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	251,389 36	125,604 09	376,993 45
Bank premises, furniture and fixtures and safe deposit vaults	29,000 00		29,000 00
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	221,946 59	26,439 94	248,386 53
Actual cash on hand	74,107 79	16,784 90	90,892 69
Exchanges for clearing house	1,492 36		1,492 36
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	10,900 00		10,900 00
Totals	\$1,088,766 70	\$640,467 96	\$1,729,234 66
LIABILITIES			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	35,000 00	40,000 00	75,000 00
All undivided profits, less expenses, interest and taxes paid	57,311 08	25,000 00	82,311 08
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	6,000 00		6,000 00
Individual deposits subject to check	802,427 36		802,427 36
Savings deposits		520,467 96	520,467 96
Demand certificates of deposit	5,457 21		5,457 21
Time certificates of deposit	4,000 00		4,000 00
Certified checks	78 00		78 00
Cashiers' checks	7,941 40		7,941 40
State, county and municipal deposits	95,000 00	30,000 00	125,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	551 65		551 65
Totals	\$1,088,766 70	\$640,467 96	\$1,729,234 66
Interest earned but not collected, not included in resources or liabilities	\$5,000 00	\$4,000 00	\$9,000 00

POMONA COMMERCIAL AND SAVINGS BANK. POMONA

Incorporated July 7, 1904.

302

Officers—E. J. Sandford; President; A. E. Huntington, Vice President; D. B. Woodbridge, Cashier.

Directors—J. B. Chaffey, W. S. Hufford, Geo. B. Jess, E. J. Sandford, A. E. Huntington, D. B. Woodbridge.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$60,730 60	\$527,857 26	\$588,587 86
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	25		25
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	116,939 48	214,717 13	331,656 61
Bank premises, furniture and fixtures and safe deposit vaults	15,000 00	59,873 89	74,873 89
Other real estate owned			
Due from Federal Reserve Bank		12,000 00	12,000 00
Due from other banks	36,386 13	28,514 87	64,901 00
Actual cash on hand	14,740 96	5,000 00	19,740 96
Exchanges payable for clearing house	4,194 95		4,194 95
Checks and other cash items	1,344 69		1,344 69
Items with Federal Reserve Bank in process of collection			
Other resources	7,631 29	165 00	7,796 29
Totals	\$256,968 35	\$848,128 15	\$1,105,096 50
LIABILITIES			
Capital paid in	\$50,000 00	\$50,000 00	\$100,000 00
Surplus		25,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid	14,648 80	25,490 17	40,138 97
Reserve for interest, taxes, etc.		1,764 12	1,764 12
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	2,500 00		2,500 00
Individual deposits subject to check	174,466 42		174,466 42
Savings deposits		518,399 50	518,399 50
Demand certificates of deposit			
Time certificates of deposit		17,350 91	17,350 91
Certified checks	106 00		106 00
Cashiers' checks	14,986 92		14,986 92
State, county and municipal deposits		210,123 45	210,123 45
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	260 21		260 21
Totals	\$256,968 35	\$848,128 15	\$1,105,096 50
Interest earned but not collected, not included in resources or liabilities	\$1,000 00	\$6,000 00	\$7,000 00

HOME SAVINGS BANK OF VENTURA. VENTURA

Incorporated September 15, 1904.

304

Officers—Joseph M. Argabrite, President; Thomas S. Newby, Vice President; Laverne Spafford, Cashier; Fred Zander, Assistant Cashier.
 Directors—Joseph M. Argabrite, Thomas S. Newby, James E. Rains, Edmund O. Tucker, Wayne W. Montgomery; George H. Randall, James P. Rasmussen.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$7,870 00	\$1,273,823 18	\$1,281,693 18
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		164,387 50	164,387 50
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	25,000 00	227,615 80	252,615 80
Bank premises, furniture and fixtures and safe deposit vaults.....		40,565 64	40,565 64
Other real estate owned.....		6,500 00	6,500 00
Due from Federal Reserve Bank.....			
Due from other banks.....	25,987 98	38,702 97	64,690 95
Actual cash on hand.....	2,944 09	36,033 68	38,977 77
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$61,802 07	\$1,787,628 77	\$1,849,430 84
LIABILITIES			
Capital paid in.....	\$25,000 00	\$125,000 00	\$150,000 00
Surplus.....		38,000 00	38,000 00
All undivided profits, less expenses, interest and taxes paid.....		11,729 46	11,729 46
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....		7,500 00	7,500 00
Individual deposits subject to check.....	36,584 92		36,584 92
Savings deposits.....		1,398,377 26	1,398,377 26
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	92 15		92 15
State, county and municipal deposits.....		206,987 48	206,987 48
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	125 00	34 57	159 57
Totals.....	\$61,802 07	\$1,787,628 77	\$1,849,430 84
Interest earned but not collected, not included in resources or liabilities.....		\$26,000 00	

NOTE.—The above statement includes the business of a branch office at Ventura avenue and Ramona street, Ventura.

SIERRA VALLEY BANK. LOYALTON

Incorporated September 1, 1906.

309

Officers—Chas. Dubourdieu, President; Alessio Ramelli, Vice President; S. H. Sherwood, Cashier; L. H. Palmerton, Assistant Cashier.
 Directors—Chas. Dubourdieu, Alessio Ramelli, L. Guidici, A. B. Church, Raffaele Dotta.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$95,860 00	\$105,850 00	\$201,710 00
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	365 61		365 61
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		35,000 00	35,000 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	92,018 40	235,707 54	327,725 94
Bank premises, furniture and fixtures and safe deposit vaults		3,000 00	3,000 00
Other real estate owned		3,546 31	3,546 31
Due from Federal Reserve Bank	2,781 21	3,000 00	5,781 21
Due from other banks	57,091 20	2,716 68	59,807 88
Actual cash on hand	7,612 54	6,196 08	13,808 62
Exchanges for clearing house			
Checks and other cash items	437 26		437 26
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$256,166 22	\$395,016 61	\$651,182 83
LIABILITIES			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	1,500 00	11,000 00	12,500 00
All undivided profits, less expenses, interest and taxes paid	4,257 28		4,257 28
Reserve for interest, taxes, etc.	25,000 00		25,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	164,806 19		164,806 19
Savings deposits		359,016 61	359,016 61
Demand certificates of deposit	200 00		200 00
Time certificates of deposit	2,665 00		2,665 00
Certified checks	16 50		16 50
Cashiers' checks	8,045 13		8,045 13
State, county and municipal deposits	24,676 12		24,676 12
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$256,166 22	\$395,016 61	\$651,182 83
Interest earned but not collected, not included in resources or liabilities	\$2,722 00	\$3,106 00	\$5,828 00

BANK OF SOUTH SAN FRANCISCO. SOUTH SAN FRANCISCO

Incorporated May 27, 1905.

333

Officers—I. H. Potter, President; H. L. Haaker, Vice President; E. N. Fourcans, Cashier.
 Directors—I. H. Potter, H. L. Haaker, E. N. Fourcans, D. W. Ratto, T. L. Hickey, A. Hynding, H. C. Kirk, S. Lombardi, E. P. Kauffmann.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$370,862 79	\$944,868 19	\$1,315,730 98
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	1,129 43		1,129 43
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	466,634 64	515,984 02	982,618 66
Bank premises, furniture and fixtures and safe deposit vaults	6,425 28	61,641 53	68,066 81
Other real estate owned	6,900 00		6,900 00
Due from Federal Reserve Bank			
Due from other banks	92,299 80	117,346 08	209,645 88
Actual cash on hand	64,565 82	37,009 82	101,575 64
Exchanges for clearing house	784 14		784 14
Checks and other cash items	550 39		550 39
Items with Federal Reserve Bank in process of collection			
Other resources	1 00		1 00
Totals	\$1,010,153 29	\$1,676,849 64	\$2,687,002 93
LIABILITIES			
Capital paid in	\$74,000 00	\$76,000 00	\$150,000 00
Surplus	21,000 00	50,000 00	71,000 00
All undivided profits, less expenses, interest and taxes paid	13,487 80	15,571 21	29,059 01
Reserve for interest, taxes, etc.		833 56	833 56
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	3,018 00		3,018 00
Individual deposits subject to check	644,653 76		644,653 76
Savings deposits		1,434,444 87	1,434,444 87
Demand certificates of deposit	21,401 00		21,401 00
Time certificates of deposit			
Certified checks	2,760 00		2,760 00
Cashiers' checks	43,197 06		43,197 06
State, county and municipal deposits	186,635 67	100,000 00	286,635 67
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,010,153 29	\$1,676,849 64	\$2,687,002 93
Interest earned but not collected, not included in resources or liabilities	\$2,508 12	\$5,864 77	\$8,372 89

BANK OF POINT ARENA. POINT ARENA

Incorporated June 9, 1905.

338

Officers—C. F. O'Brien, President; A. D. Pitts, Vice President; C. L. Kendall, Treasurer; P. W. Haggrenn, Cashier; C. J. Buchanan, Assistant Cashier and Secretary.
 Directors—C. F. O'Brien, A. D. Pitts, C. L. Kendall, J. W. Kingren, C. J. Buchanan.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$147,270 79		
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	8,486 00		
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	1,652 50		
Bank premises, furniture and fixtures and safe deposit vaults	15,607 00		
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	51,461 55		
Actual cash on hand	17,451 15		
Exchanges for clearing house			
Checks and other cash items	25 46		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$241,954 45		
LIABILITIES			
Capital paid in	\$25,000 00		
Surplus	4,900 00		
All undivided profits, less expenses, interest and taxes paid	4,825 62		
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	90 00		
Individual deposits subject to check	117,566 45		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	89,314 57		
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits	257 81		
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$241,954 45		
Interest earned but not collected, not included in resources or liabilities	\$662 75		

VENICE SAVINGS BANK. VENICE

Incorporated July 1, 1905.

342

Officers—W. D. Newcomb, Jr., President; E. K. Carrier, Vice President; C. W. Erdlen, Cashier.
 Directors—F. J. Hefe, A. J. Rough, R. Navarret, E. K. Carrier, W. D. Newcomb, Jr.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$347,166 20	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		3,200 00	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		45,216 95	
Bank premises, furniture and fixtures and safe deposit vaults		2,921 85	
Other real estate owned		16,505 61	
Due from Federal Reserve Bank			
Due from other banks		13,347 21	
Actual cash on hand		10,271 06	
Exchanges for clearing house			
Checks and other cash items		1,250 26	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$439,879 14	
LIABILITIES			
Capital paid in		\$25,000 00	
Surplus		22,000 00	
All undivided profits, less expenses, interest and taxes paid		701 12	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid		1,750 00	
Individual deposits subject to check			
Savings deposits		370,418 13	
Demand certificates of deposit			
Time certificates of deposit		4,709 89	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		14,600 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		700 00	
Total		\$439,879 14	
Interest earned but not collected, not included in resources or liabilities		\$706 71	

BANK OF A. LEVY (Incorporated). OXNARD

Incorporated July 20, 1905.

343

Officers—J. P. Levy, President; James Leonard, Vice President; Alpha Adams, Vice President and Cashier; A. Guedemann, Assistant Cashier and Secretary; T. Russell Carroll, Robt. S. Durr, Assistant Cashiers.

Directors—Alpha Adams, Chas. F. Blackstock, Casper Borchard, A. Camarillo, C. J. Daily, James Leonard, Henry Levy, J. P. Levy and Justin Petit.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$1,451,382 09	\$1,274,246 56	\$2,725,628 65
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	5,833 14		5,833 14
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	40,197 10	30,015 63	70,212 73
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	713,968 36	305,780 24	1,019,748 60
Bank premises, furniture and fixtures and safe deposit vaults	157,217 37		157,217 37
Other real estate owned		17,105 50	17,105 50
Due from Federal Reserve Bank			
Due from other banks	131,874 99	113,027 24	244,902 23
Actual cash on hand	70,345 09	33,000 00	103,345 09
Exchanges for clearing house			
Checks and other cash items	8,303 51		8,303 51
Items with Federal Reserve Bank in process of collection			
Other resources	15,162 84		15,162 84
Totals	\$2,594,284 49	\$1,773,175 17	\$4,367,459 66
LIABILITIES			
Capital paid in	\$150,000 00	\$50,000 00	\$200,000 00
Surplus	250,000 00	100,000 00	350,000 00
All undivided profits, less expenses, interest and taxes paid	153,729 54	236,566 25	390,295 79
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	275,000 00		275,000 00
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	858,105 23		858,105 23
Savings deposits		1,336,608 92	1,336,608 92
Demand certificates of deposit			
Time certificates of deposit	372,334 66		372,334 66
Certified checks	138 19		138 19
Cashiers' checks	6,431 68		6,431 68
State, county and municipal deposits	528,545 19	50,000 00	578,545 19
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$2,594,284 49	\$1,773,175 17	\$4,367,459 66
Interest earned but not collected, not included in resources or liabilities			

BUTTE COUNTY SAVINGS BANK. CHICO

Incorporated August 14, 1905.

347

Officers—Guy R. Kennedy, President; T. J. Bohling, Vice President; J. F. Poeschel, Cashier and Secretary.
 Directors—Guy R. Kennedy, Stanley L. Sproul, J. H. Minderman, E. T. Williamson, Wm. J. O'Connor, Ed. Harkness, H. C. Compton.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$1,512,286 51	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		220,645 68	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		277,110 18	
Bank premises, furniture and fixtures and safe deposit vaults		27,700 00	
Other real estate owned		178,271 93	
Due from Federal Reserve Bank		10,000 00	
Due from other banks		52,520 73	
Actual cash on hand		37,042 14	
Exchanges for clearing house			
Checks and other cash items		354 97	
Items with Federal Reserve Bank in process of collection			
Other resources		2,203 40	
Total		\$2,318,135 54	
LIABILITIES			
Capital paid in		\$200,000 00	
Surplus		60,000 00	
All undivided profits, less expenses, interest and taxes paid		35,765 69	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		1,793,086 07	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		225,419 22	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		3,864 56	
Total		\$2,318,135 54	
Interest earned but not collected, not included in resources or liabilities		\$11,155 08	

BANK OF PINOLE. PINOLE

Incorporated October 28, 1905.

356

Officers—E. M. Downer, President; J. P. Connors, S. S. MacKinlay, Vice Presidents; L. E. Hart, Cashier, Secretary and Treasurer; T. W. Hutchison, W. E. Lewis, A. D. Dern, Celia Hansen, Assistant Cashiers.
 Directors—E. M. Downer, L. E. Hart, S. S. MacKinlay, J. P. Connor, M. L. Fernandez, E. D. Armstrong, W. A. Davis, S. J. Claeys, J. Mahoney, J. H. Martin, A. Roy Heise.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$303,158 82	\$1,282,114 33	\$1,585,273 15
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	4,833 96		4,833 96
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	4,676 29	62,480 47	67,156 76
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	164,510 75	730,544 52	895,055 27
Bank premises, furniture and fixtures and safe deposit vaults		105,368 41	105,368 41
Other real estate owned		4,748 31	4,748 31
Due from Federal Reserve Bank		10,000 00	10,000 00
Due from other banks	144,690 10	104,295 47	248,985 57
Actual cash on hand	52,910 39	52,694 14	105,604 53
Exchanges for clearing house			
Checks and other cash items	3,978 02		3,978 02
Items with Federal Reserve Bank in process of collection			
Other resources	9,353 86		9,353 86
Totals	\$688,112 19	\$2,352,245 65	\$3,040,357 84
LIABILITIES			
Capital paid in	\$75,000 00	\$105,000 00	\$180,000 00
Surplus	20,000 00	80,000 00	100,000 00
All undivided profits, less expenses, interest and taxes paid	9,592 00	49,122 82	58,714 82
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	9,000 00		9,000 00
Individual deposits subject to check	490,868 22		490,868 22
Savings deposits		1,973,453 55	1,973,453 55
Demand certificates of deposit	25,000 00		25,000 00
Time certificates of deposit			
Certified checks	9 25		9 25
Cashiers' checks	1,824 36		1,824 36
State, county and municipal deposits	56,402 13	137,500 00	193,902 13
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	416 23	7,169 28	7,585 51
Totals	\$688,112 19	\$2,352,245 65	\$3,040,357 84
Interest earned but not collected, not included in resources or liabilities			

NOTE.—The above statement includes the business of branch offices at Crockett, Rodeo and Port Costa.

BANK OF GUERNEVILLE. GUERNEVILLE

Incorporated October 31, 1905.

358

Officers—A. B. Swain, President; P. S. Hollingsworth, Vice President; H. B. Fuller, Vice President and Cashier; G. N. Bech, Assistant Cashier and Secretary.
 Directors—G. H. Call, J. T. Coon, J. P. DeCarly, F. P. Doyle, P. S. Hollingsworth, F. C. Mellush, A. B. Swain.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$145,361 99	\$136,195 95	\$281,557 94
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	130 08		130 08
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		5,000 00	5,000 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	129,387 87	22,986 50	152,374 37
Bank premises, furniture and fixtures and safe deposit vaults		26,809 29	26,809 29
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	35,332 75		35,332 75
Actual cash on hand	12,572 39	4,581 70	17,154 09
Exchanges for clearing house			
Checks and other cash items	51 72		51 72
Items with Federal Reserve Bank in process of collection			
Other resources	41,779 07		41,779 07
Totals	\$364,615 87	\$195,573 44	\$560,189 31
LIABILITIES			
Capital paid in	\$32,500 00	\$17,500 00	\$50,000 00
Surplus	7,200 00	2,800 00	10,000 00
All undivided profits, less expenses, interest and taxes paid	1,632 61		1,632 61
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	154,717 97		154,717 97
Savings deposits		175,273 44	175,273 44
Demand certificates of deposit	2,517 14		2,517 14
Time certificates of deposit	8,110 89		8,110 89
Certified checks			
Cashiers' checks	3,088 91		3,088 91
State, county and municipal deposits	113,000 00		113,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	41,848 35		41,848 35
Totals	\$364,615 87	\$195,573 44	\$560,189 31
Interest earned but not collected, not included in resources or liabilities	\$2,000 00	\$2,500 00	\$4,500 00

NOTE.—The above statement includes the business of a branch office at Monte Rio.

MECHANICS BANK. RICHMOND

Incorporated August 3, 1907.

360

Officers—E. M. Downer, President; Geo. Thornton, Jr., Vice President; Willard S. Poage, Cashier; Ernest Emmrich, Assistant Cashier and Auditor; S. R. Macdonald, Assistant Cashier.

Directors—E. M. Downer, Geo. Thornton, Jr., J. F. Brooks, E. M. Tilden, H. A. Johnston, Geo. N. Rooker, H. A. Johnston, J. F. Galvin, F. A. Kales.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$963,718 73	\$1,766,919 36	\$2,730,638 09
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	1,998 20		1,998 20
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		37,028 90	37,028 90
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	324,249 86	870,313 18	1,194,563 04
Bank premises, furniture and fixtures and safe deposit vaults.....		130,407 87	130,407 87
Other real estate owned.....	1 00	15,418 91	15,419 91
Due from Federal Reserve Bank.....	20,007 00	60,000 00	80,007 00
Due from other banks.....	79,628 76	68,106 85	147,735 61
Actual cash on hand.....	49,135 32	894 38	50,029 70
Exchanges for clearing house.....	15,913 20		15,913 20
Checks and other cash items.....	10,340 58		10,340 58
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$1,464,992 65	\$2,949,089 45	\$4,414,082 10
LIABILITIES			
Capital paid in.....	\$100,000 00	\$100,000 00	\$200,000 00
Surplus.....	100,000 00	100,000 00	200,000 00
All undivided profits, less expenses, interest and taxes paid..	90,810 05	47,145 48	137,955 53
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	50,000 00		50,000 00
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....	17,439 53		17,439 53
Dividends unpaid.....	8,016 00		8,016 00
Individual deposits subject to check.....	997,497 84		997,497 84
Savings deposits.....		2,207,905 82	2,207,905 82
Demand certificates of deposit.....		61,411 34	61,411 34
Time certificates of deposit.....			
Certified checks.....	2,719 31		2,719 31
Cashiers' checks.....	23,109 97		23,109 97
State, county and municipal deposits.....	72,965 75	432,626 81	505,592 56
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....	800 00		800 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	1,634 20		1,634 20
Totals.....	\$1,464,992 65	\$2,949,089 45	\$4,414,082 10
Interest earned but not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of a branch office at El Cerrito.

BANK OF SAN PEDRO. SAN PEDRO

Incorporated March 26, 1888.

364

Officers—Robert C. Baly, President; Henry E. Sherer, Geo. P. Adams, Vice Presidents; M. L. Mayer, Cashier; Gladys E. Lever, D. MacLean, R. L. Morter, S. Rocco, C. M. Sebring, Assistant Cashiers.

Directors—Henry E. Sherer, Geo. P. Adams, Robert C. Baly, John Gray, C. N. Krog, J. A. Privett, E. D. Seward.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$ 718,595 60	\$2,462,650 22	\$3,181,245 82
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	608 12	-----	608 12
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	-----	76,348 00	76,348 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	142,112 50	1,220,689 09	1,362,801 59
Bank premises, furniture and fixtures and safe deposit vaults.....	157,942 87	237,971 18	395,914 05
Other real estate owned.....	-----	9,289 21	9,289 21
Due from Federal Reserve Bank.....	-----	80,000 00	80,000 00
Due from other banks.....	201,350 55	126,209 91	327,560 46
Actual cash on hand.....	79,130 57	23,335 01	102,465 58
Exchanges for clearing house.....	24,694 98	-----	24,694 98
Checks and other cash items.....	857 90	-----	857 90
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$1,325,293 09	\$4,236,492 62	\$5,561,785 71
LIABILITIES			
Capital paid in.....	\$250,000 00	\$250,000 00	\$500,000 00
Surplus.....	38,000 00	-----	38,000 00
All undivided profits, less expenses, interest and taxes paid.....	17,147 05	-----	17,147 05
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	1,004,371 55	-----	1,004,371 55
Savings deposits.....	-----	3,924,178 20	3,924,178 20
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	61,359 42	61,359 42
Certified checks.....	701 15	-----	701 15
Cashiers' checks.....	13,722 40	-----	13,722 40
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	1,350 94	955 00	2,305 94
Totals.....	\$1,325,293 09	\$4,236,492 62	\$5,561,785 71
Interest earned but not collected, not included in resources or liabilities.....	\$7,531 91	\$40,428 46	\$47,959 65

NOTE.—The above statement includes the business of a branch office at Sixth and Beacon, San Pedro.

STANISLAUS COUNTY SAVINGS BANK. OAKDALE

Incorporated January 23, 1905.

371

Officers—W. L. Rodden, Chairman of the Board; W. Rodden, President; L. F. Brichetto, Vice President; D. E. Lee, Secretary and Cashier.
 Directors—W. L. Rodden, W. Rodden, L. F. Brichetto, D. E. Lee, J. B. Stearns, A. E. Schell, L. C. Kaufman.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$728,932 53	
Bankers' acceptances, including rediscounts		25,000 00	
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		17,574 50	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		216,691 53	
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from Federal Reserve Bank		20,500 00	
Due from other banks		51,872 15	
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,060,570 71	
LIABILITIES			
Capital paid in		\$60,000 00	
Surplus		90,000 00	
All undivided profits, less expenses, interest and taxes paid		739 61	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid		2,400 00	
Individual deposits subject to check			
Savings deposits		840,431 10	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		67,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,060,570 71	
Interest earned but not collected, not included in resources or liabilities		\$16,120 00	

BANK OF NORWALK. NORWALK

Incorporated March 12, 1906.

375

Officers—James Hay, President; N. Glazier, Vice President; Arthur Kulzer, Cashier; A. O. Siverson, Assistant Cashier.
 Directors—James Hay, N. Glazier, Arthur Kulzer, C. E. Irish, J. A. Westmoreland, Geo. Koontz, J. Guy Smith, R. W. Bingham, O. R. Clonton.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$197,534 34	\$306,643 14	\$504,177 48
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	1,014 61		1,014 61
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	147,619 03	207,137 06	354,756 09
Bank premises, furniture and fixtures and safe deposit vaults	9,001 00		9,001 00
Other real estate owned			
Due from Federal Reserve Bank	35,885 35	16,500 00	52,385 35
Due from other banks	145,801 29	64,331 87	210,133 16
Actual cash on hand	16,075 62		16,075 62
Exchanges for clearing house			
Checks and other cash items	932 44		932 44
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$553,863 68	\$594,612 07	\$1,148,475 75
LIABILITIES			
Capital paid in	\$35,000 00	\$15,000 00	\$50,000 00
Surplus	15,000 00	25,000 00	40,000 00
All undivided profits, less expenses, interest and taxes paid	20,508 14		20,508 14
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	438,951 10		438,951 10
Savings deposits		509,612 07	509,612 07
Demand certificates of deposit			
Time certificates of deposit	9,500 00		9,500 00
Certified checks	157 63		157 63
Cashiers' checks	4,746 81		4,746 81
State, county and municipal deposits	30,000 00	45,000 00	75,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$553,863 68	\$594,612 07	\$1,148,475 75
Interest earned but not collected, not included in resources or liabilities	\$3,000 00	\$3,000 00	\$6,000 00

ORANGE SAVINGS BANK. ORANGE

Incorporated March 16, 1906.

377

Officers—W. D. Granger, Chairman of the Board; H. L. Haynes, President; J. R. Porter, Fred Struck and E. W. Bolinger, Vice Presidents; F. M. Gulick, Cashier; B. S. Brubaker, Assistant Cashier.

Directors—W. D. Granger, H. L. Haynes, J. R. Porter, Fred Struck, E. W. Bolinger, D. C. Pixley, Dr. A. H. Domann, C. F. Newton, W. F. Crist, D. F. Campbell, Ed. H. Dierker.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$103,570 05	\$1,212,933 66	\$1,316,503 71
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	44 17		44 17
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	18,334 78	8,192 28	26,527 06
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	52,938 88	84,672 50	137,611 38
Bank premises, furniture and fixtures and safe deposit vaults		72,000 00	72,000 00
Other real estate owned		5,086 76	5,086 76
Due from Federal Reserve Bank		25,251 92	25,251 92
Due from other banks	23,340 98	22,508 00	45,848 98
Actual cash on hand	12,815 29	26,904 78	39,720 07
Exchanges for clearing house		4,315 65	4,315 65
Checks and other cash items	110 00		110 00
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$211,154 15	\$1,461,865 55	\$1,673,019 70
LIABILITIES			
Capital paid in	\$20,000 00	\$80,000 00	\$100,000 00
Surplus	20,000 00	80,000 00	100,000 00
All undivided profits, less expenses, interest and taxes paid		12,813 30	12,813 30
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	106,233 11		106,233 11
Savings deposits		1,166,945 55	1,166,945 55
Demand certificates of deposit			
Time certificates of deposit		67,403 86	67,403 86
Certified checks			
Cashiers' checks	23,764 90		23,764 90
State, county and municipal deposits	25,000 00	45,000 00	70,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	16,156 14	9,702 84	25,858 98
Totals	\$211,154 15	\$1,461,865 55	\$1,673,019 70
Interest earned but not collected, not included in resources or liabilities	\$1,812 44	\$21,226 34	\$23,038 78

MONTAGUE BANKING COMPANY. MONTAGUE

Incorporated December 26, 1906.

394

Officers—E. F. Reichman, President; W. A. Simon, Vice President and Cashier.

Directors—E. F. Reichman, W. A. Simon, O. H. Reichman, E. D. Terwilliger, Isaac S. Davis.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$344,747 57	\$204,738 00	\$549,485 57
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	67 64		67 64
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	5,000 00	3,300 00	8,300 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	100,093 24	11,580 00	111,673 24
Bank premises, furniture and fixtures and safe deposit vaults		6,500 00	6,500 00
Other real estate owned		30,750 00	30,750 00
Due from Federal Reserve Bank			
Due from other banks	37,860 57	10,833 04	48,693 61
Actual cash on hand	21,130 76	8,423 01	29,553 77
Exchanges for clearing house			
Checks and other cash items	1,089 63		1,089 63
Items with Federal Reserve Bank in process of collection			
Other resources	42 75		42 75
Totals	\$510,032 16	\$276,124 05	\$786,156 21
LIABILITIES			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	21,000 00	4,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid	9,219 30		9,219 30
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	78,800 00		78,800 00
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	203,276 10		203,276 10
Savings deposits		247,124 05	247,124 05
Demand certificates of deposit	2,376 27		2,376 27
Time certificates of deposit	53,450 00		53,450 00
Certified checks			
Cashiers' checks	451 04		451 04
State, county and municipal deposits	66,459 45		66,459 45
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$510,032 16	\$276,124 05	\$786,156 21
Interest earned but not collected, not included in resources or liabilities	\$2,800 00	\$2,000 00	\$4,800 00

PEOPLES STATE BANK. TURLOCK

Incorporated May 6, 1907.

406

Officers—J. E. Weaver, President, Claus Johnson, Vice President; Roy E. Weaver, Secretary, Treasurer and Cashier; H. R. Anderson, Lester H. Shock, Assistant Cashiers.
 Directors—M. M. Berg, Peter Erickson, A. L. Foote, Claus Johnson, Chas. Mollard, J. E. Weaver, Roy E. Weaver.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$344,844 83	\$467,942 41	\$812,787 24
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	762 85	-----	762 85
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	2,590 00	-----	2,590 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	171,721 94	317,120 00	488,841 94
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	41,288 43	41,288 43
Other real estate owned.....	-----	10,848 12	10,848 12
Due from Federal Reserve Bank.....	-----	-----	-----
Due from other banks.....	112,203 33	31,276 57	143,479 90
Actual cash on hand.....	27,276 09	24,220 53	51,496 62
Exchanges for clearing house.....	5,368 83	-----	5,368 83
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	4,416 87	-----	4,416 87
Totals.....	\$669,184 74	\$892,696 06	\$1,561,880 80
LIABILITIES			
Capital paid in.....	\$75,000 00	\$35,000 00	\$110,000 00
Surplus.....	-----	45,000 00	45,000 00
All undivided profits, less expenses, interest and taxes paid.....	14,581 15	-----	14,581 15
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	552 18	-----	552 18
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	423,136 29	-----	423,136 29
Savings deposits.....	-----	787,696 06	787,696 06
Demand certificates of deposit.....	2,864 56	-----	2,864 56
Time certificates of deposit.....	52,014 32	-----	52,014 32
Certified checks.....	-----	-----	-----
Cashiers' checks.....	5,708 92	-----	5,708 92
State, county and municipal deposits.....	94,926 14	25,000 00	119,926 14
United States and postal savings deposits.....	401 18	-----	401 18
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$669,184 74	\$892,696 06	\$1,561,880 80
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

FARMERS AND MERCHANTS BANK. HEMET

Incorporated May 15, 1907.

407

Officers—I. B. Gibbel, President; H. H. Spaulding, Vice President; C. B. Covell, Cashier;
 Thos. J. Fletcher, Assistant Cashier.
 Directors—C. B. Covell, Thos. J. Fletcher, I. B. Gibbel, J. G. Nelson, H. H. Spaulding,
 W. G. Stevenson, O. F. Stone.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$227,300 00	\$159,200 00	\$386,500 00
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	-----	37,900 00	37,900 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	130,700 00	229,700 00	360,400 00
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from Federal Reserve Bank.....	10,000 00	10,000 00	20,000 00
Due from other banks.....	45,011 33	10,000 00	55,011 33
Actual cash on hand.....	23,015 41	700 00	23,715 41
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$436,026 74	\$447,500 00	\$883,526 74
LIABILITIES			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	25,000 00	35,000 00	60,000 00
All undivided profits, less expenses, interest and taxes paid.....	12,000 00	-----	12,000 00
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	326,246 30	-----	326,246 30
Savings deposits.....	-----	402,500 00	402,500 00
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	32,200 00	-----	32,200 00
Certified checks.....	130 44	-----	130 44
Cashiers' checks.....	450 00	-----	450 00
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$436,026 74	\$447,500 00	\$883,526 74
Interest earned but not collected, not included in resources or liabilities.....	\$3,250 00	\$2,660 00	\$5,910 00

SECURITY SAVINGS BANK OF RIVERSIDE. RIVERSIDE

Incorporated June 5, 1907.

408

Officers—W. G. Fraser, President; S. H. Herrick, Chairman; W. B. Clancy, F. A. Tetley, Vice Presidents; C. O. Evans, Cashier and Treasurer; C. W. Derby, Assistant Cashier and Secretary; H. L. Hicks, Assistant Cashier and Assistant Secretary; W. G. Mathews, M. E. Bonham, Assistant Cashiers.

Directors—S. H. Herrick, W. G. Fraser, C. O. Evans, W. B. Clancy, C. E. Brouse, F. A. Tetley, E. H. Wood, C. Van Zwailenburg, Chas. L. Reynolds, F. O. Dolson, J. W. Wells, Wm. A. Johnson.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$303,372 80	\$2,182,146 72	\$2,485,519 52
Bankers' acceptances, including rediscounts.....		51,060 29	51,060 29
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	512 54		512 54
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		66,011 82	66,011 82
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	196,887 50	303,189 12	500,076 62
Bank premises, furniture and fixtures and safe deposit vaults.....		32,231 35	32,231 35
Other real estate owned.....		61,930 14	61,930 14
Due from Federal Reserve Bank.....		42,962 51	42,962 51
Due from other banks.....	42,679 77	481,006 95	523,686 72
Actual cash on hand.....	35,097 78	40,499 81	75,597 59
Exchanges for clearing house.....	17,995 68	4,273 28	22,268 96
Checks and other cash items.....	174 23	49,702 31	49,876 54
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$596,720 30	\$3,315,014 30	\$3,911,734 60
LIABILITIES			
Capital paid in.....	\$10,000 00	\$190,000 00	\$200,000 00
Surplus.....	50,000 00	50,000 00	100,000 00
All undivided profits, less expenses, interest and taxes paid.....		82,791 60	82,791 60
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	491,684 74		491,684 74
Savings deposits.....		2,498,872 61	2,498,872 61
Demand certificates of deposit.....			
Time certificates of deposit.....		143,350 09	143,350 09
Certified checks.....	332 63		332 63
Cashiers' checks.....	24,113 28		24,113 28
State, county and municipal deposits.....	20,589 65	350,000 00	370,589 65
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$596,720 30	\$3,315,014 30	\$3,911,734 60
Interest earned but not collected, not included in resources or liabilities.....	\$2,625 00	\$31,261 00	\$33,886 00

MODOC COUNTY BANK. ALTURAS

Incorporated August 13, 1907.

416

Officers—F. E. Bush, President; R. R. Baker, Vice President and Cashier; J. C. Darcey, Secretary and Assistant Cashier; R. E. Routson, O. W. Boyd, Assistant Cashiers.
 Directors—F. E. Bush, R. R. Baker, C. G. Lowell, Fred Ash, L. E. McCulley, Wm. Munroe, Henry Kober, O. D. Morgan, W. C. Garrett.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$1,118,941 15	\$154,441 30	\$1,273,382 45
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	4,298 61		4,298 61
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	109,750 00	15,900 00	125,650 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	120,106 96	87,000 00	207,106 96
Bank premises, furniture and fixtures and safe deposit vaults.....	29,900 00		29,900 00
Other real estate owned.....	7,500 00	1,000 00	8,500 00
Due from Federal Reserve Bank.....	30,000 00		30,000 00
Due from other banks.....	64,351 16	13,643 86	77,995 02
Actual cash on hand.....	35,271 25	6,069 75	41,341 00
Exchanges for clearing house.....			
Checks and other cash items.....	3,601 63		3,601 63
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	4,635 91		4,635 91
Totals.....	\$1,528,356 67	\$278,054 91	\$1,806,411 58
LIABILITIES			
Capital paid in.....	\$85,000 00	\$15,000 00	\$100,000 00
Surplus.....	45,000 00	10,000 00	55,000 00
All undivided profits, less expenses, interest and taxes paid.....	24,709 76		24,709 76
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	794,693 55		794,693 55
Savings deposits.....		252,791 51	252,791 51
Demand certificates of deposit.....			
Time certificates of deposit.....	417,446 19		417,446 19
Certified checks.....	97 50		97 50
Cashiers' checks.....	22,039 00		22,039 00
State, county and municipal deposits.....	102,163 20		102,163 20
United States and postal savings deposits.....	37,168 97		37,168 97
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	38 50	263 40	301 90
Totals.....	\$1,528,356 67	\$278,054 91	\$1,806,411 58
Interest earned but not collected, not included in resources or liabilities.....	\$15,000 00	\$2,400 00	\$17,400 00

NOTE.—The above statement includes the business of branch offices at Cedarville and Fort Bidwell.

CITIZENS BANK OF ARLINGTON. ARLINGTON

Incorporated September 27, 1907.

422

Officers—W. B. Clancy, President; S. H. Herrick, Vice President; J. W. Wells, Cashier;
 E. C. Bennett, Assistant Cashier.
 Directors—C. E. Brouse, W. B. Clancy, F. O. Dolson, W. G. Fraser, S. H. Herrick, W. A.
 Johnson, C. L. Reynolds, F. A. Tetley, E. H. Wood, J. W. Wells, C. Van Zwaluwenburg.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$302,272 90		
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	104 91		
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	33,200 00		
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	22,887 50		
Bank premises, furniture and fixtures and safe deposit vaults	28,370 00		
Other real estate owned	900 00		
Due from Federal Reserve Bank	17,000 00		
Due from other banks	95,309 82		
Actual cash on hand	13,169 97		
Exchanges for clearing house			
Checks and other cash items	99 75		
Items with Federal Reserve Bank in process of collection			
Other resources	1,372 34		
Total	\$514,687 19		
LIABILITIES			
Capital paid in	\$25,000 00		
Surplus	25,000 00		
All undivided profits, less expenses, interest and taxes paid	19,627 06		
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	348,597 78		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	70,031 31		
Certified checks	28 00		
Cashiers' checks	4,721 16		
State, county and municipal deposits	15,000 00		
United States and postal savings deposits	6,545 88		
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	136 00		
Total	\$514,687 19		
Interest earned but not collected, not included in resources or liabilities	\$3,458 42		

CUYAMACA STATE BANK. EL CAJON

Incorporated November 5, 1907.

426

Officers—C. S. Judson, President; Harry H. Hill, W. D. Hall, Vice Presidents; A. Rossberg, Cashier; S. Hawes, Assistant Cashier.
 Directors—C. S. Judson, A. Rossberg, Harry H. Hill, H. E. Maydole, W. D. Hall.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$186,555 97	\$79,442 60	\$265,998 57
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	3,513 50	19,886 25	23,399 75
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	137,252 09	64,036 32	201,288 41
Bank premises, furniture and fixtures and safe deposit vaults.....	39,170 77	9,772 68	48,943 45
Other real estate owned.....			
Due from Federal Reserve Bank.....	6,000 00	3,500 00	9,500 00
Due from other banks.....	39,031 56	13,585 15	52,616 71
Actual cash on hand.....	14,944 98		14,944 98
Exchanges for clearing house.....	496 51		496 51
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	619 50		619 50
Totals.....	\$427,584 88	\$190,223 00	\$617,807 88
LIABILITIES			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	40,000 00	2,500 00	42,500 00
All undivided profits, less expenses, interest and taxes paid.....	3,051 72	128 22	3,170 94
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	2,500 00		2,500 00
Individual deposits subject to check.....	236,186 28		236,186 28
Savings deposits.....		135,432 08	135,432 08
Demand certificates of deposit.....			
Time certificates of deposit.....	18,576 87		18,576 87
Certified checks.....	113 50		113 50
Cashiers' checks.....	3,197 13		3,197 13
State, county and municipal deposits.....	82,276 95	42,162 70	124,439 65
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	1,682 43		1,682 43
Totals.....	\$427,584 88	\$190,223 00	\$617,807 88
Interest earned but not collected, not included in resources or liabilities.....	\$2,100 00	\$1,100 00	\$3,200 00

FARMERS AND MERCHANTS BANK OF LONG BEACH. LONG BEACH

Incorporated November 21, 1907.

427

Officers—C. J. Walker, President; A. R. Montgomery, Gus A. Walker, Vice Presidents; C. E. Huntington, Vice President and Cashier; F. A. Zeigler, R. E. Jennings, E. H. Archer, V. W. Sylvester, E. O. Miller, O. E. Wesenberg, D. L. Robbins, R. B. Avery, Assistant Cashiers; D. B. Williams, Auditor.

Directors—T. W. Williams, W. H. Dunn, B. W. Hahn.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$3,239,383 53	\$4,615,071 64	\$7,854,455 17
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	1,113 01		1,113 01
Customers' liability account acceptances.....	98,028 25		98,028 25
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	451,650 79	304,412 92	756,063 71
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	1,367,863 43	19,155 00	1,387,018 43
Bank premises, furniture and fixtures and safe deposit vaults.....	670,845 66	250,000 00	920,845 66
Other real estate owned.....	119,931 64		119,931 64
Due from Federal Reserve Bank.....	466,931 91	153,000 00	619,931 91
Due from other banks.....	1,255,136 97	160,373 49	1,415,510 46
Actual cash on hand.....	190,463 53	26,002 84	216,466 37
Exchanges for clearing house.....	157,579 52		157,579 52
Checks and other cash items.....	22,435 40		22,435 40
Items with Federal Reserve Bank in process of collection.....	8,364 70		8,364 70
Other resources.....			
Totals.....	\$8,049,728 34	\$5,528,015 89	\$13,577,744 23
LIABILITIES			
Capital paid in.....	\$750,000 00	\$250,000 00	\$1,000,000 00
Surplus.....	100,000 00	150,000 00	250,000 00
All undivided profits, less expenses, interest and taxes paid.....	180,977 48	101,783 22	282,760 70
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....	256,765 28		256,765 28
Dividends unpaid.....	30,000 00		30,000 00
Individual deposits subject to check.....	6,153,654 00		6,153,654 00
Savings deposits.....		4,286,067 63	4,286,067 63
Demand certificates of deposit.....			
Time certificates of deposit.....		740,165 04	740,165 04
Certified checks.....	1,556 85		1,556 85
Cashiers' checks.....	120,400 74		120,400 74
State, county and municipal deposits.....	358,345 74		358,345 74
Un'ed States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	98,028 25		98,028 25
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$8,049,728 34	\$5,528,015 89	\$13,577,744 23
Interest earned but not collected, not included in resources or liabilities.....	\$45,000 00	\$40,000 00	\$85,000 00

NOTE.—The above statement includes the business of a branch office at East Long Beach.

FIRST SAVINGS BANK. GLENDORA

Incorporated January 13, 1908.

429

Officers—E. E. Gard, President; C. C. Warren, C. W. Richardson, Vice Presidents; C. W. Chamberlain, Cashier.

Directors—Chas. Ragan, J. A. Jones, R. B. Bidwell, A. M. Bernhardt.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$205,266 72	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		10,043 75	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		212,818 28	
Bank premises, furniture and fixtures and safe deposit vaults		26,500 00	
Other real estate owned			
Due from Federal Reserve Bank		9,100 00	
Due from other banks		23,525 82	
Actual cash on hand		412 76	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$487,667 33	
LIABILITIES			
Capital paid in		\$25,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		29,033 24	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid		1,250 00	
Individual deposits subject to check			
Savings deposits		335,534 09	
Demand certificates of deposit			
Time certificates of deposit		3,850 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		68,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$487,667 33	
Interest earned but not collected, not included in resources or liabilities		\$1,650 30	

THE SPALDING COMPANY. LOS ANGELES

Incorporated March 9, 1908.

434

Officers—Rufus P. Spalding, President; Eugene Overton, Vice President and Treasurer; W. T. Parks, Secretary.
 Directors—Rufus P. Spalding, James M. Spalding, E. Bonzi, Eugene Overton, W. T. Parks, James S. Bodrero, A. Crawford Greene.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	•		
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$133,954 94	\$135,060 79	\$269,015 73
Due from other banks.....		8,148 85	8,148 85
Actual cash on hand.....			
Advances to trusts.....			
Other resources.....		427 58	427 58
Totals.....	\$133,954 94	\$143,637 22	\$277,592 16
LIABILITIES			
Capital.....	\$125,000 00	\$125,000 00	\$250,000 00
Surplus.....	4,486 85	7,947 21	12,434 06
All undivided profits, less expenses, interest and taxes paid.....	4,468 09	10,690 01	15,158 10
Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....			
Other liabilities.....			
Totals.....	\$133,954 94	\$143,637 22	\$277,592 16

BANK OF BEAUMONT. BEAUMONT

Incorporated May 13, 1908.

435

Officers—K. R. Smoot, President; R. P. Stewart, J. A. Kelly, K. M. Gobin, Vice Presidents;
 E. J. Gillis, Cashier, Secretary and Treasurer; H. W. Morrison, Assistant Cashier.
 Directors—K. R. Smoot, R. P. Stewart, J. A. Kelly, K. M. Gobin, E. J. Gillis.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$265,971 28		
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	86		
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	115,000 00		
Bank premises, furniture and fixtures and safe deposit vaults.....	30,000 00		
Other real estate owned.....	2,374 82		
Due from Federal Reserve Bank.....	10,000 00		
Due from other banks.....	47,667 64		
Actual cash on hand.....	9,918 36		
Exchanges for clearing house.....			
Checks and other cash items.....	8 67		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	20 86		
Total.....	\$480,962 49		
LIABILITIES			
Capital paid in.....	\$50,000 00		
Surplus.....	12,500 00		
All undivided profits, less expenses, interest and taxes paid.....	40,599 82		
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	2,000 00		
Individual deposits subject to check.....	177,660 43		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	145,289 14		
Certified checks.....	162 67		
Cashiers' checks.....	1,961 46		
State, county and municipal deposits.....	50,285 39		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Discounts.....	443 78		
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	503 58		
Total.....	\$480,962 49		
Interest earned but not collected, not included in resources or liabilities.....	\$3,500 00		

BUTTE VALLEY STATE BANK. DORRIS

Incorporated June 26, 1908.

436

Officers—J. D. Waltz, President; Charles Bernath, Vice President; Wm. G. Hagelstein, Secretary, Treasurer and Cashier; Clifford W. Sevits, Assistant Cashier.
 Directors—J. D. Waltz, Charles Bernath, Wm. G. Hagelstein, Geo. R. Pheneger, John Stuart.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$209,676 73		
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	761 56		
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	8,887 03		
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	59,139 61		
Bank premises, furniture and fixtures and safe deposit vaults	6,828 49		
Other real estate owned	1,344 52		
Due from Federal Reserve Bank			
Due from other banks	14,404 69		
Actual cash on hand	17,311 59		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$318,354 22		
LIABILITIES			
Capital paid in	\$25,000 00		
Surplus	9,000 00		
All undivided profits, less expenses, interest and taxes paid	4,531 48		
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks	6,533 32		
Dividends unpaid	482 00		
Individual deposits subject to check	167,530 86		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	71,990 66		
Certified checks			
Cashers' checks	953 33		
State, county and municipal deposits	32,332 57		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$318,354 22		
Interest earned but not collected, not included in resources or liabilities	\$4,200 00		

FAIROAKS BANK. FAIROAKS

Incorporated April 27, 1909.

449

Officers—G. C. Hubbell, President; A. Van Maren, Vice President; Frances F. Hubbell, Cashier; Clyde Cutting, Assistant Cashier.

Directors—A. Van Maren, R. A. Rose, Guy P. Van Maren, Frances F. Hubbell, G. C. Hubbell.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$78,131 88	\$55,736 99	\$133,868 87
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	77 00		77 00
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	22,044 00	9,800 00	31,884 00
Bank premises, furniture and fixtures and safe deposit vaults	7,900 00		7,900 00
Other real estate owned			
Due from Federal Reserve Bank	2,500 00		2,500 00
Due from other banks	19,081 72	1,300 49	20,382 21
Actual cash on hand	3,332 01	1,738 95	5,070 96
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$133,066 61	\$68,576 43	\$201,643 04
LIABILITIES			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	3,500 00	3,000 00	6,500 00
All undivided profits, less expenses, interest and taxes paid	3,006 00	2,102 83	5,108 83
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	78,310 71		78,310 71
Savings deposits		58,473 60	58,473 60
Demand certificates of deposit			
Time certificates of deposit	10,712 84		10,712 84
Certified checks			
Cashiers' checks	2,426 11		2,426 11
State, county and municipal deposits	15,110 95		15,110 95
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$133,066 61	\$68,576 43	\$201,643 04
Interest earned but not collected, not included in resources or liabilities	\$300 00	\$200 00	\$500 00

BANK OF LOLETA. LOLETA

Incorporated September 7, 1910.

461

Officers—R. O. Dickson, President; W. F. Dickson, Vice President; A. W. Stewart, Cashier and Secretary.

Directors—R. O. Dickson, W. F. Dickson, Geo. D. Herrick, C. S. Rasmussen, A. W. Stewart.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$36,360 32	\$10,310 00	\$46,670 32
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	203 26		203 26
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	15,450 00		15,450 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	7,875 00	100,845 40	108,720 40
Bank premises, furniture and fixtures and safe deposit vaults	13,000 00		13,000 00
Other real estate owned	500 00		500 00
Due from Federal Reserve Bank	4,000 00		4,000 00
Due from other banks	37,577 07	4,790 69	42,367 76
Actual cash on hand	7,156 02	4,119 53	11,275 55
Exchanges for clearing house			
Checks and other cash items	100 00		100 00
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$122,221 67	\$120,065 62	\$242,287 29
LIABILITIES			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	12,000 00	10,000 00	22,000 00
All undivided profits, less expenses, interest and taxes paid	216 22	280 79	497 01
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	1,000 00		1,000 00
Individual deposits subject to check	73,562 01		73,562 01
Savings deposits		74,784 83	74,784 83
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks	443 44		443 44
State, county and municipal deposits	20,000 00	25,000 00	45,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$122,221 67	\$120,065 62	\$242,287 29
Interest earned but not collected, not included in resources or liabilities	\$150 00	\$250 00	\$400 00

HONGKONG AND SHANGHAI BANKING CORPORATION (BRANCH). SAN FRANCISCO

Incorporated July 20, 1867, in Hongkong.

468

Officers at San Francisco—J. R. Gillingham, Agent; A. R. M. Blackhall, Accountant; O. J. Shannon, Assistant.

Directors—N. S. Brown, Chairman; W. H. Bell, Deputy Chairman; Hon. B. F. Beith, W. L. Pattenden, A. H. Compton, J. A. Plummer, B. Lander Lewis, J. P. Warren, M. T. Johnson, T. E. Pearce, all of Hongkong, China.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$444,771 14		
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances	57,746 09		
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	46,850 00		
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	115,835 95		
Actual cash on hand	843 61		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	27 05		
Total	\$666,073 84		
LIABILITIES			
Capital paid in	\$50,000 00		
Surplus	12,500 00		
All undivided profits, less expenses, interest and taxes paid	2,230 28		
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank	444,771 14		
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks	95,664 10		
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	57,746 09		
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	3,162 23		
Total	\$666,073 84		
Interest earned but not collected, not included in resources or liabilities			

BANK OF PERRIS. PERRIS

Incorporated November 20, 1908.

470

Officers—C. R. Stewart, President; W. G. Stewart, Cashier; Freda O. Stewart, Secretary and Treasurer.

Directors—W. W. Stewart, T. L. Lanier, C. R. Stewart, Ferdinand Clement, W. G. Stewart.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$131,410 96		
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	630 22		
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	650 00		
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	8,001 00		
Other real estate owned.....	2,621 49		
Due from Federal Reserve Bank.....	4,015 64		
Due from other banks.....	42,482 83		
Actual cash on hand.....	9,264 52		
Exchanges for clearing house.....	505 15		
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....	\$199,581 81		
LIABILITIES			
Capital paid in.....	\$25,000 00		
Surplus.....	6,250 00		
All undivided profits, less expenses, interest and taxes paid.....	104 47		
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	145,370 00		
Savings deposits.....			
Demand certificates of deposit.....	22,140 47		
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	716 87		
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$199,581 81		
Interest earned but not collected, not included in resources or liabilities.....	\$775 00		

CITIZENS BANK OF SACRAMENTO. SACRAMENTO

Incorporated October 30, 1909.

475

Officers—H. C. Muddox, President; H. C. Bottorff, Vice President; Russell House, Secretary and Cashier.

Directors—H. C. Bottorff, George C. Bassett, Elmer F. Christophel, David Hill, Sr., George L. Muddox, H. C. Muddox, George E. Zoller.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$240,848 15	\$430,665 33	\$671,513 48
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	798 42		798 42
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	209,818 65	23 05	209,841 70
Bank premises, furniture and fixtures and safe deposit vaults		34,373 00	34,373 00
Other real estate owned	2,049 75	1,500 00	3,549 75
Due from Federal Reserve Bank			
Due from other banks	191,023 73	16,293 31	207,317 04
Actual cash on hand	46,828 94	11,000 00	57,828 94
Exchanges for clearing house			
Checks and other cash items	183 30		183 30
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$691,550 94	\$493,854 69	\$1,185,405 63
LIABILITIES			
Capital paid in	\$27,500 00	\$22,500 00	\$50,000 00
Surplus	50,000 00	27,500 00	77,500 00
All undivided profits, less expenses, interest and taxes paid	18,079 31	1,000 00	19,079 31
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	525,386 88		525,386 88
Savings deposits		442,854 69	442,854 69
Demand certificates of deposit	1,648 42		1,648 42
Time certificates of deposit			
Certified checks	61 39		61 39
Cashiers' checks	18,874 94		18,874 94
State, county and municipal deposits	50,000 00		50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$691,550 94	\$493,854 69	\$1,185,405 63
Interest earned but not collected, not included in resources or liabilities	\$1,000 00	\$500 00	\$1,500 00

RUSS-WILLIAMS BANKING COMPANY. FERNDALE

Incorporated November 17, 1909.

477

Officers—Frank G. Williams, President; Wm. N. Russ, Geo. M. Brice, Vice Presidents.
 Directors—Frank G. Williams, Wm. N. Russ, Geo. M. Brice, Chris P. Hansen, R. S. Feenaty.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$88,816 00	\$81,610 00	\$170,426 00
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	83 16		83 16
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	4,782 05	17,754 42	22,536 47
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	79,938 22	382,821 87	462,760 09
Bank premises, furniture and fixtures and safe deposit vaults	1,400 00		1,400 00
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	81,584 34	27,966 98	109,551 32
Actual cash on hand	17,494 49	11,962 66	29,457 15
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$274,098 26	\$522,115 93	\$796,214 19
LIABILITIES			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	25,000 00	25,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid	12,129 33	5,535 12	17,664 45
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	2,000 00		2,000 00
Individual deposits subject to check	178,335 22		178,335 22
Savings deposits		452,580 81	452,580 81
Demand certificates of deposit			
Time certificates of deposit	5,905 40		5,905 40
Certified checks	5 00		5 00
Cashiers' checks	723 31		723 31
State, county and municipal deposits	25,000 00	14,000 00	39,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$274,098 26	\$522,115 93	\$796,214 19
Interest earned but not collected, not included in resources or liabilities	\$1,554 28	\$1,428 18	\$2,982 46

THE LINDSAY SAVINGS BANK. LINDSAY

Incorporated March 3, 1910.

485

Officers—Ernest L. Daniells, President; F. F. Hostetter, Vice President; R. E. Wolf, Cashier, Manager and Secretary; Gertrude M. Pfrimmer, Assistant Secretary and Assistant Cashier; Stary Gange, M. A. Jenvey, Assistant Cashiers.
 Directors—Ernest L. Daniells, F. F. Hostetter, R. E. Wolf, J. V. Godding, W. S. Sulser, J. S. Graves, C. B. Bowker.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$121,634 42	\$440,438 21	\$562,072 63
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	329 86		329 86
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	9,989 38		9,989 38
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	142,796 53	130,932 80	273,729 33
Bank premises, furniture and fixtures and safe deposit vaults		17,879 96	17,879 96
Other real estate owned		3,986 00	3,986 00
Due from Federal Reserve Bank			
Due from other banks	67,941 61	43,341 28	111,282 89
Actual cash on hand	21,446 67	15,000 00	36,446 67
Exchanges for clearing house	6,103 71		6,103 71
Checks and other cash items	4,438 35		4,438 35
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$374,680 53	\$651,578 25	\$1,026,258 78
LIABILITIES			
Capital paid in	\$22,500 00	\$37,500 00	\$60,000 00
Surplus	24,500 00	23,000 00	47,500 00
All undivided profits, less expenses, interest and taxes paid	6,686 73	10,242 86	16,929 59
Reserve for interest, taxes, etc			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	3,000 00	1,200 00	4,200 00
Individual deposits subject to check	295,961 28		295,961 28
Savings deposits		548,735 39	548,735 39
Demand certificates of deposit			
Time certificates of deposit		7,400 00	7,400 00
Certified checks			
Cashiers' checks	7,936 22		7,936 22
State, county and municipal deposits	14,096 30	23,500 00	37,596 30
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$374,680 53	\$651,578 25	\$1,026,258 78
Interest earned but not collected, not included in resources or liabilities	\$1,000 00	\$2,500 00	\$3,500 00

THE REDDING SAVINGS BANK. REDDING

Incorporated March 23, 1910.

487

Officers—E. C. Frisbie, President; W. D. Tillotson, Vice President; Ed S. Reynolds, Secretary and Treasurer.

Directors—E. C. Frisbie, W. D. Tillotson, Edwin Moore, Mark Firth, J. A. Young.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$1,152,154 51	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts		10,000 00	
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		120,520 83	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		582,627 79	
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from Federal Reserve Bank		34,992 12	
Due from other banks		55,459 16	
Actual cash on hand		10,213 19	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		1,532 39	
Total		\$1,967,499 99	
LIABILITIES			
Capital paid in		\$110,000 00	
Surplus		43,000 00	
All undivided profits, less expenses, interest and taxes paid		44,158 07	
Reserve for interest, taxes, etc.		5,623 00	
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid		45 00	
Individual deposits subject to check			
Savings deposits		1,694,926 28	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		60,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		9,747 64	
Total		\$1,967,499 99	
Interest earned but not collected, not included in resources or liabilities			

RIVERA STATE BANK. RIVERA

Incorporated May 5, 1910.

493

Officers—L. W. Houghton, President; Osburn Burke, Vice President; F. H. Tieskoetter, Cashier.

Directors—G. W. Goodell, T. E. Newlin, Geo. E. Triggs, E. S. Johnson, Osburn Burke, L. W. Houghton, F. H. Tieskoetter.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$173,685 24		
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	212 22		
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	175,799 05		
Bank premises, furniture and fixtures and safe deposit vaults.....	7,000 00		
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....	29,489 24		
Actual cash on hand.....	22,226 20		
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....	\$408,411 95		
LIABILITIES			
Capital paid in.....	\$25,000 00		
Surplus.....	19,000 00		
All undivided profits, less expenses, interest and taxes paid.....	6,934 03		
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	40,000 00		
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	1,250 00		
Individual deposits subject to check.....	159,221 68		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	108,223 99		
Certified checks.....			
Cashiers' checks.....	3,782 25		
State, county and municipal deposits.....	45,000 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$408,411 95		
Interest earned but not collected, not included in resources or liabilities.....			

SEBASTOPOL SAVINGS BANK. SEBASTOPOL

Incorporated December 18, 1909.

494

Officers—W. W. Monroe, President; Geo. P. McNear, Vice President; E. N. Paulson, Cashier;
 G. E. Burch, J. H. Caniff, Assistant Cashiers.
 Directors—W. W. Monroe, Geo. P. McNear, E. N. Paulson, D. D. Sinclair, Charles G. Martin,
 D. V. Williams, E. Denman McNear.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....		\$615,963 83	
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		73,189 00	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....		37,121 42	
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....		17,234 76	
Due from Federal Reserve Bank.....			
Due from other banks.....		29,407 66	
Actual cash on hand.....		18,337 62	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		755 47	
Total.....		\$792,009 76	
LIABILITIES			
Capital paid in.....		\$25,000 00	
Surplus.....		50,000 00	
All undivided profits, less expenses, interest and taxes paid.....		12,666 43	
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		682,343 33	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		22,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$792,009 76	
Interest earned but not collected, not included in resources or liabilities.....		\$15,700 00	

THE BANK OF HUGHSON. HUGHSON

Incorporated November 9, 1910.

502

Officers—A. N. Crow, President; A. A. Galt, Vice President; C. L. Galt, Cashier; M. A. Galt, Assistant Cashier.

Directors—A. N. Crow, A. A. Galt, F. M. Hudelson, J. T. Halford, C. L. Galt.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$159,079 11	\$74,563 17	\$233,642 28
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	295 33		295 33
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	15,356 88		15,356 88
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	25,760 00		25,760 00
Bank premises, furniture and fixtures and safe deposit vaults	3,600 00	5,000 00	8,600 00
Other real estate owned	500 00		500 00
Due from Federal Reserve Bank			
Due from other banks	29,409 56	2,108 70	31,518 26
Actual cash on hand	10,152 41	2,200 00	12,352 41
Exchanges for clearing house			
Checks and other cash items	2,500 00		2,500 00
Items with Federal Reserve Bank in process of collection			
Other resources	1,800 00		1,800 00
Totals	\$244,196 29	\$83,871 87	\$328,068 16
LIABILITIES			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	15,000 00	5,000 00	20,000 00
All undivided profits, less expenses, interest and taxes paid	1,280 92		1,280 92
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	30,000 00		30,000 00
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	130,220 63		130,220 63
Savings deposits		73,871 87	73,871 87
Demand certificates of deposit	82 50		82 50
Time certificates of deposit	11,634 56		11,634 56
Certified checks			
Cashiers' checks	1,456 26		1,456 26
State, county and municipal deposits	34,521 42		34,521 42
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$244,196 29	\$83,871 87	\$328,068 16
Interest earned but not collected, not included in resources or liabilities			

THE VACAVILLE SAVINGS BANK. VACAVILLE

Incorporated October 26, 1910.

503

Officers—W. B. Attkisson, President; S. P. Dobbins, Vice President; E. C. Andrews, Secretary and Treasurer; M. W. Brazelton, Cashier.
 Directors—W. B. Attkisson, Chas. Neil, M. W. Brazelton, S. P. Dobbins, C. J. Uhl, E. C. Andrews, F. H. Clark.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....		\$418,668 10	
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....		99,942 79	
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from Federal Reserve Bank.....		12,000 00	
Due from other banks.....		13,483 06	
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$544,093 95	
LIABILITIES			
Capital paid in.....		\$25,000 00	
Surplus.....		25,000 00	
All undivided profits, less expenses, interest and taxes paid.....		13,245 34	
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....		1,750 00	
Individual deposits subject to check.....			
Savings deposits.....		436,563 61	
Demand certificates of deposit.....			
Time certificates of deposit.....		1,000 00	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		41,535 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$544,093 95	
Interest earned but not collected, not included in resources or liabilities.....		\$10,500 00	

BANK OF FOLSOM. FOLSOM

Incorporated November 14, 1910.

504

Officers—I. Hinkle, President; J. L. Patterson, Vice President; H. Clemensen, Secretary, Cashier and Treasurer.
 Directors—I. Hinkle, J. L. Patterson, G. A. Bauer, Andrew Turner, J. T. Wall, W. M. Rumsey, Jr., H. Clemensen.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$114,975 41	\$304,926 73	\$419,902 14
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	154 58		154 58
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		300 00	300 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	86,352 00	274,215 90	360,567 90
Bank premises, furniture and fixtures and safe deposit vaults	12,500 00		12,500 00
Other real estate owned		4,907 97	4,907 97
Due from Federal Reserve Bank	9,526 57	10,000 00	19,526 57
Due from other banks	35,354 14	20,218 12	55,572 26
Actual cash on hand	6,426 30	4,739 14	11,165 44
Exchanges for clearing house			
Checks and other cash items	526 16		526 16
Items with Federal Reserve Bank in process of collection			
Other resources	266 07		266 07
Totals	\$266,081 23	\$619,307 86	\$885,389 09
LIABILITIES			
Capital paid in	\$25,300 00	\$24,700 00	\$50,000 00
Surplus	17,000 00	31,000 00	48,000 00
All undivided profits, less expenses, interest and taxes paid	3,669 64	11,893 30	15,562 94
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	3,000 00		3,000 00
Individual deposits subject to check	179,445 24		179,445 24
Savings deposits		526,714 56	526,714 56
Demand certificates of deposit	193 00		193 00
Time certificates of deposit	10,400 00		10,400 00
Certified checks	7 34		7 34
Cashiers' checks	2,056 00		2,056 00
State, county and municipal deposits	25,000 00	25,000 00	50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	10 01		10 01
Totals	\$266,081 23	\$619,307 86	\$885,389 09
Interest earned but not collected, not included in resources or liabilities			

ANTIOCH BANK OF SAVINGS. ANTIOCH

Incorporated November 12, 1910.

507

Officers—J. A. West, President; J. G. Prewett, Vice President; H. A. West, Cashier; V. M. Parachini, Mary Irwin, Assistant Cashiers.
 Directors—J. A. West, H. A. West, Wm. Uren, O. E. Klengel, John McAravy, J. G. Prewett, B. B. Horr.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$333,251 54	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		10,000 00	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		94,750 65	
Bank premises, furniture and fixtures and safe deposit vaults		1,100 00	
Other real estate owned		4,750 62	
Due from Federal Reserve Bank		3,000 00	
Due from other banks		21,940 30	
Actual cash on hand		6,500 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$475,293 11	
LIABILITIES			
Capital paid in		\$25,000 00	
Surplus		16,000 00	
All undivided profits, less expenses, interest and taxes paid		3,362 32	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid		1,000 00	
Individual deposits subject to check			
Savings deposits		379,930 79	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		50,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$475,293 11	
Interest earned but not collected, not included in resources or liabilities		\$5,000 00	

BANK OF SAN RAFAEL. SAN RAFAEL

Incorporated December 23, 1910.

511

Officers—M. J. Pedrotti, President; E. B. McNear, Vice President; W. P. Murray, Vice President and Cashier; A. C. Latno, Assistant Cashier and Secretary; W. M. Crane, Assistant Cashier and Assistant Secretary.
 Directors—M. J. Pedrotti, E. B. McNear, W. P. Murray, A. M. Newhall, R. H. Trumbull, J. A. Saunders, M. T. Freitas.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$2,287,466 76	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		60,000 00	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		448,900 88	
Bank premises, furniture and fixtures and safe deposit vaults		9,000 00	
Other real estate owned			
Due from Federal Reserve Bank		46,500 00	
Due from other banks		134,976 68	
Actual cash on hand		23,634 35	
Exchanges for clearing house			
Checks and other cash items		29 17	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$3,010,507 84	
LIABILITIES			
Capital paid in		\$100,000 00	
Surplus		100,000 00	
All undivided profits, less expenses, interest and taxes paid		63,325 75	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		2,547,182 09	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		200,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$3,010,507 84	
Interest earned but not collected, not included in resources or liabilities		\$6,846 55	

THE HOLTVILLE BANK. HOLTVILLE

Incorporated December 23, 1910.

514

Officers—S. E. Shaw, President; G. H. Mills, Cashier.

Directors—O. N. Shaw, D. B. Roberts, R. W. Hoover, S. E. Shaw.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$173,752 10	\$59,432 32	\$233,184 42
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	386 47		386 47
Customers' liability account acceptances	5,000 00		5,000 00
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	21,800 00	11,950 00	33,750 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	41,702 09	16,054 91	57,757 00
Bank premises, furniture and fixtures and safe deposit vaults	46,611 00	10,000 00	56,611 00
Other real estate owned		1,968 73	1,968 73
Due from Federal Reserve Bank	15,789 98	3,500 00	19,289 98
Due from other banks	34,490 61	19,299 44	53,790 05
Actual cash on hand	4,805 09		4,805 09
Exchanges for clearing house	413 80		413 80
Checks and other cash items	267 53		267 53
Items with Federal Reserve Bank in process of collection			
Other resources	1,595 26		1,595 26
Totals	\$346,613 93	\$122,205 40	\$468,819 33
LIABILITIES			
Capital paid in	\$65,000 00	\$10,000 00	\$75,000 00
Surplus	2,500 00		2,500 00
All undivided profits, less expenses, interest and taxes paid	3,322 47		3,322 47
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts	10,000 00		10,000 00
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank	10,000 00		10,000 00
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	155,529 93		155,529 93
Savings deposits		101,205 40	101,205 40
Demand certificates of deposit			
Time certificates of deposit	45,742 60		45,742 60
Certified checks			
Cashiers' checks	2,568 92		2,568 92
State, county and municipal deposits	61,950 01	11,000 00	72,950 01
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$346,613 93	\$122,205 40	\$468,819 33
Interest earned but not collected, not included in resources or liabilities	\$4,500 00	\$1,100 00	\$5,600 00

KINGSBURG BANK. KINGSBURG

Incorporated February 3, 1911.

515

Officers—J. L. Norman, Chairman of the Board; C. E. Fosberg, President; Philip G. Peterson, Vice President; O. E. Peterson, Cashier; W. C. Nelson, Assistant Cashier.
 Directors—J. L. Norman, C. E. Fosberg, Philip G. Peterson, John Peterson, F. G. Anderson, A. T. Carlson, O. E. Peterson.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$311,109 40	\$307,207 84	\$618,317 24
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	324 54	-----	324 54
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	95,250 00	2,100 00	97,350 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	32,770 00	27,980 00	60,750 00
Bank premises, furniture and fixtures and safe deposit vaults.....	102,700 00	42,300 00	145,000 00
Other real estate owned.....	1,545 46	40,152 71	41,698 17
Due from Federal Reserve Bank.....	27,157 24	12,000 00	39,157 24
Due from other banks.....	17,339 95	7,790 90	25,130 85
Actual cash on hand.....	12,243 61	1,184 86	13,428 47
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	3 15	-----	3 15
Items with Federal Reserve Bank in process of collection.....	1,513 77	-----	1,513 77
Other resources.....	1,860 18	-----	1,860 18
Totals.....	\$603,817 30	\$440,716 31	\$1,044,533 61
LIABILITIES			
Capital paid in.....	\$80,000 00	\$30,000 00	\$110,000 00
Surplus.....	40,000 00	20,000 00	60,000 00
All undivided profits, less expenses, interest and taxes paid.....	4,142 42	-----	4,142 42
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	15,000 00	-----	15,000 00
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	110,608 64	-----	110,608 64
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	212,445 94	-----	212,445 94
Savings deposits.....	-----	386,710 87	386,710 87
Demand certificates of deposit.....	6,306 56	-----	6,306 56
Time certificates of deposit.....	28,984 33	-----	28,984 33
Certified checks.....	163 00	-----	163 00
Cashiers' checks.....	3,009 19	-----	3,009 19
State, county and municipal deposits.....	94,182 98	4,005 44	98,188 42
United States and postal savings deposits.....	8,974 24	-----	8,974 24
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$603,817 30	\$440,716 31	\$1,044,533 61
Interest earned but not collected, not included in resources or liabilities.....	\$9,000 00	\$11,000 00	\$20,000 00

BANK OF CERES. CERES

Incorporated March 29, 1911.

517

Officers—V. D. Whitmore, President; W. R. Service, Vice President; Arthur L. Harris, Cashier, Secretary and Treasurer; Jacob O. Bowman, Assistant Cashier.
 Directors—V. D. Whitmore, W. R. Service, W. W. Giddings, F. W. Moffet, H. E. Service, T. E. Wilson, Arthur L. Harris.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$130,714 68	\$123,891 20	\$254,605 88
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	127 03		127 03
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned.....			
All other bonds, warrants and securities, including premium			
thereon, less all offsetting bond adjustment accounts.....	70,841 43	22,016 11	92,857 54
Bank premises, furniture and fixtures and safe deposit vaults	11,550 00		11,550 00
Other real estate owned.....		5,035 26	5,035 26
Due from Federal Reserve Bank.....			
Due from other banks.....	28,542 19	5,250 43	33,792 62
Actual cash on hand.....	11,770 18	3,500 00	15,270 18
Exchanges for clearing house.....			
Checks and other cash items.....	5 00		5 00
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$253,550 51	\$159,693 00	\$413,243 51
LIABILITIES			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	10,000 00	10,000 00	20,000 00
All undivided profits, less expenses, interest and taxes paid..	4,749 92		4,749 92
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than			
rediscounts.....			
Bills payable other than with Federal Reserve Bank, includ-			
ing all obligations representing money borrowed, other			
than rediscounts.....	15,000 00		15,000 00
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve			
Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	130,982 40		130,982 40
Savings deposits.....		119,693 00	119,693 00
Demand certificates of deposit.....	105 16		105 16
Time certificates of deposit.....	5,603 17		5,603 17
Certified checks.....			
Cashiers' checks.....	1,014 40		1,014 40
State, county and municipal deposits.....	46,095 46	20,000 00	66,095 46
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now			
outstanding.....			
Acceptances executed by or for account of or under guarantee			
of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar			
exchange.....			
Other liabilities.....			
Totals.....	\$253,550 51	\$159,693 00	\$413,243 51
Interest earned but not collected, not included in resources			
or liabilities.....	\$1,250 00	\$750 00	\$2,000 00

MARINE BANK OF SANTA MONICA. SANTA MONICA

Incorporated May 6, 1911.

519

Officers—Herman Michel, President; Ray J. Folks, Vice President; R. L. Angell, Vice President and Cashier; W. A. Blackburn, Kenneth Hills, Julius Rupp, Assistant Cashiers.
 Directors—Herman Michel, Ray J. Folks, A. C. Corrington, Chas. J. Lick, Austin McFadden, H. W. Reed, Arthur C. Verge.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$541,955 61	\$518,404 34	\$1,060,359 95
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	1,190 85		1,190 85
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	19,161 88		19,161 88
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	198,063 92	15,186 61	213,250 53
Bank premises, furniture and fixtures and safe deposit vaults.....	26,315 82	1,250 00	27,565 82
Other real estate owned.....	1,500 00		1,500 00
Due from Federal Reserve Bank.....	21,112 84	2,366 24	23,479 08
Due from other banks.....	101,049 21	10,779 84	111,829 05
Actual cash on hand.....	34,579 63	9,880 92	44,460 55
Exchanges for clearing house.....	25,992 09		25,992 09
Checks and other cash items.....	751 73		751 73
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	1,330 81		1,330 81
Totals.....	\$973,004 39	\$557,867 95	\$1,530,872 34
LIABILITIES			
Capital paid in.....	\$80,000 00	\$35,000 00	\$115,000 00
Surplus.....	4,000 00	19,500 00	23,500 00
All undivided profits, less expenses, interest and taxes paid.....	12,040 16		12,040 16
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	765,657 37		765,657 37
Savings deposits.....		403,993 03	403,993 03
Demand certificates of deposit.....			
Time certificates of deposit.....		99,374 92	99,374 92
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	110,000 00		110,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	1,306 86		1,306 86
Totals.....	\$973,004 39	\$557,867 95	\$1,530,872 34
Interest earned but not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of a branch office at Ocean Park.

SAN DIMAS SAVINGS BANK. SAN DIMAS

Incorporated July 3, 1911.

524

Officers—W. A. Johnstone, President; Frank H. Harwood, L. S. Taylor, Vice Presidents;
 Fay C. Marchant, Secretary; R. W. Teague, Assistant Secretary.
 Directors—W. H. Collins, Frank H. Harwood, W. A. Johnstone, J. J. Maechtlen, L. S. Taylor, Fay C. Marchant, H. E. Walker.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....		\$214,111 07	
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....		111,928 50	
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....		35,493 80	
Actual cash on hand.....		7,100 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$368,633 37	
LIABILITIES			
Capital paid in.....		\$25,000 00	
Surplus.....		25,000 00	
All undivided profits, less expenses, interest and taxes paid.....		4,048 54	
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		275,084 83	
Demand certificates of deposit.....			
Time certificates of deposit.....		7,000 00	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		32,500 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$368,633 37	
Interest earned but not collected, not included in resources or liabilities.....		\$2,200 00	

FIRST SAVINGS BANK OF SAN JACINTO. SAN JACINTO

Incorporated July 21, 1911.

526

Officers—E. O. Ingalls, President; John Shaver, Vice President; Harry C. Dane, Cashier, Secretary and Treasurer; Helen L. Wilhelm, Assistant Cashier, Assistant Secretary.
 Directors—W. B. Clancy, E. O. Ingalls, John Shaver, B. H. Crow, Chas. A. Auld, Mark Worden, M. S. Glasser, Earl H. Ingalls, Henry M. Jones.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$136,075 51	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts		2,500 00	
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers account of acceptances			
United States securities owned		16,491 75	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		53,220 64	
Bank premises, furniture and fixtures and safe deposit vaults		1,530 00	
Other real estate owned		3,325 00	
Due from Federal Reserve Bank			
Due from other banks		12,680 43	
Actual cash on hand		5,900 47	
Exchanges for clearing house		60 00	
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$231,783 80	
LIABILITIES			
Capital paid in		\$25,000 00	
Surplus		5,800 00	
All undivided profits, less expenses, interest and taxes paid		12,085 03	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		176,394 77	
Demand certificates of deposit			
Time certificates of deposit		4 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$231,783 80	
Interest earned but not collected, not included in resources or liabilities		\$1,765 68	

BANK OF MILPITAS. MILPITAS

Incorporated August 4, 1911.

530

Officers—E. P. Giacomazzi, President; F. O. Reed, J. W. Smith, Vice Presidents; Charles Brandt, Secretary; A. L. Crabb, Cashier.
 Directors—E. P. Giacomazzi, F. O. Reed, J. W. Smith, Earnest A. Smith, J. F. Smith, Charles Brandt, Elsie M. Giacomazzi, C. L. Witten, A. L. Crabb.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$36,455 65	\$122,492 78	\$158,948 43
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	21,797 33	29,258 00	51,055 33
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	23,327 90	49,352 84	72,680 74
Bank premises, furniture and fixtures and safe deposit vaults	800 00	3,800 00	4,600 00
Other real estate owned			
Due from Federal Reserve Bank	4,615 40	5,000 00	9,615 40
Due from other banks	42,102 21	24,958 49	67,060 70
Actual cash on hand	3,172 65	1,329 05	4,501 70
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$132,271 14	\$236,191 16	\$368,462 30
LIABILITIES			
Capital paid in	\$16,000 00	\$24,000 00	\$40,000 00
Surplus	10,500 00	16,500 00	27,000 00
All undivided profits, less expenses, interest and taxes paid	4,518 07	3,249 37	7,767 44
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	44 00		44 00
Individual deposits subject to check	94,871 02		94,871 02
Savings deposits		192,441 79	192,441 79
Demand certificates of deposit	1,078 05		1,078 05
Time certificates of deposit	5,260 00		5,260 00
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$132,271 14	\$236,191 16	\$368,462 30
Interest earned but not collected, not included in resources or liabilities			

NORTHERN SOLANO SAVINGS BANK. DIXON

Incorporated December 12, 1911.

540

Officers—P. M. Doyle, President; R. E. L. Stephens, Vice President; A. C. Madden, Cashier; Dorothy Rott, Gladys Clark, Assistant Cashiers.

Directors—P. M. Doyle, R. E. L. Stephens, A. C. Madden, J. L. Kilkenny, Otto Eggert, J. J. Clark, Stuart Grady, W. R. Madden, J. P. Thomsen.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$208,096 96	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		195,646 68	
Bank premises, furniture and fixtures and safe deposit vaults		35,600 00	
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks		46,574 09	
Actual cash on hand		12,849 43	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$498,767 16	
LIABILITIES			
Capital paid in		\$50,000 00	
Surplus		20,000 00	
All undivided profits, less expenses, interest and taxes paid		5,123 87	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		355,893 29	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		67,750 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$498,767 16	
Interest earned but not collected, not included in resources or liabilities		\$1,500 00	

INDIAN VALLEY BANK. GREENVILLE

Incorporated January 2, 1912.

541

Officers—Wm. B. Perry, President; R. E. Lozano, Vice President; Cecilia M. Chamberlain, Vice President and Cashier.
 Directors—W. B. Perry, Cecilia M. Chamberlain, J. A. Perry, J. Baccala, R. E. Lozano, Icia A. Quigley, Pearl H. Lawrence.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$120,897 68	\$102,475 00	\$223,372 68
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	184 55		184 55
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	1,414 06		1,414 06
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	26,016 16	9,067 53	35,083 69
Bank premises, furniture and fixtures and safe deposit vaults.....	5,381 00		5,381 00
Other real estate owned.....			
Due from Federal Reserve Bank.....	1,000 00		1,000 00
Due from other banks.....	12,325 84	2,000 00	14,325 84
Actual cash on hand.....	8,685 42	4,072 81	12,758 23
Exchanges for clearing house.....			
Checks and other cash items.....	67 06		67 06
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	3,500 00		3,500 00
Totals.....	\$179,471 77	\$117,615 34	\$297,087 11
LIABILITIES			
Capital paid in.....	\$37,500 00	\$12,500 00	\$50,000 00
Surplus.....	5,700 00	2,140 00	7,840 00
All undivided profits, less expenses, interest and taxes paid.....	38 94	15 14	54 08
Reserve for interest, taxes, etc.....	136 82		136 82
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	2,000 00		2,000 00
Individual deposits subject to check.....	108,210 81		108,210 81
Savings deposits.....		102,960 20	102,960 20
Demand certificates of deposit.....			
Time certificates of deposit.....	1,132 70		1,132 70
Certified checks.....			
Cashers' checks.....	2,752 50		2,752 50
State, county and municipal deposits.....	22,000 00		22,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$179,471 77	\$117,615 34	\$297,087 11
Interest earned but not collected, not included in resources or liabilities.....	\$1,418 37		\$1,418 37

EL SEGUNDO STATE BANK. EL SEGUNDO

Incorporated January 27, 1912.

542

Officers—S. F. Shumaker, President; Edward Elliott, Vice President; Fred B. Neeland, Cashier.
 Directors—S. F. Shumaker, Fred B. Neeland, Edward Elliott, H. B. Raney, M. A. Thompson,
 T. W. Johnson, A. B. Jones.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$12,965 08	\$135,393 76	\$148,358 84
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	29,612 98	51,133 40	80,746 38
Bank premises, furniture and fixtures and safe deposit vaults.....	12,500 00	23,650 00	36,150 00
Other real estate owned.....		10,649 98	10,649 98
Due from Federal Reserve Bank.....		5,700 00	5,700 00
Due from other banks.....	10,883 08	17,693 32	28,576 40
Actual cash on hand.....	3,552 11		3,552 11
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$69,513 25	\$244,220 46	\$313,733 71
LIABILITIES			
Capital paid in.....	\$11,000 00	\$14,000 00	\$25,000 00
Surplus.....	1,500 00	11,000 00	12,500 00
All undivided profits, less expenses, interest and taxes paid.....	178 80	1,962 04	2,140 84
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	750 00		750 00
Individual deposits subject to check.....	29,810 06		29,810 06
Savings deposits.....		207,578 79	207,578 79
Demand certificates of deposit.....			
Time certificates of deposit.....		9,282 25	9,282 25
Certified checks.....			
Cashiers' checks.....	409 32		409 32
State, county and municipal deposits.....	25,814 36		25,814 36
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	50 71	397 38	448 09
Totals.....	\$69,513 25	\$244,220 46	\$313,733 71
Interest earned but not collected, not included in resources or liabilities.....			

BANK OF GALT. GALT

Incorporated April 5, 1912.

550

Officers—W. C. Anderson, President and Cashier; F. M. Janes, Vice President; Charles L. Genasci, Assistant Cashier, Secretary and Treasurer; M. B. Anderson, Assistant Cashier.
 Directors—W. C. Anderson, F. M. Janes, Chas. L. Genasci, M. B. Anderson, W. B. Sawyer.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$136,486 03	\$145,710 73	\$282,196 76
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	296 20		296 20
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		27,378 13	27,378 13
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	28,595 00	74,912 10	103,507 10
Bank premises, furniture and fixtures and safe deposit vaults	10,876 10	23,500 00	34,376 10
Other real estate owned	200 00		200 00
Due from Federal Reserve Bank	4,000 00	6,000 00	10,000 00
Due from other banks	32,388 73	8,111 05	40,499 78
Actual cash on hand	9,027 05		9,027 05
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$221,869 11	\$285,612 01	\$507,481 12
LIABILITIES			
Capital paid in	\$25,000 00	\$10,000 00	\$35,000 00
Surplus		14,000 00	14,000 00
All undivided profits, less expenses, interest and taxes paid	2,637 98		2,637 98
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	1,750 00		1,750 00
Individual deposits subject to check	174,319 69		174,319 69
Savings deposits		226,608 81	226,608 81
Demand certificates of deposit	150 00		150 00
Time certificates of deposit	7,204 60		7,204 60
Certified checks	750 00		750 00
Cashiers' checks	10,028 69		10,028 69
State, county and municipal deposits		35,000 00	35,000 00
United States and postal savings deposits		3 20	3 20
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	28 15		28 15
Totals	\$221,869 11	\$285,612 01	\$507,481 12
Interest earned but not collected, not included in resources or liabilities	\$1,500 00	\$1,200 00	\$2,700 00

FIRST SAVINGS BANK OF HEALDSBURG. HEALDSBURG

Incorporated March 16, 1912.

551

Officers—C. W. Weaver, President; J. H. Miller, Vice President; L. J. Hall, Cashier; R. R. Dennes, W. B. York, G. J. Foster, Assistant Cashiers.
 Directors—J. T. Coffman, Jos. T. Grace, L. J. Hall, J. A. McMinn, J. H. Miller, Nettie I. Snook, C. W. Weaver.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....		\$882,842 83	
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		90,792 00	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....		9,412 11	
Due from Federal Reserve Bank.....			
Due from other banks.....		91,633 78	
Actual cash on hand.....		26,368 42	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$1,101,049 14	
LIABILITIES			
Capital paid in.....		\$50,000 00	
Surplus.....		60,000 00	
All undivided profits, less expenses, interest and taxes paid.....		43,040 71	
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....		3,000 00	
Individual deposits subject to check.....			
Savings deposits.....		945,008 43	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$1,101,049 14	
Interest earned but not collected, not included in resources or liabilities.....		\$20,000 00	

COMMERCIAL AND SAVINGS BANK OF SUTTER COUNTY. YUBA CITY

Incorporated May 15, 1912.

553

Officers—Alvin Weis, President; Geo. Walton, Vice President; E. C. Littleton, Cashier.
 Directors—F. W. Cooper, Geo. Fred Otis, Geo. Walton, H. A. Walton, Alvin Weis.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$87,553 89	\$325,715 20	\$413,269 09
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	98 41		98 41
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		71,000 00	71,000 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	35,045 00	306,274 82	341,319 82
Bank premises, furniture and fixtures and safe deposit vaults.....		25,000 00	25,000 00
Other real estate owned.....			
Due from Federal Reserve Bank.....		10,401 60	10,401 60
Due from other banks.....	6,586 02	57,616 39	64,202 41
Actual cash on hand.....	6,173 11	3,183 78	9,356 89
Exchanges for clearing house.....	3,058 71		3,058 71
Checks and other cash items.....	1,796 29		1,796 29
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		38 00	38 00
Totals.....	\$140,311 43	\$799,229 79	\$939,541 22
LIABILITIES			
Capital paid in.....	\$25,000 00	\$75,000 00	\$100,000 00
Surplus.....	20,000 00	35,000 00	55,000 00
All undivided profits, less expenses, interest and taxes paid.....		24,980 36	24,980 36
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	60,666 20		60,666 20
Savings deposits.....		565,749 43	565,749 43
Demand certificates of deposit.....	4,084 95		4,084 95
Time certificates of deposit.....		2,500 00	2,500 00
Certified checks.....			
Cashiers' checks.....	5,560 28		5,560 28
State, county and municipal deposits.....	25,000 00	75,000 00	100,000 00
United States and postal savings deposits.....		21,000 00	21,000 00
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$140,311 43	\$799,229 79	\$939,541 22
Interest earned but not collected, not included in resources or liabilities.....	\$500 00	\$10,000 00	\$10,500 00

ESCALON STATE BANK. ESCALON

Incorporated June 13, 1912.

560

Officers—S. J. Irwin, President; C. M. Carlson, Vice President; H. L. Morgenson, Cashier;
 Esther Hulteen, Assistant Cashier.
 Directors—S. J. Irwin, C. M. Carlson, Otto Peterson, B. Bonelli, C. T. Brayton.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$177,901 94	\$85,637 92	\$263,539 86
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	681 92	-----	681 92
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	100 00	-----	100 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	56,724 74	-----	56,724 74
Bank premises, furniture and fixtures and safe deposit vaults.....	11,200 00	-----	11,200 00
Other real estate owned.....	1,374 45	4,620 00	5,994 45
Due from Federal Reserve Bank.....	5,000 00	2,780 03	7,780 03
Due from other banks.....	25,407 56	6,183 97	31,591 53
Actual cash on hand.....	12,850 78	669 15	13,519 93
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	26 68	-----	26 68
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$291,268 07	\$99,891 07	\$391,159 14
LIABILITIES			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	10,000 00	1,500 00	11,500 00
All undivided profits, less expenses, interest and taxes paid.....	12,425 49	-----	12,425 49
Reserve for interest, taxes, etc.....	650 97	-----	650 97
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	17,500 00	-----	17,500 00
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	146,961 98	-----	146,961 98
Savings deposits.....	-----	88,191 07	88,191 07
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	28,602 65	-----	28,602 65
Certified checks.....	-----	-----	-----
Cashiers' checks.....	3,696 38	-----	3,696 38
State, county and municipal deposits.....	30,000 00	-----	30,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	1,430 60	-----	1,430 60
Totals.....	\$291,268 07	\$99,891 07	\$391,159 14
Interest earned but not collected, not included in resources or liabilities.....	\$2,500 00	\$1,700 00	\$4,200 00

FIRST BANK OF JAMESTOWN. JAMESTOWN

Incorporated June 11, 1912.

566

Officers—W. E. Booker, President; G. N. Porter, Vice President; J. B. Ryan, Secretary and Cashier; Chas. F. Butterfield, Assistant Secretary and Cashier.
 Directors—W. E. Booker, P. Barendregt, Edward Martin, G. N. Porter, Edwin L. Forster.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$52,226 74	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		2,492 63	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		24,592 03	
Bank premises, furniture and fixtures and safe deposit vaults		2,182 50	
Other real estate owned		8,227 65	
Due from Federal Reserve Bank			
Due from other banks		11,027 46	
Actual cash on hand		7,901 22	
Exchanges for clearing house			
Checks and other cash items		11 12	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$108,661 35	
LIABILITIES			
Capital paid in		\$25,000 00	
Surplus			
All undivided profits, less expenses, interest and taxes paid		12,752 26	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid		25	
Individual deposits subject to check			
Savings deposits		45,884 09	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		25,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$108,661 35	
Interest earned but not collected, not included in resources or liabilities		\$796 00	

CITIZENS STATE SAVINGS BANK. GARDENA

Incorporated September 6, 1912.

569

Officers—D. N. Towne, President; August Cost, Vice President; J. J. Bruckshaw, Cashier;
 B. Bruckshaw, Assistant Cashier.
 Directors—Walter Bodger, J. J. Bruckshaw, August Cost, Shuler Dunn, W. S. Rosecrans,
 W. J. Simms, D. N. Towne.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$157,279 61	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		30,269 79	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		65,059 30	
Bank premises, furniture and fixtures and safe deposit vaults		3,103 76	
Other real estate owned		1,668 77	
Due from Federal Reserve Bank			
Due from other banks		23,254 93	
Actual cash on hand		10,008 91	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$290,645 07	
LIABILITIES			
Capital paid in		\$25,000 00	
Surplus		6,250 00	
All undivided profits, less expenses, interest and taxes paid		2,484 15	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		231,581 92	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		25,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		329 00	
Total		\$290,645 07	
Interest earned but not collected, not included in resources or liabilities		\$1,000 00	

THE SOUTHERN COUNTY BANK. ANAHEIM

Incorporated September 20, 1912.

571

Officers—J. W. Phelps, President; C. Klingerman, A. Nagel, Vice Presidents; H. A. Hawley, Vice President, Cashier and Secretary; James A. Fay, Treasurer; Silas S. Orr, Louis A. Fry, C. A. Jones, Assistant Cashiers; F. R. Greamba, Assistant Secretary.
 Directors—Wm. Abplanalp, J. D. Cleminson, James A. Fay, H. A. Hawley, F. C. Herbert, Chas. E. Jones, C. Klingerman, Geo. B. Miller, A. Nagel, Paul Frahm, J. W. Phelps, F. P. Sappington, Wm. Schumacher, J. H. Sotow, H. E. Warren.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$769,279 95	\$381,903 65	\$1,151,183 60
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	684 36		684 36
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		30,922 79	30,922 79
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	25,075 00	176,562 23	201,637 23
Bank premises, furniture and fixtures and safe deposit vaults	13,000 00		13,000 00
Other real estate owned			
Due from Federal Reserve Bank		15,091 92	15,091 92
Due from other banks	47,808 64	126,359 00	174,167 64
Actual cash on hand	29,539 65	6,237 25	35,776 90
Exchanges for clearing house	15,636 65		15,636 65
Checks and other cash items	6,215 21		6,215 21
Items with Federal Reserve Bank in process of collection			
Other resources	25,510 08		25,510 08
Totals	\$932,749 54	\$737,076 84	\$1,669,826 38
LIABILITIES			
Capital paid in	\$95,000 00	\$35,000 00	\$130,000 00
Surplus	15,000 00	25,000 00	40,000 00
All undivided profits, less expenses, interest and taxes paid	38,037 81		38,037 81
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	25,000 00		25,000 00
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	3,933 00		3,933 00
Individual deposits subject to check	646,991 19		646,991 19
Savings deposits		452,056 31	452,056 31
Demand certificates of deposit	1,417 53		1,417 53
Time certificates of deposit		45,020 53	45,020 53
Certified checks	60 00		60 00
Cashiers' checks	64,781 16		64,781 16
State, county and municipal deposits	42,500 00	180,000 00	222,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	28 85		28 85
Totals	\$932,749 54	\$737,076 84	\$1,669,826 38
Interest earned but not collected, not included in resources or liabilities	\$3,525 00	\$3,650 00	\$7,175 00

NOTE.—The above statement includes the business of branch offices at El Monte, Buena Park and Cypress.

CITIZENS SAVINGS BANK OF PASADENA. PASADENA

Incorporated September 26, 1912.

573

Officers—W. H. Hubbard, President; M. Vilas Hubbard, Vice President; H. D. Machin, Secretary-Cashier; J. L. Partridge, H. W. Lindsay, C. E. Burke, Assistant Cashiers; W. F. Flory, Assistant to President and Auditor.
 Directors—W. H. Hubbard, M. Vilas Hubbard, H. D. Machin, Roy R. Munger, Ward Rubendall, John C. Coy, Harvey J. Forbes.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$775,889 73	\$1,360,614 80	\$2,136,504 53
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	2,046 69	-----	2,046 69
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	-----	100,531 82	100,531 82
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	459,473 95	976,751 71	1,436,225 66
Bank premises, furniture and fixtures and safe deposit vaults.....	91,048 70	152,982 05	244,030 75
Other real estate owned.....	-----	-----	-----
Due from Federal Reserve Bank.....	85,880 39	76,300 00	162,180 39
Due from other banks.....	126,229 06	45,296 06	171,525 12
Actual cash on hand.....	51,350 07	4,275 75	55,625 82
Exchanges for clearing house.....	43,413 31	-----	43,413 31
Checks and other cash items.....	3,346 34	-----	3,346 34
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$1,638,678 24	\$2,716,752 19	\$4,355,430 43
LIABILITIES			
Capital paid in.....	\$150,000 00	\$150,000 00	\$300,000 00
Surplus.....	50,000 00	25,000 00	75,000 00
All undivided profits, less expenses, interest and taxes paid.....	29,715 59	182,998 97	212,714 56
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	150,000 00	-----	150,000 00
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	21,125 70	-----	21,125 70
Dividends unpaid.....	7,500 00	-----	7,500 00
Individual deposits subject to check.....	1,185,877 19	-----	1,185,877 19
Savings deposits.....	-----	1,587,697 82	1,587,697 82
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	287,711 19	287,711 19
Certified checks.....	792 42	-----	792 42
Cashiers' checks.....	39,286 32	-----	39,286 32
State, county and municipal deposits.....	-----	462,000 00	462,000 00
United States and postal savings deposits.....	-----	16,025 46	16,025 46
Letters of credit and travelers' checks sold for cash and now outstanding.....	4,000 00	-----	4,000 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	381 02	5,318 75	5,699 77
Totals.....	\$1,638,678 24	\$2,716,752 19	\$4,355,430 43
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

CALIFORNIA TRUST AND SAVINGS BANK. SACRAMENTO

Incorporated November 21, 1912.

577

Officers—C. F. Dillman, Chairman of the Board; Fred W. Kiesel, President; A. B. Carter, Vice President and Cashier; F. H. Pierce, Fred L. Martin, J. I. Brunschwiler, C. C. Cotter, J. F. Azevedo, J. C. Wilson, H. M. Weston, A. S. May, Vice Presidents; Chas. S. King, F. A. Roblin, D. A. Sherwin, E. J. Rader, W. J. Kamenzind, J. W. Haley, Darrell Hodge, Assistant Cashiers.

Directors—Clarence H. Breuner, John S. Brown, A. B. Carter, John Clauss, Robert T. Devlin, Chas. F. Dillman, Scott F. Ennis, W. F. Geary, Marshal Hale, Henry A. Heilbron, Fred W. Kiesel, J. Roy Kruse, Chas. J. Mathews, Geo. J. Meister, Arthur E. Miller, J. L. Nagle, Emery Oliver, Wm. R. Pentz, Frank J. Ruhstaller, E. L. Shelley, Robt. Swanston, W. C. Wright.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscounts.....	\$426,380 89	\$11,476,703 09	\$40,000 00	\$68,941 57	\$12,012,025 55
Bankers' acceptances, including rediscounts.....					
Notes, drafts or bills of exchange, including rediscounts.....					
Overdrafts.....	8,753 17				8,753 17
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
United States securities owned.....		504,498 83			504,498 83
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	302,001 90	5,364,375 11	138,424 70	32,676 79	5,837,478 50
Bank premises, furniture and fixtures and safe deposit vaults.....	13,117 46	14,382 79	99 96	146 58	27,746 79
Other real estate owned.....		461,739 10			461,739 10
Due from Federal Reserve Bank.....	152,172 34	1,637,809 00	193 12	3,981 37	1,794,155 83
Due from other banks.....	59,786 47	418,757 17			478,543 64
Actual cash on hand.....					
Exchanges for clearing house.....					
Checks and other cash items.....	6,671 88				6,671 88
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....					
Other resources.....		4,185 54			4,185 54
Totals.....	\$968,884 11	\$19,882,450 63	\$178,717 78	\$105,746 31	\$21,135,798 83
LIABILITIES					
Capital paid in.....	\$50,000 00	\$300,000 00	\$50,000 00	\$50,000 00	\$450,000 00
Surplus.....	75,000 00	445,000 00	100,000 00	50,000 00	670,000 00
Amount segregated for protection of court and private trusts, national banks only.....					
All undivided profits, less expenses, interest and taxes paid.....	7,234 66	40,118 61	28,717 78	5,746 31	81,817 36
Reserve for interest, taxes, etc.....	2,989 06	344,598 94			347,588 00
Bills payable with Federal Reserve Bank other than rediscounts.....					
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....					
Liabilities for rediscounts with Federal Reserve Bank.....					
Liabilities for rediscounts other than with Federal Reserve Bank.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....	623,761 12				623,761 12
Savings deposits.....		17,755,111 59			17,755,111 59
Demand certificates of deposit.....	798 00				798 00
Time certificates of deposit.....	162,767 65	76,205 21			238,972 86
Certified checks.....	1,646 11				1,646 11
Cashiers' checks.....	7,904 09				7,904 09

CALIFORNIA TRUST AND SAVINGS BANK. SACRAMENTO—Continued

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
State, county and municipal deposits.....	\$24,540 97	\$900,000 00	-----	-----	\$924,540 97
United States and postal savings deposits.....	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	-----	-----	-----	-----	-----
Fund for advances to court trusts	-----	-----	-----	-----	-----
Other liabilities.....	12,242 45	21,416 28	-----	-----	33,658 73
Totals.....	\$968,884 11	\$19,882,450 63	\$178,717 78	\$105,746 31	\$21,135,798 83
Interest earned but not collected, not included in resources or liabilities.....	-----	\$139,340 97	-----	-----	-----

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$49,356 50	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$49,356 50
Trust investments, personal property.....	2,340,545 58	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	3,708,925 36
Trust investments, real property.....	1,167,688 53	Private trusts, specially designated and construed as court trusts, under supervision.....	-----
Due from banks.....	200,691 25		
Cash on hand.....	-----		
Total.....	\$3,758,281 86	Total.....	\$3,758,281 86

NOTE.—The above statement includes the business of branch offices at North Sacramento, Ione, Loomis and Arbuckle.

FIRST BANK OF HERMOSA BEACH. HERMOSA BEACH

Incorporated January 3, 1913.

579

Officers—R. E. Matteson, President; Irving H. Hellman, Vice President; G. S. Thatcher, Vice President and Cashier; R. D. Cowley, Secretary and Assistant Cashier; C. E. Cummings, Assistant Cashier.

Directors—R. E. Matteson, G. S. Thatcher, Irving H. Hellman, F. L. Ryder, J. P. Luxford.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$77,477 85	\$141,498 72	\$218,976 57
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	104 34		104 34
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	25,000 00	11,405 30	36,405 30
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	118,400 98	55,640 05	174,041 03
Bank premises, furniture and fixtures and safe deposit vaults.....	13,475 15	23,500 00	36,975 15
Other real estate owned.....		1,037 84	1,037 84
Due from Federal Reserve Bank.....		3,500 00	3,500 00
Due from other banks.....	11,034 67	17,707 47	28,742 14
Actual cash on hand.....	8,871 91	5,534 81	14,406 72
Exchanges for clearing house.....	542 29		542 29
Checks and other cash items.....	125 07		125 07
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$255,032 26	\$259,824 19	\$514,856 45
LIABILITIES			
Capital paid in.....	\$30,000 00	\$20,000 00	\$50,000 00
Surplus.....	7,300 00	5,000 00	12,300 00
All undivided profits, less expenses, interest and taxes paid.....	1,661 54		1,661 54
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....	20 00		20 00
Dividends unpaid.....			
Individual deposits subject to check.....	110,873 87		110,873 87
Savings deposits.....		175,152 19	175,152 19
Demand certificates of deposit.....			
Time certificates of deposit.....	1 00	9,672 00	9,673 00
Certified checks.....	3 00		3 00
Cashiers' checks.....	4,298 37		4,298 37
State, county and municipal deposits.....	99,778 02	50,000 00	149,778 02
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	1,096 46		1,096 46
Totals.....	\$255,032 26	\$259,824 19	\$514,856 45
Interest earned but not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of a branch office at Second and Camino Real, Hermosa Beach.

THE BANK OF ESPARTO. ESPARTO

Incorporated March 6, 1913.

552

Officers—M. O. Wyatt, President; J. L. Stephens, Vice President; John Winter, Secretary;
 F. W. Nissen, Cashier; F. N. Paterson, Assistant Cashier.
 Directors—M. O. Wyatt, John L. Stephens, John E. Winter, F. M. Wyatt, C. S. Mast,
 J. W. Neilson, F. W. Nissen.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$140,735 16	\$153,382 80	\$294,117 96
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	2,034 02	-----	2,034 02
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	-----	3,500 00	3,500 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	19,128 90	38,800 00	57,928 90
Bank premises, furniture and fixtures and safe deposit vaults.....	3,000 00	-----	3,000 00
Other real estate owned.....	12,200 87	-----	12,200 87
Due from Federal Reserve Bank.....	5,000 00	3,500 00	8,500 00
Due from other banks.....	5,278 56	-----	5,278 56
Actual cash on hand.....	7,507 36	2,274 30	9,781 66
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	109 28	-----	109 28
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	110 00	-----	110 00
Totals.....	\$195,104 15	\$201,457 10	\$396,561 25
LIABILITIES			
Capital paid in.....	\$20,000 00	\$7,700 00	\$27,700 00
Surplus.....	10,000 00	10,000 00	20,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,753 07	-----	6,753 07
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	15,000 00	-----	15,000 00
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	1,108 00	-----	1,108 00
Individual deposits subject to check.....	113,864 86	-----	113,864 86
Savings deposits.....	-----	163,757 10	163,757 10
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	23,900 00	-----	23,900 00
Certified checks.....	4,000 00	-----	4,000 00
Cashers' checks.....	460 22	-----	460 22
State, county and municipal deposits.....	-----	20,000 00	20,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	18 00	-----	18 00
Totals.....	\$195,104 15	\$201,457 10	\$396,561 25
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

AMADOR VALLEY SAVINGS BANK. PLEASANTON

Incorporated March 1, 1913.

583

Officers—A. B. Pickard, President; H. P. Mohr, Vice President; Claude Smallwood, Cashier;
Oather Hampton, Assistant Cashier.
Directors—Randolph Apperson, Adolph Bouke, Henry Reimers.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....		\$425,065 21	
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		11,926 27	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....		159,327 07	
Bank premises, furniture and fixtures and safe deposit vaults.....		4,693 42	
Other real estate owned.....		34,197 56	
Due from Federal Reserve Bank.....		7,000 00	
Due from other banks.....		22,344 94	
Actual cash on hand.....		4,750 35	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$669,304 82	
LIABILITIES			
Capital paid in.....		\$50,000 00	
Surplus.....		33,000 00	
All undivided profits, less expenses, interest and taxes paid.....		3,222 37	
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....		2,024 00	
Individual deposits subject to check.....			
Savings deposits.....		481,058 45	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		100,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$669,304 82	
Interest earned but not collected, not included in resources or liabilities.....		\$2,909 79	

LE GRAND BANK. LE GRAND

Incorporated April 1, 1913.

585

Officers—E. T. Cunningham, President; F. A. Bondshu, Vice President; A. J. Grasmoe, Cashier and Secretary.

Directors—E. T. Cunningham, F. A. Bondshu, R. A. Carr, Geo. Schwinn, Leslie Kahl, D. I. Waltz.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$119,191 91	\$70,123 22	\$189,315 13
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	99 56		99 56
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less a'l offsetting bond adjustment accounts.....	17,480 86	15,668 46	33,149 32
Bank premises, furniture and fixtures and safe deposit vaults.....	1,888 14		1,888 14
Other real estate owned.....		3,000 00	3,000 00
Due from Federal Reserve Bank.....	4,000 00		4,000 00
Due from other banks.....	44,045 29	2,126 07	46,171 36
Actual cash on hand.....	5,550 72	2,835 52	8,386 24
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	610 73		610 73
Totals.....	\$192,867 21	\$93,753 27	\$286,620 48
LIABILITIES			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	8,200 00	3,300 00	11,500 00
All undivided profits, less expenses, interest and taxes paid.....	10,255 50		10,255 50
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	114,867 11		114,867 11
Savings deposits.....		85,453 27	85,453 27
Demand certificates of deposit.....			
Time certificates of deposit.....	7,300 00		7,300 00
Certified checks.....			
Cashiers' checks.....	19,344 60		19,344 60
State, county and municipal deposits.....	12,900 00		12,900 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$192,867 21	\$93,753 27	\$286,620 48
Interest earned but not collected, not included in resources or liabilities.....	\$230 00	\$125 00	\$355 00

SANTA YNEZ VALLEY BANK. SOLVANG

Incorporated May 8, 1913.

590

Officers—Harald Harkson, President; P. B. Montanaro, Vice President; Soren Madsen, Secretary, Cashier and Treasurer.
 Directors—Harald Harkson, P. B. Montanaro, Jas. D. Lowsley, Alden March Boyd, William H. Cooper, Marcus Nielsen, Harold H. Davis.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$131,025 07	\$95,179 47	\$226,204 54
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	128 80		128 80
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	3,500 00	3,000 00	6,500 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	49,388 28	6,234 45	55,622 73
Bank premises, furniture and fixtures and safe deposit vaults.....	18,430 00		18,430 00
Other real estate owned.....	10,056 88		10,056 88
Due from Federal Reserve Bank.....	8,600 00		8,600 00
Due from other banks.....	22,121 67	5,770 36	27,892 03
Actual cash on hand.....	8,385 35	2,887 30	11,272 65
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$251,636 05	\$113,071 58	\$364,707 63
LIABILITIES			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	5,000 00	5,400 00	10,400 00
All undivided profits, less expenses, interest and taxes paid.....	721 41		721 41
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	1,000 00		1,000 00
Individual deposits subject to check.....	159,558 31		159,558 31
Savings deposits.....		102,671 58	102,671 58
Demand certificates of deposit.....			
Time certificates of deposit.....	38,399 55		38,399 55
Certified checks.....	79 00		79 00
Cashiers' checks.....	1,877 78		1,877 78
State, county and municipal deposits.....	25,000 00		25,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$251,636 05	\$113,071 58	\$364,707 63
Interest earned but not collected, not included in resources or liabilities.....	\$1,236 00	\$906 47	\$2,142 47

BANK OF DAVIS. DAVIS

Incorporated May 8, 1913.

551

Officers—G. J. Haussler, President; F. P. Wray, Vice President, Cashier, Treasurer and Secretary; Wilson Kleespie, Virginia Sanders, Assistant Cashiers.
 Directors—G. J. Haussler, J. W. Campbell, F. P. Liggett, F. W. Palmer, F. A. Plant, J. B. Anderson, F. P. Wray.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$143,890 82	\$151,909 63	\$295,800 45
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	401 11		401 11
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	104,289 50	80,558 57	184,848 07
Bank premises, furniture and fixtures and safe deposit vaults.....	14,457 79	2 00	14,459 79
Other real estate owned.....			
Due from Federal Reserve Bank.....	7,019 00	3,000 00	10,019 00
Due from other banks.....	63,450 58	8,471 57	71,922 15
Actual cash on hand.....	12,975 36	8,238 98	21,214 34
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$346,484 16	\$252,180 75	\$598,664 91
LIABILITIES			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	25,000 00	15,000 00	40,000 00
All undivided profits, less expenses, interest and taxes paid.....	22,056 37	86 97	22,143 34
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	1,676 50		1,676 50
Individual deposits subject to check.....	158,012 85		158,012 85
Savings deposits.....		207,093 78	207,093 78
Demand certificates of deposit.....			
Time certificates of deposit.....	83,595 88		83,595 88
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	36,142 56	25,000 00	61,142 56
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$346,484 16	\$252,180 75	\$598,664 91
Interest earned but not collected, not included in resources or liabilities.....	\$2,000 00	\$1,500 00	\$3,500 00

THE BANK OF CORNING. CORNING

Incorporated July 9, 1913.

593

Officers—J. Le Roy Donovan, President; C. D. Hill, Vice President and Cashier; L. L. Million, Assistant Cashier.

Directors—J. Le Roy Donovan, W. N. Woodson, C. W. Million, John Saldubehere, C. D. Hill.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$280,724 21	\$292,217 63	\$572,941 84
Bankers' acceptances, including rediscounts.....		7,793 37	7,793 37
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	207 85		207 85
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	10,600 00	4,500 00	15,100 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	103,219 90	122,700 00	225,919 90
Bank premises, furniture and fixtures and safe deposit vaults.....	6,028 08		6,028 08
Other real estate owned.....			
Due from Federal Reserve Bank.....	6,500 00		6,500 00
Due from other banks.....	70,914 75	21,784 91	92,699 66
Actual cash on hand.....	19,232 94	10,365 47	29,598 41
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	2,137 83		2,137 83
Totals.....	\$499,565 56	\$459,361 38	\$958,926 94
LIABILITIES			
Capital paid in.....	\$55,000 00	\$25,000 00	\$80,000 00
Surplus.....	12,000 00	15,000 00	27,000 00
All undivided profits, less expenses, interest and taxes paid.....	7,504 24	2,023 10	9,527 34
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	285,870 05		285,870 05
Savings deposits.....		387,338 28	387,338 28
Demand certificates of deposit.....	5,778 60		5,778 60
Time certificates of deposit.....	67,804 84		67,804 84
Certified checks.....	28 00		28 00
Cashiers' checks.....	5,351 12		5,351 12
State, county and municipal deposits.....	60,228 71	30,000 00	90,228 71
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$499,565 56	\$459,361 38	\$958,926 94
Interest earned but not collected, not included in resources or liabilities.....			

NOVATO BANK. NOVATO

Incorporated July 30, 1913.

594

Officers—Jas. B. Burdell, President; Hermann Rudolff, Vice President; G. D. Morrison, Cashier and Secretary-Treasurer; George L. Hall, Assistant Cashier.
 Directors—Jas. B. Burdell, Hermann Rudolff, G. D. Morrison, A. D. Scott, F. J. Silva, D. J. Ryan, O. W. Hall.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$53,987 00	\$210,217 00	\$264,204 00
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	72,540 00	26,020 00	98,560 00
Bank premises, furniture and fixtures and safe deposit vaults.....	1 00		1 00
Other real estate owned.....		5,500 00	5,500 00
Due from Federal Reserve Bank.....	6,000 00	5,000 00	11,000 00
Due from other banks.....	22,998 02	5,287 99	28,286 01
Actual cash on hand.....	4,165 95	1,842 43	6,008 38
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$159,691 97	\$253,867 42	\$413,559 39
LIABILITIES			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	6,000 00	5,000 00	11,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,765 59		6,765 59
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	1,750 00		1,750 00
Individual deposits subject to check.....	118,366 38		118,366 38
Savings deposits.....		208,367 42	208,367 42
Demand certificates of deposit.....	750 00		750 00
Time certificates of deposit.....		500 00	500 00
Certified checks.....			
Cashiers' checks.....	1,060 00		1,060 00
State, county and municipal deposits.....		15,000 00	15,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$159,691 97	\$253,867 42	\$413,559 39
Interest earned but not collected, not included in resources or liabilities.....	\$1,888 00	\$1,555 00	\$3,443 00

BANK OF ALEX. BROWN. WALNUT GROVE

Incorporated July 30, 1913.

595

Officers—John S. Brown, President; Arthur A. Brown, Vice President; A. C. Schumacher, Cashier; Stanford B. Brown, Assistant Cashier.
 Directors—John S. Brown, Arthur A. Brown, Ardella F. Brown, Stanford B. Brown, A. C. Schumacher.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$304,379 50	\$373,897 09	\$678,276 59
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	1,263 64		1,263 64
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	58,954 70	20,685 86	79,640 56
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	304,705 91	623,946 92	928,652 83
Bank premises, furniture and fixtures and safe deposit vaults	2,936 90	9,668 68	12,605 58
Other real estate owned		7,190 06	7,190 06
Due from Federal Reserve Bank			
Due from other banks	130,416 38	80,513 18	210,929 56
Actual cash on hand	301,793 82	34,819 85	336,613 67
Exchanges for clearing house			
Checks and other cash items	869 03		869 03
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$1,105,319 88	\$1,150,721 64	\$2,256,041 52
LIABILITIES			
Capital paid in	\$68,000 00	\$57,000 00	\$125,000 00
Surplus	57,000 00	53,000 00	110,000 00
All undivided profits, less expenses, interest and taxes paid	66,565 46		66,565 46
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	836,907 89		836,907 89
Savings deposits		1,040,721 64	1,040,721 64
Demand certificates of deposit	5,192 15		5,192 15
Time certificates of deposit	3,316 10		3,316 10
Certified checks	500 00		500 00
Cashiers' checks	17,838 28		17,838 28
State, county and municipal deposits	50,000 00		50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,105,319 88	\$1,150,721 64	\$2,256,041 52
Interest earned but not collected, not included in resources or liabilities			

SECURITY TRUST AND SAVINGS BANK OF SAN DIEGO. SAN DIEGO

Incorporated August 14, 1913.

596

Officers—Charles H. Martin, President; A. J. Sutherland, Vice President and Cashier; P. C. Kelley, O. E. Darnall, Vice Presidents; R. E. Bixby, Vice President and Trust Officer; Benj. A. Buker, M. W. Donohue, Assistant Cashiers.
 Directors—Chas. Wm. Brown, M.D., Ben L. Elliott, J. Lee Cathcart, C. H. Martin, L. M. Arey, John Lynch Davis, Fred E. Lindley.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscounts.....	\$2,113,849 98	\$1,673,893 62	\$122,650 00	\$50,000 00	\$3,960,393 60
Bankers' acceptances, including rediscounts.....	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----	-----	-----
Overdrafts.....	459 44	-----	-----	-----	459 44
Customers' liability account acceptances.....	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances.....	-----	-----	-----	-----	-----
United States securities owned.....	7,998 25	545,022 30	-----	-----	553,020 55
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	434,183 38	608,283 81	-----	-----	1,042,467 19
Bank premises, furniture and fixtures and safe deposit vaults.....	370,611 16	175,000 00	-----	-----	545,611 16
Other real estate owned.....	5,395 87	6,469 73	-----	-----	11,865 60
Due from Federal Reserve Bank.....	224,803 88	41,457 01	1,495 16	-----	267,756 05
Due from other banks.....	208,818 59	74,977 92	-----	-----	283,796 51
Actual cash on hand.....	66,616 18	-----	-----	-----	66,616 18
Exchanges for clearing house.....	19,009 50	-----	-----	-----	19,009 50
Checks and other cash items.....	-----	-----	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----	-----	-----
Advances to court trusts.....	-----	-----	500 00	-----	500 00
Other resources.....	-----	-----	-----	-----	-----
Totals.....	\$3,451,746 23	\$3,125,104 39	\$124,645 16	\$50,000 00	\$6,751,495 78
LIABILITIES					
Capital paid in.....	\$375,000 00	\$125,000 00	\$50,000 00	\$50,000 00	\$600,000 00
Surplus.....	250,000 00	50,000 00	-----	-----	300,000 00
Amount segregated for protection of court and private trusts, national banks only.....	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid Reserve for interest, taxes, etc.....	7,618 73	3,810 42	-----	-----	11,429 15
Bills payable with Federal Reserve Bank other than rediscounts.....	200,000 00	-----	-----	-----	200,000 00
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----	-----	-----
Liabilities for rediscounts with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Deposits due to banks.....	97,300 02	-----	-----	-----	97,300 02
Dividends unpaid.....	15,020 00	-----	-----	-----	15 020 00
Individual deposits subject to check.....	2,245,456 89	-----	-----	-----	2,245,456 89
Savings deposits.....	-----	2,458,293 97	-----	-----	2,458,293 97
Demand certificates of deposit.....	-----	-----	-----	-----	-----
Time certificates of deposit.....	165,777 91	-----	-----	-----	165,777 91
Certified checks.....	905 98	-----	-----	-----	905 98
Cashiers' checks.....	60,522 60	-----	-----	-----	60,522 60

SECURITY TRUST AND SAVINGS BANK OF SAN DIEGO. SAN DIEGO

Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
State, county and municipal deposits.....	\$30,000 00	\$485,000 00			\$515,000 00
United States and postal savings deposits.....					
Letters of credit and travelers' checks sold for cash and now outstanding.....					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....					
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			\$74,145 16		\$74,145 16
Fund for advances to court trusts.....			500 00		500 00
Other liabilities.....	4,144 10	3,000 00			7,144 10
Totals.....	\$3,451,746 23	\$3,125,104 39	\$124,645 16	\$50,000 00	\$6,751,495 78
Interest earned but not collected, not included in resources or liabilities.....	\$12,330 00	\$14,646 00	\$715 00	\$290 00	\$27,981 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$74,893 81	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$79,738 25
Trust investments, real property.....	1,900 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	2,944 44		
Cash on hand.....			
Total.....	\$79,738 25	Total.....	\$79,738 25

NOTE.—The above statement includes the business of branch offices at Fifth and University streets, San Diego, Chula Vista and Escondido.

UNION TRUST COMPANY OF SAN DIEGO. SAN DIEGO

Incorporated November 28, 1913.

504

Officers—John F. Forward, Jr., President; C. H. English, Vice President and Trust Officer; F. W. Stearns, C. H. Forward, F. G. Forward, F. H. Thatcher, Vice Presidents; James D. Forward, Secretary and Treasurer.

Directors—John F. Forward, Jr., Chairman; C. H. English, F. W. Stearns, C. H. Forward, F. G. Forward, James D. Forward, M. F. Heller.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$131,000 00	\$78,100 00	\$209,100 00
United States securities owned.....	2,000 00	200 00	2,200 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	19,000 00	52,075 77	71,075 77
Due from other banks.....	632 14	13,644 45	14,276 59
Actual cash on hand.....		600 00	600 00
Advances to trusts.....	25 00	162 09	187 09
Other resources.....	74 51	52,899 43	52,973 94
Totals.....	\$152,731 65	\$197,681 74	\$350,413 39
LIABILITIES			
Capital.....	\$120,000 00	\$70,000 00	\$190,000 00
Surplus.....	30,000 00	30,492 47	60,492 47
All undivided profits, less expenses, interest and taxes paid.....	2,231 65	96,689 27	98,920 92
Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....	500 00	500 00	1,000 00
Other liabilities.....			
Totals.....	\$152,731 65	\$197,681 74	\$350,413 39

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$156,940 83	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$174,484 27
Trust investments, real property.....	337,800 00	Private trusts, specially designated and construed as court trusts, under supervision.....	352,126 74
Due from banks.....	31,870 18		
Cash on hand.....			
Total.....	\$526,611 01	Total.....	\$526,611 01

PEOPLES SAVINGS AND COMMERCIAL BANK. CHICO

Incorporated March 30, 1914.

608

Officers—J. F. Morehead, President; J. A. Bennett, Lee Richardson, Vice Presidents; A. H. Sanborn, Cashier; R. C. Uhl, Assistant Cashier.
 Directors—J. F. Morehead, J. A. Bennett, Lee Richardson, J. H. Richardson, A. H. Mahon, Jesse Bennett, D. McRae, H. C. Compton, A. H. Sanborn.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$174,326 28	\$252,287 12	\$426,613 40
Bankers' acceptances, including rediscounts.....		39,343 97	39,343 97
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	146 61		146 61
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....		407,778 81	730,899 84
Bank premises, furniture and fixtures and safe deposit vaults.....	5,164 23		5,164 23
Other real estate owned.....		11,126 59	11,126 59
Due from Federal Reserve Bank.....	30,683 33	25,000 00	55,683 33
Due from other banks.....	48,302 12		48,302 12
Actual cash on hand.....	11,412 52	4,987 21	16,399 73
Exchanges for clearing house.....	3,953 81		3,953 81
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$597,109 93	\$740,523 70	\$1,337,633 63
LIABILITIES			
Capital paid in.....	\$50,000 00	\$50,000 00	\$100,000 00
Surplus.....	7,000 00	15,500 00	22,500 00
All undivided profits, less expenses, interest and taxes paid.....	5,752 21	9,043 05	14,795 26
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	245,419 62		245,419 62
Savings deposits.....		625,980 65	625,980 65
Demand certificates of deposit.....	6,077 60		6,077 60
Time certificates of deposit.....	178,418 06		178,418 06
Certified checks.....	550 00		550 00
Cashiers' checks.....	8,892 44		8,892 44
State, county and municipal deposits.....	95,000 00	40,000 00	135,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$597,109 93	\$740,523 70	\$1,337,633 63
Interest earned but not collected, not included in resources or liabilities.....	\$1,957 16	\$3,026 11	\$4,983 27

UNION BANK AND TRUST COMPANY OF LOS ANGELES. LOS ANGELES

Incorporated June 22, 1914.

610

Officers—Ben R. Meyer, President; Milton E. Getz, J. C. Lipman, Vice Presidents; A. L. Lathrop, Vice President and Secretary; J. W. Lewis, Assistant Vice President; P. E. Neuschaefer, Cashier; W. C. Neary, W. J. Hunter, Assistant Cashiers; Don R. Cameron, Trust Officer; F. H. Kerns, Assistant Trust Officer; W. Watson, Auditor; Louis Meyer, Jr., Manager Bond Department.

Directors—Alfred J. Bayer, Sam Behrendt, Carleton F. Burke, Garrettson Dulin, I. Eisner, Gordon B. Kaufmann, Herman Levi, Henry W. Louis, A. B. Macbeth, Alexander Meyer, John Milner, Dr. Wayland A. Morrison, Donald O'Melveny, John O'Melveny, Francisco G. de la Riva, Howard J. Schoder, Reese H. Taylor, John Treanor.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscounts.....	\$11,020,721 31	\$9,356,463 17	-----	-----	\$20,377,184 48
Bankers' acceptances, including rediscounts.....	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----	-----	-----
Overdrafts.....	5,990 77	-----	-----	-----	5,990 77
Customers' liability account acceptances.....	28,331 62	-----	-----	-----	28,331 62
Liability of foreign banks and bankers on account of accept- ances.....	-----	-----	-----	-----	-----
United States securities owned.....	1,702,224 99	1,510,013 37	-----	-----	3,212,238 36
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts....	1,540,261 43	854,601 48	\$100,000 00	\$100,000 00	2,594,862 91
Bank premises, furniture and fix- tures and safe deposit vaults....	1,543,438 33	1,000,000 00	-----	-----	2,543,438 33
Other real estate owned.....	4,175 75	-----	-----	-----	4,175 75
Due from Federal Reserve Bank.....	974,235 43	406,634 80	-----	-----	1,380,870 23
Due from other banks.....	455,051 51	329,874 51	-----	-----	784,926 02
Actual cash on hand.....	109,954 12	10,749 50	-----	325 00	121,028 62
Exchanges for clearing house....	308,048 35	3,618 51	-----	-----	311,666 86
Checks and other cash items....	106,811 64	-----	-----	-----	106,811 64
Items with Federal Reserve Bank in process of collection.....	191,769 79	-----	-----	-----	191,769 79
Advances to court trusts.....	-----	-----	1,929 25	-----	1,929 25
Other resources.....	180,753 22	287 83	5,570 75	17,175 00	203,786 80
Totals.....	\$18,171,768 26	\$13,472,243 17	\$107,500 00	\$117,500 00	\$31,869,011 43
LIABILITIES					
Capital paid in.....	\$3,000,000 00	\$800,000 00	\$100,000 00	\$100,000 00	\$4,000,000 00
Surplus.....	1,795,000 00	200,000 00	2,500 00	2,500 00	2,000,000 00
Amount segregated for protec- tion of court and private trusts, national banks only....	-----	-----	-----	-----	-----
All undivided profits, less ex- penses, interest and taxes paid.....	292,974 00	-----	-----	-----	292,974 00
Reserve for interest, taxes, etc....	103,269 50	5,600 00	-----	-----	108,869 50
Bills payable with Federal Reserve Bank other than rediscounts.....	-----	-----	-----	-----	-----
Bills payable other than with Federal Reserve Bank, includ- ing all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----	-----	-----
Liabilities for rediscounts with Federal Reserve Bank.....	803,250 00	-----	-----	-----	803,250 00
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Deposits due to banks.....	25,082 29	50,000 00	-----	-----	75,082 29
Dividends unpaid.....	70,003 50	-----	-----	-----	70,003 50
Individual deposits subject to check.....	8,170,953 13	-----	-----	-----	8,170,953 13
Savings deposits.....	-----	11,392,596 73	-----	-----	11,392,596 73
Demand certificates of deposit.....	30,299 37	-----	-----	-----	30,299 37
Time certificates of deposit.....	1,211,059 97	-----	-----	-----	1,211,059 97
Certified checks.....	19,799 48	-----	-----	-----	19,799 48
Cashiers' checks.....	123,351 88	-----	-----	-----	123,351 88

UNION BANK AND TRUST COMPANY OF LOS ANGELES. LOS ANGELES
Continued

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
State, county and municipal deposits.....	\$800,000 00	\$1,000,000 00	-----	-----	\$1,800,000 00
United States and postal savings deposits.....	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	18,200 00	-----	-----	-----	18,200 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	28,331 62	-----	-----	-----	28,331 62
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	-----	-----	-----	-----	-----
Fund for advances to trusts.....	-----	-----	\$5,000 00	\$15,000 00	20,000 00
Other liabilities.....	1,680,193 52	24,046 44	-----	-----	1,704,239 96
Totals.....	\$18,171,768 26	\$13,472,243 17	\$107,500 00	\$117,500 00	\$31,869,011 43
Interest earned but not collected, not included in resources or liabilities.....	\$63,336 59	\$76,734 26	\$1,157 50	\$1,000 00	\$142,228 35

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	-----	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	-----
Trust investments, personal property.....	\$219,084 50	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	-----
Trusts investments, real property.....	419,701 37	Private trusts, specially designated and construed as court trusts, under supervision.....	-----
Due from banks.....	27,977 89	-----	-----
Cash on hand.....	-----	-----	-----
Total.....	\$666,763 76	Total.....	\$666,763 76

THE FARMERS AND MERCHANTS BANK OF LA VERNE. LA VERNE

Incorporated December 21, 1915.

621

Officers—L. C. Klinzman, President; R. L. Davis, H. E. Belcher, Vice Presidents; J. E. Davis, Pearl Klinzman, Assistant Cashiers.
 Directors—L. C. Klinzman, R. L. Davis, H. E. Belcher, Stanley Barnes, J. P. Dickey, E. R. Blickenstaff, J. C. Pierson, W. H. Neher, S. M. Kepner.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$210,271 76	\$41,322 19	\$251,593 95
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	66 41		66 41
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	83,228 35	34,772 00	118,000 35
Bank premises, furniture and fixtures and safe deposit vaults	5,900 00		5,900 00
Other real estate owned			
Due from Federal Reserve Bank	15,000 00	2,500 00	17,500 00
Due from other banks	56,410 72	3,100 58	59,511 30
Actual cash on hand	6,879 68		6,879 68
Exchanges for clearing house	6,189 48		6,189 48
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$383,946 40	\$81,694 77	\$465,641 17
LIABILITIES			
Capital paid in	\$45,000 00	\$5,000 00	\$50,000 00
Surplus	20,000 00	7,500 00	27,500 00
All undivided profits, less expenses, interest and taxes paid	5,476 09		5,476 09
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	2,500 00		2,500 00
Individual deposits subject to check	249,959 53		249,959 53
Savings deposits		69,194 77	69,194 77
Demand certificates of deposit			
Time certificates of deposit	2,500 00		2,500 00
Certified checks			
Cashiers' checks	8,383 53		8,383 53
State, county and municipal deposits	50,127 23		50,127 23
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$383,946 40	\$81,694 77	\$465,641 17
Interest earned but not collected, not included in resources or liabilities			

FARMERS AND MERCHANTS BANK OF LODI. LODI.

Incorporated May 24, 1916.

626

Officers—J. B. Gundert, President; H. C. Lange, Lot Lachenmaier, Jacob Kurtz, Vice Presidents; S. B. Duca, Cashier; E. J. Mettler, Treasurer.
 Directors—J. B. Gundert, H. C. Lange, Lot Lachenmaier, Jacob Kurtz, E. J. Mettler, E. F. Handel, J. M. Miller.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$468,203 10	\$232,055 47	\$700,258 57
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	291 59		291 59
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	281,580 07	103,888 60	385,468 67
Bank premises, furniture and fixtures and safe deposit vaults	73,294 47	44,705 53	118,000 00
Other real estate owned		5,033 96	5,033 96
Due from Federal Reserve Bank	18,000 00		18,000 00
Due from other banks	91,561 60	8,851 11	100,412 71
Actual cash on hand	22,309 02	8,016 23	30,325 25
Exchanges for clearing house	6,194 77		6,194 77
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	3,483 50		3,483 50
Totals	\$964,918 12	\$402,550 90	\$1,367,469 02
LIABILITIES			
Capital paid in	\$100,000 00	\$50,000 00	\$150,000 00
Surplus	25,000 00	15,000 00	40,000 00
All undivided profits, less expenses, interest and taxes paid	9,025 39		9,025 39
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	95,130 00		95,130 00
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	6,000 00		6,000 00
Individual deposits subject to check	386,224 02		386,224 02
Savings deposits		293,587 10	293,587 10
Demand certificates of deposit	14 87		14 87
Time certificates of deposit	183,419 23	8,963 80	192,383 03
Certified checks	156 25		156 25
Cashiers' checks	10,948 36		10,948 36
State, county and municipal deposits	149,000 00	35,000 00	184,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$964,918 12	\$402,550 90	\$1,367,469 02
Interest earned but not collected, not included in resources or liabilities	\$9,211 85	\$4,050 22	\$13,262 07

THE SUMITOMO BANK, LIMITED (BRANCH). SAN FRANCISCO

Incorporated in Japan, February 28, 1912.

628

Officers—T. Shirao, Manager; O. Hiraoka, M. Ogawa, Pro Managers.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$463,076 50		
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	40 00		
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....	39,096 49		
Actual cash on hand.....	6,163 17		
Exchanges for clearing house.....			
Checks and other cash items.....	3,600 13		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	427,469 31		
Total.....	\$939,445 60		
LIABILITIES			
Capital paid in.....	\$300,000 00		
Surplus.....	12,820 25		
All undivided profits, less expenses, interest and taxes paid.....	-667 99		
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....	460,887 33		
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	166,406 01		
Total.....	\$939,445 60		
Interest earned but not collected, not included in resources or liabilities.....			

THE BANK OF ALAMEDA COUNTY. ALVARADO

Incorporated December 16, 1916.

634

Officers—August May, President; J. R. Blacow, Vice President and Secretary; R. A. Blacow, Cashier; C. M. Christensen, Assistant Cashier.
 Directors—August May, J. R. Blacow, F. B. Granger, H. H. Patterson, E. H. Hirsch, A. A. Oliver, J. A. Silva.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$342,291 57	\$1,509,202 56	\$1,851,494 13
Bankers' acceptances, including rediscounts		83,034 55	83,034 55
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	172 88		172 88
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	41,276 50	81,741 50	123,018 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	185,170 75	330,778 00	515,948 75
Bank premises, furniture and fixtures and safe deposit vaults		85,657 37	85,657 37
Other real estate owned			
Due from Federal Reserve Bank		45,000 00	45,000 00
Due from other banks	82,375 68	154,173 10	236,548 78
Actual cash on hand	37,653 09	7,044 93	44,698 02
Exchanges for clearing house			
Checks and other cash items	90 00		90 00
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$689,030 47	\$2,296,632 01	\$2,985,662 48
LIABILITIES			
Capital paid in	\$60,000 00	\$100,000 00	\$160,000 00
Surplus	5,000 00	105,000 00	110,000 00
All undivided profits, less expenses, interest and taxes paid	4,216 08	19,340 51	23,556 59
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks	9,600 00		9,600 00
Dividends unpaid	502,538 39		502,538 39
Individual deposits subject to check		2,022,291 50	2,022,291 50
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	7,500 00		7,500 00
Certified checks	176 00		176 00
Cashiers' checks			
State, county and municipal deposits	100,000 00	50,000 00	150,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$689,030 47	\$2,296,632 01	\$2,985,662 48
Interest earned but not collected, not included in resources or liabilities			

NOTE.—The above statement includes the business of branch offices at Irvington and Niles.

PUENTE SAVINGS BANK. PUENTE

Incorporated January 27, 1917.

636

Officers—W. S. Lower, President; C. J. Taylor, S. H. Robinson, Vice Presidents; Jo. R. Paden, Secretary and Cashier; George L. Lower, Theron Freese, Assistant Cashiers.
 Directors—W. S. Lower, C. J. Taylor, S. H. Robinson, J. F. Mullender, J. A. Rowland, C. R. Bras.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$218,370 00	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		63,631 22	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		67,178 75	
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from Federal Reserve Bank		9,000 00	
Due from other banks		18,953 91	
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$377,133 88	
LIABILITIES			
Capital paid in		\$25,000 00	
Surplus		12,500 00	
All undivided profits, less expenses, interest and taxes paid		2,647 37	
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		336,882 51	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		104 00	
Total		\$377,133 88	
Interest earned but not collected, not included in resources or liabilities		\$326 07	

MONTEREY COUNTY TRUST AND SAVINGS BANK. SALINAS

Incorporated March 22, 1917.

637

Officers—A. C. Hughes, President; H. E. Abbott, D. E. Mitchell, R. L. Hughes, Vice Presidents; R. F. Roberts, Vice President and Cashier; J. C. Juri, A. P. Holm, M. Moller, L. Vidaroni, J. E. Abernethy, Assistant Cashiers.
 Directors—A. C. Hughes, H. E. Abbott, R. F. Roberts, Chapman Foster, J. H. Cross, E. E. Hitchcock, L. A. Wilder, Geo. P. Genry, L. W. Sanborn.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscounts.....	\$1,341,786 18	\$1,613,442 38	-----	-----	\$2,955,228 56
Bankers' acceptances, including rediscounts.....	-----	51,791 83	-----	-----	51,791 83
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----	-----	-----
Overdrafts.....	2,496 50	-----	-----	-----	2,496 50
Customers' liability account acceptances.....	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances.....	-----	-----	-----	-----	-----
United States securities owned.....	-----	300,930 30	-----	-----	300,930 30
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	485,187 43	1,354,296 10	\$54,748 85	\$55,008 56	1,949,240 94
Bank premises, furniture and fixtures and safe deposit vaults.....	120,372 25	224,147 30	-----	-----	344,519 55
Other real estate owned.....	-----	9,091 76	-----	-----	9,091 76
Due from Federal Reserve Bank.....	149,946 98	103,000 00	-----	-----	252,946 98
Due from other banks.....	416,311 32	15,701 22	-----	-----	432,012 54
Actual cash on hand.....	93,955 75	5,286 49	-----	-----	99,242 24
Exchanges for clearing house.....	17,239 39	-----	-----	-----	17,239 39
Checks and other cash items.....	909 11	-----	-----	-----	909 11
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----	-----	-----
Advances to court trusts.....	-----	-----	-----	-----	-----
Other resources.....	100,126 57	-----	-----	-----	100,126 57
Totals.....	\$2,728,331 48	\$3,677,687 38	\$54,748 85	\$55,008 56	\$6,515,776 27
LIABILITIES					
Capital paid in.....	\$150,000 00	\$150,000 00	\$50,000 00	\$50,000 00	\$400,000 00
Surplus.....	175,000 00	100,000 00	-----	-----	275,000 00
Amount segregated for protection of court and private trusts, national banks only.....	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	127,703 12	-----	4,748 85	5,008 56	137,460 53
Reserve for interest, taxes, etc.....	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts.....	-----	-----	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----	-----	-----
Liabilities for rediscounts with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Deposits due to banks.....	221 57	-----	-----	-----	221 57
Dividends unpaid.....	9,087 75	-----	-----	-----	9,087 75
Individual deposits subject to check.....	1,847,404 51	-----	-----	-----	1,847,404 51
Savings deposits.....	-----	3,002,687 38	-----	-----	3,002,687 38
Demand certificates of deposit.....	-----	-----	-----	-----	-----
Time certificates of deposit.....	6,546 82	-----	-----	-----	6,546 82
Certified checks.....	1,312 28	-----	-----	-----	1,312 28
Cashiers' checks.....	54,695 62	-----	-----	-----	54,695 62
State, county and municipal deposits.....	347,483 52	425,000 00	-----	-----	772,483 52
United States and postal savings deposits.....	-----	-----	-----	-----	-----

MONTEREY COUNTY TRUST AND SAVINGS BANK. SALINAS—Continued

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
Letters of credit and travelers checks sold for cash and now outstanding.....					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....					
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administra- tors, guardians, assignees, receivers or trustees.....					
Fund for advances to court trusts					
Other liabilities.....	\$8,876 29				\$8,876 29
Totals.....	\$2,728,331 48	\$3,677,687 38	\$54,748 85	\$55,008 56	\$6,515,776 27
Interest earned but not col- lected, not included in re- sources or liabilities.....					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....		Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	
Trust investments, real property.....		Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....			
Cash on hand.....			
Total.....		Total.....	

NOTE.—The above statement includes the business of branch offices at Gonzales and King City.

BANK OF MONTREAL. SAN FRANCISCO

Incorporated June 10, 1918.

642

Officers—P. C. Harrison, President; H. L. Cotter, Cashier; G. T. Eaton, Secretary.
 Directors—P. C. Harrison, H. L. Cotter, G. T. Eaton.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$3,963,261 64		
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	5,927 22		
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	33,300 00		
Bank premises, furniture and fixtures and safe deposit vaults.....	32,520 22		
Other real estate owned.....			
Due from Federal Reserve Bank.....	190,833 89		
Due from other banks.....	247,755 77		
Actual cash on hand.....	15,172 16		
Exchanges for clearing house.....	49,370 36		
Checks and other cash items.....	555 25		
Items with Federal Reserve Bank in process of collection.....	29,284 58		
Other resources.....	15 00		
Total.....	\$4,567,996 09		
LIABILITIES			
Capital paid in.....	\$1,000,000 00		
Surplus.....	115,000 00		
All undivided profits, less expenses, interest and taxes paid.....	28,848 11		
Reserve for interest, taxes, etc.....	18,786 05		
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....	72,150 00		
Liabilities for rediscounts other than with Federal Reserve Bank.....	200,000 00		
Deposits due to banks.....	701,290 65		
Dividends unpaid.....			
Individual deposits subject to check.....	2,187,152 53		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	66,271 54		
Certified checks.....			
Cashiers' checks.....	10,340 07		
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	168,157 14		
Total.....	\$4,567,996 09		
Interest earned but not collected, not included in resources or liabilities.....			

BANK OF MANTECA. MANTECA

Incorporated May 18, 1918.

644.

Officers—Arbor Barth, President; J. M. Lindsey, Vice President; George Williams, Cashier.
 Directors—J. M. Lindsey, Arbor Barth, George Williams, Geo. S. Finkbohner, J. M. Toomey,
 John G. Hain.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Cash and discounts, including rediscounts.....	\$135,651 07	\$140,615 15	\$276,266 22
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	228 00		228 00
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		18,902 18	18,902 18
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	51,990 19	70,726 35	122,716 54
Bank premises, furniture and fixtures and safe deposit vaults.....	5,665 89	21,143 12	26,809 01
Real estate owned.....	4,355 67		4,355 67
Due from Federal Reserve Bank.....	5,000 00	5,000 00	10,000 00
Due from other banks.....	28,679 12	11,673 00	40,352 12
Actual cash on hand.....	7,089 16	2,318 02	9,407 18
Exchanges for clearing house.....	2,454 61		2,454 61
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	1,754 61		1,754 61
Totals.....	\$242,868 32	\$270,377 82	\$513,246 14
LIABILITIES			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	9,000 00	3,500 00	12,500 00
Undivided profits, less expenses, interest and taxes paid.....	10,577 66		10,577 66
Reserve for interest, taxes, etc.....		85 85	85 85
Liabilities payable with Federal Reserve Bank, other than rediscounts.....			
Liabilities payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	1,500 00		1,500 00
Individual deposits subject to check.....	177,567 15		177,567 15
Savings deposits.....		199,721 97	199,721 97
Demand certificates of deposit.....	10,750 00		10,750 00
Time certificates of deposit.....			
Unpaid checks.....			
Checkers' checks.....	521 36		521 36
State, county and municipal deposits.....	7,930 00	42,070 00	50,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	22 15		22 15
Totals.....	\$242,868 32	\$270,377 82	\$513,246 14
Interest earned but not collected, not included in resources or liabilities.....			

FARMERS AND MERCHANTS BANK OF WATTS. WATTS

Incorporated September 4, 1918.

645

Officers—C. R. Church, President; Paul Blythe, W. J. Church, J. W. Siler, Vice Presidents;
 E. H. Rose, Cashier; Fred K. Fretheim, G. J. Sherman, Assistant Cashiers.
 Directors—J. W. Siler, C. R. Church, R. F. Church, Z. A. Towne, Geo. Carolus, D. Fields,
 Paul Blythe.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$189,794 52	\$700,894 67	\$890,689 19
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	1,165 79	-----	1,165 79
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	17,550 00	16,800 00	34,350 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	250,839 89	133,763 14	384,603 03
Bank premises, furniture and fixtures and safe deposit vaults.....	50,165 00	-----	50,165 00
Other real estate owned.....	-----	-----	-----
Due from Federal Reserve Bank.....	15,000 00	10,000 00	25,000 00
Due from other banks.....	54,160 13	5,000 00	59,160 13
Actual cash on hand.....	41,112 57	16,495 46	57,608 03
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$619,787 90	\$882,953 27	\$1,502,741 17
LIABILITIES			
Capital paid in.....	\$50,000 00	\$50,000 00	\$100,000 00
Surplus.....	18,000 00	41,000 00	59,000 00
All undivided profits, less expenses, interest and taxes paid.....	14,458 00	-----	14,458 00
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	5,625 00	-----	5,625 00
Individual deposits subject to check.....	375,883 31	-----	375,883 31
Savings deposits.....	-----	761,953 27	761,953 27
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	28,165 00	-----	28,165 00
Certified checks.....	15 00	-----	15 00
Cashiers' checks.....	27,641 59	-----	27,641 59
State, county and municipal deposits.....	100,000 00	30,000 00	130,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$619,787 90	\$882,953 27	\$1,502,741 17
Interest earned but not collected, not included in resources or liabilities.....	\$1,000 00	\$1,000 00	\$2,000 00

BANK OF ISLETON. ISLETON

Incorporated March 7, 1919.

548

Officers—J. W. Gardiner, President; Ida P. Gardiner, Vice President; W. R. Lutz, Secretary-Treasurer and Cashier.

Directors—J. W. Gardiner, Ida P. Gardiner, L. P. Gardiner, Crete G. deBack, Paul G. deBack.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$65,263 50	\$145,312 17	\$210,575 67
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	22 81		22 81
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	600 00		600 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	75,154 71	90,218 25	165,372 96
Bank premises, furniture and fixtures and safe deposit vaults.....	29,544 95	9,170 64	38,715 59
Other real estate owned.....		7,150 00	7,150 00
Due from Federal Reserve Bank.....			
Due from other banks.....	206,719 16	25,179 04	231,898 20
Actual cash on hand.....	25,351 15	7,520 54	32,871 69
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$402,656 28	\$284,550 64	\$687,206 92
LIABILITIES			
Capital paid in.....	\$30,000 00	\$20,000 00	\$50,000 00
Surplus.....	5,000 00	5,000 00	10,000 00
All undivided profits, less expenses, interest and taxes paid.....	2,698 77	2,334 54	5,033 31
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	309,987 73		309,987 73
Savings deposits.....		228,966 10	228,966 10
Demand certificates of deposit.....	184 00		184 00
Time certificates of deposit.....		3,250 00	3,250 00
Certified checks.....			
Cashiers' checks.....	9,785 78		9,785 78
State, county and municipal deposits.....	45,000 00	25,000 00	70,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$402,656 28	\$284,550 64	\$687,206 92
Interest earned but not collected, not included in resources or liabilities.....	\$1,000 00	\$1,800 00	\$2,800 00

BANK OF COURTLAND. COURTLAND

Incorporated April 12, 1919.

650

Officers—S. Mercer Runyon, President; W. C. Kesner, Vice President; Harvey Warren, Cashier; D. R. Arrasmith, Assistant Cashier.
 Directors—Frank E. Hollister, W. J. Edinger, Gus Olsen, Wm. P. Darsie, W. C. Kesner, S. Mercer Runyon, Harvey Warren.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$128,171 29	\$239,294 10	\$367,465 39
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	875 65		875 65
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	25,885 95	79,371 25	105,257 20
Bank premises, furniture and fixtures and safe deposit vaults.....	18,490 00	39,200 00	57,690 00
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....	34,265 51	21,811 60	56,077 11
Actual cash on hand.....	41,325 00	30,000 00	71,325 00
Exchanges for clearing house.....			
Checks and other cash items.....	731 22		731 22
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$249,744 62	\$409,676 95	\$659,421 57
LIABILITIES			
Capital paid in.....	\$34,050 00	\$32,000 00	\$66,050 00
Surplus.....	12,130 00	8,000 00	20,130 00
All undivided profits, less expenses, interest and taxes paid.....	47 57		47 57
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	15 00		15 00
Individual deposits subject to check.....	192,881 15		192,881 15
Savings deposits.....		359,676 95	359,676 95
Demand certificates of deposit.....	1,825 00		1,825 00
Time certificates of deposit.....			
Certified checks.....	340 00		340 00
Cashiers' checks.....	8,455 90		8,455 90
State, county and municipal deposits.....		10,000 00	10,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$249,744 62	\$409,676 95	\$659,421 57
Interest earned but not collected, not included in resources or liabilities.....	\$1,200 00		\$1,200 00

THE FARMERS AND MERCHANTS SAVINGS BANK OF SANTA ANA. SANTA ANA

Incorporated June 18, 1919.

651

Officers—W. B. Williams, President; W. B. Tedford, Vice President; A. C. Bowers, Treasurer; Alex. Brownridge, Cashier and Secretary; E. P. Stafford, Assistant Secretary.
Directors—W. B. Williams, A. J. Crookshank, W. B. Tedford, A. C. Bowers, R. E. Larter, John L. Wheeler, Alex. Brownridge, T. E. Stephenson, A. B. Rousselle.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....		\$2,992,162 32	
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		30,550 00	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....		213,772 29	
Bank premises, furniture and fixtures and safe deposit vaults.....		29,695 00	
Other real estate owned.....		26,150 00	
Due from Federal Reserve Bank.....			
Due from other banks.....		53,645 69	
Actual cash on hand.....		81,531 98	
Exchanges for clearing house.....		28,101 12	
Checks and other cash items.....		182 56	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$3,455,790 96	
LIABILITIES			
Capital paid in.....		\$150,000 00	
Surplus.....		150,000 00	
All undivided profits, less expenses, interest and taxes paid.....		62,423 61	
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....		15,000 00	
Individual deposits subject to check.....			
Savings deposits.....		2,869,017 05	
Demand certificates of deposit.....			
Time certificates of deposit.....		53,788 04	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		155,548 26	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		14 00	
Total.....		\$3,455,790 96	
Interest earned but not collected, not included in resources or liabilities.....		\$36,509 03	

BANK OF MONTREAL. SAN FRANCISCO

Branch of Bank of Montreal, Montreal

Incorporated 1821.

654

Officers—P. C. Harrison, Manager; H. L. Cotter, Assistant Manager.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$970,000 00		
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....	53,136 00		
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....	5,298 73		
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....	\$1,028,434 73		
LIABILITIES			
Capital assigned.....	\$300,000 00		
Surplus.....	24,700 00		
All undivided profits, less expenses, interest and taxes paid.....	11,819 71		
Reserve for interest, taxes, etc.....	4,386 99		
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Due to banks.....	634,392 03		
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	53,136 00		
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$1,028,434 73		
Interest earned but not collected, not included in resources or liabilities.....			

GENERAL MOTORS ACCEPTANCE CORPORATION (BRANCH). SAN FRANCISCO

Incorporated January 29, 1919, in New York.

655

Officers—Alfred H. Swayne, Chairman; Curtis C. Cooper, President; J. J. Schumann, Jr., A. L. Deane, D. M. Spaidal, J. L. Myers, Glyn Daires, I. G. McCreary, A. Freise, G. F. Binkhart, J. I. Burhans, Vice Presidents; R. Martin, Treasurer; G. H. Bartholomew, Secretary. San Francisco Branch—M. S. Allen, Manager, H. O. Christiansen, Assistant Manager.

Directors—Curtis C. Cooper, Albert L. Deane, Lamot DuPont, Seward Prosser, Alfred P. Sloan, Jr., Donald M. Spaidal, Pierre S. Du Pont, O. H. P. La Farge, John J. Raskob, John J. Schumann, Jr., Alfred H. Swayne.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$12,379,803 06		
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	20,192 52		
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....	578,971 94		
Actual cash on hand.....	50 00		
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	8,894 69		
Total.....	\$12,987,912 21		
LIABILITIES			
Capital paid in.....	\$300,000 00		
Surplus.....			
All undivided profits, less expenses, interest and taxes paid.....			
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	12,687,912 21		
Total.....	\$12,987,912 21		
Interest earned but not collected, not included in resources or liabilities.....	\$13,163 62		

WESTERN TRUST AND SAVINGS BANK. LONG BEACH

Incorporated February 13, 1920.

662

Officers—J. W. Tucker, President; A. L. Parmley, Geo. L. Craig, Chas. H. Tucker, Jay L. Reed, Vice Presidents; W. A. Harlan, Cashier and Assistant Secretary; W. F. Herman, Secretary, Treasurer and Assistant Cashier; G. M. Foote, Assistant Cashier; Chas. C. Auge, Assistant Secretary and Trust Officer.

Directors—J. W. Black, Ralph H. Clock, Geo. L. Craig, Jas. G. Craig, J. C. Farnham, A. C. Malone, A. L. Parmley, C. H. Tucker, J. W. Tucker, C. A. Wiley.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscounts.....	\$819,519 60	\$1,480,263 87			\$2,299,783 47
Bankers' acceptances, including rediscounts.....					
Notes, drafts or bills of exchange, including rediscounts.....					
Overdrafts.....	1,358 60				1,358 60
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
United States securities owned.....	35,000 00	118,266 24			153,266 24
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	200,734 01	388,273 00	\$50,000 00	\$50,000 00	689,007 01
Bank premises, furniture and fixtures and safe deposit vaults.....	13,831 00	141,045 00			154,876 00
Other real estate owned.....	22,975 76				22,975 76
Due from Federal Reserve Bank.....	65,115 31	50,000 00			115,115 31
Due from other banks.....	141,973 69	52,436 05			194,409 74
Actual cash on hand.....	58,652 76				58,652 76
Exchanges for clearing house.....	92,148 94				92,148 94
Checks and other cash items.....	4,901 09				4,901 09
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....					
Other resources.....	6,908 67				6,908 67
Totals.....	\$1,463,119 43	\$2,230,284 16	\$50,000 00	\$50,000 00	\$3,793,403 59
LIABILITIES					
Capital paid in.....	\$50,000 00	\$75,000 00	\$50,000 00	\$50,000 00	\$225,000 00
Surplus.....	100,000 00	75,000 00			175,000 00
Amount segregated for protection of court and private trusts, national banks only.....					
All undivided profits, less expenses, interest and taxes paid.....	57,338 00				57,338 00
Reserve for interest, taxes, etc.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	50,000 00				50,000 00
Liabilities for rediscounts with Federal Reserve Bank.....					
Liabilities for rediscounts other than with Federal Reserve Bank.....					
Deposits due to banks.....		6,181 30			6,181 30
Dividends unpaid.....	5,784 00				5,784 00
Individual deposits subject to check.....	1,111,332 05				1,111,332 05
Savings deposits.....		1,670,887 89			1,670,887 89
Demand certificates of deposit.....					
Time certificates of deposit.....		103,214 97			103,214 97
Certified checks.....	10,993 21				10,993 21
Cashiers' checks.....	76,459 32				76,459 32

WESTERN TRUST AND SAVINGS BANK. LONG BEACH—Continued

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
State, county and municipal deposits.....		\$300,000 00			\$300,000 00
United States and postal savings deposits.....					
Letters of credit and travelers' checks sold for cash and now outstanding.....					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....					
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....					
Fund for advances to court trusts					
Other liabilities.....	\$1,212 85				1,212 85
Totals.....	\$1,463,119 43	\$2,230,284 16	\$50,000 00	\$50,000 00	\$3,793,403 59
Interest earned but not collected, not included in resources or liabilities.....	\$8,200 00	\$13,000 00			\$21,200 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$15,786 65	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$82,660 57
Trust investments, real property.....	56,710 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	10,163 92		
Cash on hand.....			
Total.....	\$82,660 57	Total.....	\$82,660 57

BANK OF COVELO. COVELO

Incorporated February 21, 1920.

663

Officers—J. S. Rohrbough, President; D. T. Johnson, Vice President; J. D. Rohrbough, Cashier;
J. L. Dunlop, Assistant Cashier.
Directors—J. S. Rohrbough, D. T. Johnson, D. P. English, G. M. Biggar, W. P. Thomas.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$62,557 58		
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	626 93		
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	25,000 00		
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	23,907 07		
Bank premises, furniture and fixtures and safe deposit vaults.....	19,805 00		
Other real estate owned.....	1,350 00		
Due from Federal Reserve Bank.....			
Due from other banks.....	6,276 71		
Actual cash on hand.....	7,164 14		
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....	\$146,687 43		
LIABILITIES			
Capital paid in.....	\$25,000 00		
Surplus.....	2,500 00		
All undivided profits, less expenses, interest and taxes paid..	1,897 20		
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....	313 11		
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....	15,000 00		
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	72,348 20		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	4,500 00		
Certified checks.....	65 00		
Cashiers' checks.....	63 92		
State, county and municipal deposits.....	25,000 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$146,687 43		
Interest earned but not collected, not included in resources or liabilities.....	\$1,710 30		

FARMERS AND MERCHANTS BANK OF GARDENA. GARDENA

Incorporated April 24, 1920.

664

Officers—Robert Robertson, President; R. B. Harper, Vice President; J. D. Adams, Cashier,
J. N. Blake, Assistant Cashier.
Directors—Robert Robertson, H. M. Stone, Frank R. Carrell, E. O. Weed, R. B. Harper,
J. N. Blake, J. K. Lawler, Peter Robertson, J. D. Adams.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$143,968 61	\$253,614 48	\$397,583 10
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	47 35		47 35
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	347 04		347 04
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	160,443 66	70,341 40	230,785 06
Bank premises, furniture and fixtures and safe deposit vaults.....	17,844 00		17,844 00
Other real estate owned.....	7,800 00		7,800 00
Due from Federal Reserve Bank.....	10,000 00		10,000 00
Due from other banks.....	97,443 54	6,130 69	103,574 23
Actual cash on hand.....	13,942 29	8,859 79	22,802 08
Exchanges for clearing house.....	319 27		319 27
Checks and other cash items.....	57 80		57 80
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$452,213 57	\$338,946 36	\$791,159 93
LIABILITIES			
Capital paid in.....	\$30,000 00	\$20,000 00	\$50,000 00
Surplus.....	7,000 00	11,000 00	18,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,646 99		3,646 99
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	2,500 00		2,500 00
Individual deposits subject to check.....	337,815 65		337,815 65
Savings deposits.....		292,946 36	292,946 36
Demand certificates of deposit.....			
Time certificates of deposit.....	21,489 87		21,489 87
Certified checks.....			
Cashiers' checks.....	14,285 06		14,285 06
State, county and municipal deposits.....	35,000 00	15,000 00	50,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	476 00		476 00
Totals.....	\$452,213 57	\$338,946 36	\$791,159 93
Interest earned but not collected, not included in resources or liabilities.....			

CALIFORNIA BANK. LOS ANGELES

Incorporated May 26, 1920.

666

Officers, Head Office—A. M. Chaffey, President; James R. Page, Executive Vice President; W. H. Thomson, Senior Vice President; G. Allan Hancock, A. E. Huntington, H. Engelbrecht, J. B. Chaffey, Geo. A. J. Howard, Lewis E. Bliss, T. E. Ivey, Jr., C. Barker, Jr., C. C. DePledge, Vice Presidents; Arthur T. Brett, Cashier; Y. C. Pord, Comptroller; Geo. M. Chelew, Floyd L. Geyer, R. P. Lehmer, M. K. Salmon, Homer Geis, A. A. Lamm, H. C. Pratt, L. E. Smith, Junior Vice Presidents; H. M. Coffin, Secretary, E. C. Sterling, Treasurer; Geo. A. Peachman, Auditor; H. K. Rose, J. H. Steense, J. A. Shine, Gardner Turrill, Stockton Veazey, Assistant Cashiers; Romain P. Burt, H. Curry, R. A. Pearce, Francis J. Callinan, B. L. Deibler, L. H. Van Hoorebeke, Assistant Secretaries; H. G. Bunjes, Assistant Comptroller, Earl K. Simpson, Assistant Auditor.

Officers, Branches—W. C. Durgin, Vice President; Don S. Williams, F. M. Magee, VI Presidents and Managers; Geo. A. Kern, H. M. French, J. G. Maulhardt, Junior VI Presidents and Managers; H. M. Coffin, Junior Vice President and Secretary; Geo. I. Jones, L. B. Pollock, W. J. Moriarty, Assistant Cashiers; A. D. Seeley, B. C. Nelsol Allen Durand, H. Edward Sheid, F. D. Woolbridge, H. F. Batchelor, H. J. Dug I. M. Sproull, J. L. Clarke, H. R. Williams, J. D. Farmer, C. M. Woodward, F. Chapman, T. K. Dahle, Jr., P. A. Deaton, F. S. Hanson, D. K. Cain, J. E. Methen W. N. Johnson, Managers; W. W. Cookman, Jr., Acting Manager.

Directors—Byron J. Badham, R. H. Ballard, Harry J. Bauer, Lewis E. Bliss, W. B. Bovay T. P. Breslin, A. M. Chaffey, J. B. Chaffey, Leo S. Chandler, W. H. Code, Howard Dudley, W. M. Eason, H. J. Engelbrecht, Arnold K. Fitger, A. M. Gibbs, H. M. Gorha G. Allan Hancock, Paul G. Hoffman, Geo. A. J. Howard, A. E. Huntington, T. E. Ivey, J. Geo. B. Jess, A. N. Kemp, C. R. Luton, R. D. Matthews, R. F. McClellan, James Page, A. J. Pickrell, O. M. Souden, Raymond W. Stephens, Jas. O. Sword, E. Taylor, W. H. Thomson, E. R. Wood.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts.....	\$21,476,027 93	\$49,357,763 28	\$70,833,791
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	39,201 46		39,201
Customers' liability account acceptances.....	233,154 48		233,154
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	426,809 12	4,906,464 83	5,333,273
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	48,702 00	13,929,018 35	13,977,720
Bank premises, furniture and fixtures and safe deposit vaults.....		1,886,436 91	1,886,436
Other real estate owned.....	186,648 23	469,747 83	656,396
Due from Federal Reserve Bank.....	2,540,662 20	360,000 00	2,900,662
Due from other banks.....	5,805,375 07	5,861,553 92	11,666,928
Actual cash on hand.....	1,258,496 54	40,000 00	1,298,496
Exchanges for clearing house.....	95,813 79		95,813
Checks and other cash items.....	3,297,832 85	96,501 82	3,394,334
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	11,946 42	26,084 13	38,030
Totals.....	\$35,420,670 09	\$76,933,571 07	\$112,354,241
LIABILITIES			
Capital paid in.....	\$3,000,000 00	\$1,500,000 00	\$4,500,000
Surplus.....	1,250,000 00	550,000 00	1,800,000
All undivided profits, less expenses, interest and taxes paid.....	1,701,457 47		1,701,457
Reserve for interest, taxes, etc.....	115,438 12	117,120 34	232,558
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....	2,145,749 93		2,145,749
Dividends unpaid.....	334 50		334
Individual deposits subject to check.....	24,589,274 31		24,589,274
Savings deposits.....		62,071,620 37	62,071,620
Demand certificates of deposit.....	79,461 11		79,461
Time certificates of deposit.....		2,375,397 83	2,375,397
Certified checks.....	98,696 91		98,696
Cashiers' checks.....	2,043,672 60		2,043,672
State, county and municipal deposits.....		10,231,884 44	10,231,884
United States and postal savings deposits.....		3,529 00	3,529

CALIFORNIA BANK. LOS ANGELES—Continued

	Commercial	Savings	Combined
LIABILITIES—Continued			
Letters of credit and travelers' checks sold for cash and now outstanding.....	\$ 16,710 00	-----	\$16,710 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	233,154 48	-----	233,154 48
Liability account acceptances executed to furnish dollar exchange.....	146,720 66	\$34,019 09	230,739 75
Other liabilities.....			
Totals.....	\$35,420,670 09	\$76,933,571 07	\$112,354,241 16
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE—The above statement includes the business of branch offices in Los Angeles, Alhambra, Bell, Belvedere, Hollywood, Lomita, North Hollywood, Ocean Park, Owensmouth, Pacific Palisades, Reseda, San Gabriel, San Pedro, Santa Monica, Sawtelle, Terminal Island, Van Nuys and Wilmington.

AMERICAN TRUST COMPANY. SAN FRANCISCO

Incorporated July 2, 1920.

668

Officers—John D. McKee, President; Geo. M. Bowles, Milton H. Esberg, F. T. Elsey, James K. Lochead, Russell Lowry, Parker S. Maddux, C. O. G. Miller, T. S. Montgomery, A. J. Anderson, W. B. Bakewell, C. J. Bertheau, J. C. Bovey, N. B. Campbell, Edwin T. Colman, P. A. Kinnock, H. C. Kirk, R. F. MacDonald, E. A. Majors, William A. Marcus, E. F. Moffatt, A. W. Moore, P. A. Sinzheimer, C. S. Crary, Paul L. Davies, P. A. Dinsmore, G. T. Douglas, J. E. Drew, R. T. Fisher, H. D. Friman, R. C. Gingg, J. H. Gwinn, J. E. Hall, Harry J. Harding, H. Hise, J. A. Johnston, Fred L. Murphy, W. L. Power, F. J. Oehler, Chas. A. Smith, DeWitt C. Treat, Arthur C. Tuohy, Larkin J. Younce, Vice Presidents; E. V. Krick, Vice President, Cashier and Treasurer; B. B. Brown, Secretary; R. M. Sims, Vice President and Trust Officer; R. M. Cook, C. G. Pettygrove, F. H. Thatcher, W. S. Wood, Vice Presidents and Assistant Trust Officers; H. F. Allen, Paul McDonald, H. B. Nichols, A. J. Unsworth, Assistant Vice Presidents, Assistant Secretaries and Assistant Trust Officers; J. L. Bertrane, F. E. Crichton, A. C. McIntyre, W. H. Taplin, A. W. Ulph, Assistant Vice Presidents and Assistant Secretaries; H. P. Fallis, L. E. Grabel, Assistant Vice Presidents and Assistant Trust Officers; A. E. Bary, H. L. Chaddock, Plinio Campana, H. F. Congdon, Ivan Conn, E. H. Daniel, Kenneth Gelwick, R. K. Whitmore, H. E. Jenkins, Gerald D. Kennedy, L. W. Jenkins, A. T. Matthews, J. S. Mills, E. A. Nelson, Wm. T. Pagen, S. W. Semple, L. A. Stevenson, L. F. Sterner, G. L. Stradley, Assistant Vice Presidents; Ed. Ahnefeld, D. C. Aregger, D. C. Armanino, F. B. Arnold, G. L. Ashby, A. E. Brear, Cecil L. Carlyle, R. H. Carscadden, H. H. Christensen, W. C. Cobb, J. C. Crase, L. H. Delano, Paul H. Dewey, A. E. Duane, Harry B. Fetch, D. P. Dunlap, T. W. Dunlop, R. R. Emery, Joseph A. Enos, E. J. Esola, A. M. Fournier, E. C. Graves, A. G. Hammond, F. J. Hart, E. V. Holton, E. C. Johnson, J. M. Knudsen, E. Lanphear, E. R. Jerome, A. P. Lathrop, J. W. O'Farrell, O. F. Nelson, R. J. Pagani, W. R. Plummer, John Regello, W. S. Schenck, C. Stephens, G. H. Stern, R. P. Snyder, O. L. Texdahl, E. J. Treanor, H. J. Unruh, W. N. Vodden, A. B. Walgren, F. E. Whitmer, C. F. Williams, P. E. Williams, A. H. Wright, Assistant Secretaries and Assistant Cashiers; C. E. Johnson, F. H. LaVigne, J. P. Martin, Wallace Merriam, Assistant Secretaries and Assistant Trust Officers; W. E. Anger, Douglas Beasley, L. W. Beede, R. O. Boyer, C. N. Brady, G. Conlan, Chas. W. Conway, R. L. Hatch, Wm. Larsen, Elmer L. Nielsen, H. D. Noyes, R. Pitney, Geo. Kothermel, Lucy Stone, F. L. Yetter, Assistant Secretaries; R. Austin, G. M. Bateman, E. C. Borton, C. C. Bradley, C. W. Carlson, H. S. Chase, James R. Fowle, E. W. Genberg, D. R. Hollingsworth, F. C. Erickson, E. P. Foote, E. D. Kneass, W. A. Kruger, I. R. Lunt, E. L. McCargar, W. M. McKean, E. C. McMillan, T. M. Robinson, Jr., R. S. Robinson, C. D. Owen, H. E. Saunders, P. L. Scheer, J. H. Skillen, Elsie Smyth, V. L. Thompson, J. J. Viera, Assistant Cashiers.

Directors—John D. McKee, Chairman of the Board; James K. Armsby, Geo. M. Bowles, F. W. Bradley, William Cavalier, Edward H. Clark, C. H. Crocker, W. F. Detert, F. T. Elsey, Milton H. Esberg, Geo. S. Forde, A. Crawford Greene, Alexander Hamilton, Stuart S. Hawley, Robert B. Henderson, A. S. Holmes, M. R. Jones, J. R. Knowland, Roger D. Lapham, James K. Lochead, Russell Lowry, Parker S. Maddux, William Wallace Mein, C. O. G. Miller, Robert Miller, John J. Mitchell, T. S. Montgomery, H. C. Morris, T. W. Norris, Herman Phleger, William P. Roth, Frank L. Taylor, William Thomas, Ralston L. White, Ben F. Woolner.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscounts.....	\$58,664,456 20	\$107,805,994 36	-----	-----	\$166,470,450 56
Bankers' acceptances, including rediscounts.....	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----	-----	-----
Overdrafts.....	128,719 80	-----	-----	-----	128,719 80
Customers' liability account acceptances.....	6,510,861 46	-----	-----	-----	6,510,861 46
Liability of foreign banks and bankers on account of acceptances.....	250,000 00	-----	-----	-----	250,000 00
United States securities owned.....	4,670,330 58	26,120,531 01	\$500,000 00	-----	31,290,861 59
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	9,959,218 14	23,082,307 23	-----	\$100,000 00	33,141,525 37
Bank premises, furniture and fixtures and safe deposit vaults.....	2,190,033 31	-----	-----	-----	2,190,033 31
Other real estate owned.....	38,999 98	1,883,535 52	-----	-----	1,922,535 50
Due from Federal Reserve Bank.....	7,098,389 67	4,270,790 82	-----	-----	11,369,180 49
Due from other banks.....	11,510,899 10	235,936 00	12,574 11	104,424 51	11,863,833 72
Actual cash on hand.....	-----	2,407,379 62	-----	-----	2,407,379 62
Exchanges for clearing house.....	3,147,421 59	-----	-----	-----	3,147,421 59
Checks and other cash items.....	80,275 85	1,683 00	-----	-----	81,958 85
Items with Federal Reserve Bank in process of collection.....	1,853,162 60	-----	-----	-----	1,853,162 60
Advances to court trusts.....	-----	-----	2,425 89	11,936 49	14,362 38
Other resources.....	9,440,419 88	192,873 31	-----	3,689 00	9,636,982 19
Totals.....	\$115,543,188 16	\$166,001,030 87	\$515,000 00	\$220,050 00	\$282,279,269 03

AMERICAN TRUST COMPANY. SAN FRANCISCO—Continued

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES					
Capital paid in.....	\$7,000,000 00	\$2,400,000 00	\$500,000 00	\$100,000 00	\$10,000,000 00
Surplus.....	6,500,000 00	3,500,000 00			10,000,000 00
Amount segregated for protection of court and private trusts, national banks only.....					
All undivided profits, less expenses, interest and taxes paid.....	792,632 35	—91,845 60		100,000 00	800,786 75
Reserve for interest, taxes, etc.....	273,615 04	100,312 75			373,927 79
Bills payable with Federal Reserve Bank other than rediscounts.....					
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....					
Liabilities for rediscounts with Federal Reserve Bank.....	2,128,999 82				2,128,999 82
Liabilities for rediscounts other than with Federal Reserve Bank.....	3,013,879 85				3,013,879 85
Deposits due to banks.....	16,047,470 49	10,212 50			16,057,682 99
Dividends unpaid.....	896 50				896 50
Individual deposits subject to check.....	63,344,798 62				63,344,798 62
Savings deposits.....		138,861,288 27			138,861,288 27
Demand certificates of deposit.....	152,078 82				152,078 82
Time certificates of deposit.....	2,521,458 04	4,203,456 01			6,724,914 05
Certified checks.....	153,330 63				153,330 63
Cashiers' checks.....	2,056,779 49				2,056,779 49
State, county and municipal deposits.....	3,193,175 71	16,378,690 26			19,571,865 97
United States and postal savings deposits.....	59,775 16	404,852 00			464,627 16
Letters of credit and travelers' checks sold for cash and now outstanding.....	37,031 83				37,031 83
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	7,509,174 32				7,509,174 32
Liability account acceptances executed to furnish dollar exchange.....	250,000 00				250,000 00
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....					
Fund for advances to trusts.....			15,000 00	20,000 00	35,000 00
Other liabilities.....	508,091 49	234,064 68		50 00	742,206 17
Totals.....	\$115,543,188 16	\$166,001,030 87	\$515,000 00	\$220,050 00	\$282,279,269 03
Interest earned but not collected, not included in resources or liabilities.....					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$6,682,231 27	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$6,682,231 27
Trust investments, personal property.....	15,578,312 46	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	19,135,330 19
Trust investments, real property.....	2,428,312 73	Private trusts, specially designated and construed as court trusts, under supervision.....	23 70
Due from banks.....	1,128,728 70		
Cash on hand.....			
Total.....	\$25,817,585 16	Total.....	\$25,817,585 16

NOTE.—The above statement includes the business of branch offices at Alameda, Albany, Berkeley, Burlingame, Byron, Campbell, Concord, Emeryville, Gilroy, Larkspur, Livermore, Los Banos, Martinez, Menlo Park, Modesto, Newman, Oakland, Palo Alto, Petaluma, Piedmont, Pittsburg, Richmond, San Anselmo, San Francisco, San Jose, San Leandro, San Rafael, Santa Clara, Santa Rosa, Saratoga, Sausalito, Sonoma, Tiburon, Tracy and London, England.

COMMERCIAL BANK. PATTERSON

Incorporated June 10, 1920.

670

Officers—W. W. Cox, President; W. W. Zacharias, Vice President; J. L. Jessen, Treasurer;
 F. E. Douty, Cashier; J. D. Olson, Assistant Cashier.
 Directors—W. W. Cox, W. W. Zacharias, W. W. Giddings, J. D. Patterson, H. V. Bridgford,
 J. L. Jessen, Frank Cox, C. P. Peterson, F. E. Douty.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$154,827 50	\$89,699 97	\$244,527 47
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	485 61		485 61
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	49,383 20	52,487 50	101,870 70
Bank premises, furniture and fixtures and safe deposit vaults.....	38,400 00	15,900 00	54,300 00
Other real estate owned.....	561 60		561 60
Due from Federal Reserve Bank.....			
Due from other banks.....	62,850 25	11,072 68	73,922 93
Actual cash on hand.....	14,902 48	4,378 23	19,280 71
Exchanges for clearing house.....			
Checks and other cash items.....	7,822 29		7,822 29
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$329,232 93	\$173,538 38	\$502,771 31
LIABILITIES			
Capital paid in.....	\$50,000 00	\$25,000 00	\$75,000 00
Surplus.....	5,000 00	2,500 00	7,500 00
All undivided profits, less expenses, interest and taxes paid.....	5,442 74		5,442 74
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than re discounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than re discounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	177 00		177 00
Individual deposits subject to check.....	190,723 97		190,723 97
Savings deposits.....		146,038 38	146,038 38
Demand certificates of deposit.....			
Time certificates of deposit.....	57,229 15		57,229 15
Certified checks.....	2,913 38		2,913 38
Cashiers' checks.....	4,092 56		4,092 56
State, county and municipal deposits.....	13,654 13		13,654 13
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$329,232 93	\$173,538 38	\$502,771 31
Interest earned but not collected, not included in resources or liabilities.....	\$3,000 00	\$1,800 00	\$4,800 00

BANK OF OAKLEY. OAKLEY

Incorporated August 6, 1920.

671

Officers—J. H. Shaw, President; W. H. Hall, Vice President; P. A. Anderson, Cashier and Treasurer, F. C. Anderson, Secretary.
 Directors—J. H. Shaw, W. H. Hall, E. J. Sinclair, P. A. Anderson, F. C. Anderson.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$45,872 73	\$126,885 46	\$172,758 19
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	105 67		105 67
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	84,524 40	50,008 51	134,532 91
Bank premises, furniture and fixtures and safe deposit vaults other real estate owned.....	2,721 40	10,961 99	13,683 39
Due from Federal Reserve Bank.....			
Due from other banks.....	11,775 99	4,962 61	16,738 60
Actual cash on hand.....	5,473 45	4,115 26	9,588 71
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	395 40		395 40
Totals.....	\$150,869 04	\$196,933 83	\$347,802 87
LIABILITIES			
Capital paid in.....	\$12,500 00	\$12,500 00	\$25,000 00
Surplus.....	4,250 00	7,750 00	12,000 00
All undivided profits, less expenses, interest and taxes paid.....	760 91	2,567 53	3,328 44
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	15,000 00		15,000 00
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	85,858 13		85,858 13
Savings deposits.....		139,116 30	139,116 30
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	32,500 00	35,000 00	67,500 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$150,869 04	\$196,933 83	\$347,802 87
Interest earned but not collected, not included in resources or liabilities.....	\$604 50	\$197 50	\$802 00

GROWERS SECURITY BANK. DELANO

Incorporated September 20, 1920.

672

Officers—Rodney L. Turner, President; Harry R. DeVenney, E. A. Roberts, Vice Presidents; E. A. Henley, Cashier; D. Cave, Assistant Cashier.
 Directors—Rodney L. Turner, Harry P. DeVenney, W. J. Wallace, Jerry P. Shields, B. F. Strodley, A. P. Minetti, Wm. A. Hallock, F. W. Welsh, E. A. Roberts.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$147,833 83	\$40,153 46	\$187,987 29
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	25 91	-----	25 91
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	-----	-----	-----
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	248,180 03	23,252 50	271,432 53
Bank premises, furniture and fixtures and safe deposit vaults.....	23,200 00	19,226 95	42,426 95
Other real estate owned.....	-----	4,102 66	4,102 66
Due from Federal Reserve Bank.....	-----	-----	-----
Due from other banks.....	29,970 04	2,486 41	32,456 45
Actual cash on hand.....	18,400 50	3,888 95	22,289 45
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	3,610 14	-----	3,610 14
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	4,687 14	-----	4,687 14
Totals.....	\$475,907 63	\$93,110 93	\$569,018 56
LIABILITIES			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	7,500 00	-----	7,500 00
All undivided profits, less expenses, interest and taxes paid.....	7,091 54	-----	7,091 54
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	46,000 00	-----	46,000 00
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	229,961 58	-----	229,961 58
Savings deposits.....	-----	68,110 93	68,110 93
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	6,475 00	-----	6,475 00
Certified checks.....	-----	-----	-----
Cashiers' checks.....	30,720 64	-----	30,720 64
State, county and municipal deposits.....	116,679 05	-----	116,679 05
United States and postal savings deposits.....	5,163 66	-----	5,163 66
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	1,316 16	-----	1,316 16
Totals.....	\$475,907 63	\$93,110 93	\$569,018 56
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

FARMERS AND MERCHANTS TRUST COMPANY OF LONG BEACH. LONG BEACH

Incorporated August 18, 1920.

674

Officers—C. J. Walker, Chairman of the Board; H. V. Ketcherside, President; Chas. Z. Walker, T. W. Williams, Vice Presidents; W. H. Dunn, Treasurer and Secretary; C. E. Huntington, Assistant Secretary and Treasurer; H. I. Stewart, Assistant Secretary; H. McQuilkin, Auditor.

Directors—C. J. Walker, H. V. Ketcherside, W. H. Dunn, C. E. Huntington, T. W. Williams, Chas. Z. Walker, B. W. Hahn.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	\$102,343 25	\$108,644 50	\$210,987 75
Due from other banks	5,196 75	24,654 71	29,851 46
Actual cash on hand		100 00	100 00
Advances to trusts			
Other resources			
Totals	\$107,540 00	\$133,399 21	\$240,939 21
LIABILITIES			
Capital	\$50,000 00	\$50,000 00	\$100,000 00
Surplus	50,000 00	50,000 00	100,000 00
All undivided profits, less expenses, interest and taxes paid	7,240 00	33,149 21	40,389 21
Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts	300 00	250 00	550 00
Other liabilities			
Totals	\$107,540 00	\$133,399 21	\$240,939 21

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$38,300 00	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$38,300 00
Trust investments, personal property	484,184 26	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	750,784 30
Trust investments, real property	248,100 00	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	18,500 04		
Cash on hand			
Total	\$789,084 30	Total	\$789,084 30

COMMERCIAL AND SAVINGS BANK. WATERFORD

Incorporated June 18, 1920.

676

Officers—A. A. Galt, President; Thos. E. Cooper, Vice President; S. E. Ayer, Cashier;
V. A. Spoonemore, Assistant Cashier.

Directors—A. A. Galt, John T. Halford, Harry J. Wood, Thos. E. Cooper, S. E. Ayer.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$80,046 99	\$53,375 00	\$133,421 99
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	6,000 00		6,000 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	17,000 00		17,000 00
Bank premises, furniture and fixtures and safe deposit vaults.....	8,100 00	11,303 53	19,403 53
Other real estate owned.....	4,600 00		4,600 00
Due from Federal Reserve Bank.....			
Due from other banks.....	26,249 40	7,483 77	33,733 17
Actual cash on hand.....	5,854 03	1,700 00	7,554 03
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$147,850 42	\$73,862 30	\$221,712 72
LIABILITIES			
Capital paid in.....	\$20,000 00	\$10,000 00	\$30,000 00
Surplus.....	1,400 00	1,450 00	2,850 00
All undivided profits, less expenses, interest and taxes paid.....	84 82	20 95	105 77
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	70,906 83		70,906 83
Savings deposits.....		62,391 35	62,391 35
Demand certificates of deposit.....	5,548 25		5,548 25
Time certificates of deposit.....	4,727 00		4,727 00
Certified checks.....			
Cashiers' checks.....	1,279 64		1,279 64
State, county and municipal deposits.....	43,903 88		43,903 88
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$147,850 42	\$73,862 30	\$221,712 72
Interest earned but not collected, not included in resources or liabilities.....	\$1,800 00	\$200 00	\$2,000 00

AMERICAN COMMERCIAL AND SAVINGS BANK. MOORPARK

Incorporated November 10, 1920.

678

Officers—J. W. Phelps, President; J. A. Murphy, Vice President; T. Leo Peel, Cashier.

Directors—J. W. Phelps, J. A. Murphy, C. A. Everett, G. J. Ellwanger, Jas. Birkenshaw, W. C. Binns, R. L. Beardsley.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$66,952 62	\$49,938 00	\$116,890 62
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	2,979 00		2,979 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	37,663 97	50,390 48	88,054 45
Bank premises, furniture and fixtures and safe deposit vaults.....	2,322 50		2,322 50
Other real estate owned.....			
Due from Federal Reserve Bank.....	4,117 48		4,117 48
Due from other banks.....	26,590 45	7,878 82	34,469 27
Actual cash on hand.....	6,234 04	2,669 07	8,903 11
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$146,860 06	\$110,876 37	\$257,736 43
LIABILITIES			
Capital paid in.....	\$22,500 00	\$2,500 00	\$25,000 00
Surplus.....		6,000 00	6,000 00
All undivided profits, less expenses, interest and taxes paid.....	4,532 70		4,532 70
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	93,833 63		93,833 63
Savings deposits.....		73,376 37	73,376 37
Demand certificates of deposit.....			
Time certificates of deposit.....		4,000 00	4,000 00
Certified checks.....			
Cashiers' checks.....	993 73		993 73
State, county and municipal deposits.....	25,000 00	25,000 00	50,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$146,860 06	\$110,876 37	\$257,736 43
Interest earned but not collected, not included in resources or liabilities.....	\$1,260 00	\$930 00	\$2,190 00

COACHELLA VALLEY STATE BANK. THERMAL

Incorporated December 11, 1920.

682

Officers—J. W. Newman, President; E. E. Black, Vice President; W. D. Gibbs, Cashier;
C. S. Ward, Assistant Cashier.
Directors—J. W. Newman, E. E. Black, W. D. Gibbs, C. C. Harbaugh, Robbins Russel.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$89,525 91	\$20,992 00	\$110,517 91
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	155 07		155 07
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		501 20	501 20
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....			
Bank premises, furniture and fixtures and safe deposit vaults other real estate owned.....	4,280.00		4,280 00
Due from Federal Reserve Bank.....	4,750 00		4,750 00
Due from other banks.....	32,347 98	677 44	33,025 42
Actual cash on hand.....	1,911 58	476 47	2,388 05
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$132,970 54	\$22,647 11	\$155,617 65
LIABILITIES			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	1,000 00	500 00	1,500 00
All undivided profits, less expenses, interest and taxes paid.....	795 80		795 80
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	101,870 73		101,870 73
Savings deposits.....		17,147 11	17,147 11
Demand certificates of deposit.....			
Time certificates of deposit.....	8,500 00		8,500 00
Certified checks.....			
Cashiers' checks.....	804 01		804 01
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$132,970 54	\$22,647 11	\$155,617 65
Interest earned but not collected, not included in resources or liabilities.....	\$800 00		\$800 00

CALIFORNIA TRUST COMPANY. LOS ANGELES

Incorporated December 13, 1920.

684

Officers—G. Allan Hancock, Chairman of the Board; A. E. Huntington, President; Frederick R. Behrends, Vice President and Trust Officer; Lewis E. Bliss, A. M. Chaffey, J. B. Chaffey, Geo. A. J. Howard, James R. Page, Benson L. Smith, W. H. Thomson, Vice Presidents; Samuel S. Rolph, Assistant Trust Officer; F. H. Schmidt, Cashier and Assistant Secretary; D. C. Geiselman, Escrow Officer; H. M. Coffin, Secretary and Treasurer; D. L. Wyland, Auditor; Randolph Smith, Manager Corporate Department and Assistant Secretary; William Payne, Assistant Auditor and Assistant Secretary; Conrad J. Fuglaar, Chief Accountant; Edward H. Stamm, Assistant Secretary.

Directors—Lewis E. Bliss, A. M. Chaffey, Jefferson P. Chandler, Leo S. Chandler, H. M. Coffin, Charles E. Donnelly, Zack J. Farmer, Claude Fisher, W. R. Fraser, G. Allan Hancock, Preston Hotchkis, Geo. A. J. Howard, A. E. Huntington, A. N. Kemp, Edgar G. Miller, Alan E. Morphy, Elvon Musick, Eugene Overton, Lee A. Phillips, F. H. Rolaap, Moye W. Stephens, W. H. Thomson, R. J. Wig, Alfred Wright, Gerald C. Young.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$418,400 00	\$62,750 00	\$481,150 00
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	50,000 00	227,904 34	277,904 34
Due from other banks.....	5,961 95	15,669 90	21,631 85
Actual cash on hand.....		1,144 91	1,144 91
Advances to trusts.....	26,138 05	12,765 87	38,903 92
Other resources.....		40,220 81	40,220 81
Totals.....	\$500,500 00	\$360,455 83	\$860,955 83
LIABILITIES			
Capital.....	\$300,000 00	\$200,000 00	\$500,000 00
Surplus.....	15,500 00	51,300 00	66,800 00
All undivided profits, less expenses interest and taxes paid.....	150,000 00	75,139 66	225,139 66
Reserve for interest, taxes, etc., accrued and unpaid.....		19,016 17	19,016 17
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....	35,000 00	15,000 00	50,000 00
Other liabilities.....			
Totals.....	\$500,500 00	\$360,455 83	\$860,955 83

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property....	\$5,262,784 51	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$3,595,744 55
Trust investments, real property.....	1,490,709 30		
Due from banks.....	354,250 74	Private trusts, specially designated and construed as court trusts, under supervision.....	3,512,000 00
Cash on hand.....			
Total.....	\$7,107,744 55	Total.....	\$7,107,744 55

BANK OF UPPER LAKE. UPPER LAKE

Incorporated August 4, 1921.

693

Officers—J. A. Younggreen, President; R. H. Sneed, Chairman of the Board; Geo. W. Johnson, J. B. Baker, Vice Presidents; Marion A. Younggreen, Cashier and Secretary; J. A. Younggreen, Treasurer.
 Directors—R. H. Sneed, J. A. Younggreen, Geo. W. Johnson, J. B. Baker, G. W. Kiblinger, Marion A. Younggreen.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$69,204 70	\$64,285 11	\$133,489 81
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	82 59		82 59
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	1,022 10		1,022 10
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	56,800 11	24,480 20	81,280 31
Bank premises, furniture and fixtures and safe deposit vaults	12,096 70		12,096 70
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	9,029 90	1,588 08	10,617 98
Actual cash on hand	5,666 49	1,548 18	7,214 67
Exchanges for clearing house			
Checks and other cash items	88		88
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$153,903 47	\$91,901 57	\$245,805 04
LIABILITIES			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	5,500 00		5,500 00
All undivided profits, less expenses, interest and taxes paid	1,882 24	2,383 65	4,265 89
Reserve for interest, taxes, etc.	29 30		29 30
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	15,000 00		15,000 00
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	759 00		759 00
Individual deposits subject to check	84,841 65		84,841 65
Savings deposits		56,589 96	56,589 96
Demand certificates of deposit			
Time certificates of deposit		2,927 96	2,927 96
Certified checks	538 00		538 00
Cashiers' checks	353 28		353 28
State, county and municipal deposits	30,000 00	20,000 00	50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$153,903 47	\$91,901 57	\$245,805 04
Interest earned but not collected, not included in resources or liabilities	\$635 43	\$1,327 36	\$1,962 79

TUJUNGA VALLEY BANK. TUJUNGA

Incorporated November 7, 1921.

695

Officers—Emil Kirchner, President; Geo. C. Buck, Vice President; Harry J. Thomas, Cashier;
 P. P. Correll, Lauren C. Shaffer, Assistant Cashiers.
 Directors—Geo. C. Buck, W. J. Buckley, G. J. Fischer, M. V. Hartranft, Emil Kirchner,
 Harry J. Thomas, Addison E. Wells.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$89,308 85	\$128,795 40	\$218,104 25
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	169 75		169 75
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	136,455 00	1,995 00	138,450 00
Bank premises, furniture and fixtures and safe deposit vaults.....	23,750 00		23,750 00
Other real estate owned.....			
Due from Federal Reserve Bank.....	5,926 19	1,500 00	7,426 19
Due from other banks.....	46,174 19	4,014 51	50,188 70
Actual cash on hand.....	6,979 30	2,951 72	9,931 02
Exchanges for clearing house.....	58 64		58 64
Checks and other cash items.....	158 00		158 00
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	45 67		45 67
Totals.....	\$309,025 59	\$139,256 63	\$448,282 22
LIABILITIES			
Capital paid in.....	\$30,000 00	\$20,000 00	\$50,000 00
Surplus.....	6,250 00	4,000 00	10,250 00
All undivided profits, less expenses, interest and taxes paid.....	1,408 22		1,408 22
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	606 00		606 00
Individual deposits subject to check.....	183,645 67		183,645 67
Savings deposits.....		106,606 63	106,606 63
Demand certificates of deposit.....			
Time certificates of deposit.....		8,650 00	8,650 00
Certified checks.....			
Cashiers' checks.....	6,759 20		6,759 20
State, county and municipal deposits.....	80,356 50		80,356 50
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$309,025 59	\$139,256 63	\$448,282 22
Interest earned but not collected, not included in resources or liabilities.....	\$2,000 00	\$1,500 00	\$3,500 00

BANK OF ZELZAH. ZELZAH

Incorporated December 29, 1921.

699

Officers—Olaf Halvorson, President; Franz J. Borchard, Vice President; J. H. Willis, Cashier.
 Directors—Olaf Halvorson, G. A. Allard, Franz J. Borchard, Wm. K. English.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$68,913 07	\$28,866 75	\$97,779 82
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	193 91		193 91
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptance.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	38,365 30	2,500 00	40,865 30
Bank premises, furniture and fixtures and safe deposit vaults.....	2,842 19		2,842 19
Other real estate owned.....	502 42		502 42
Due from Federal Reserve Bank.....			
Due from other banks.....	9,045 35	5,346 88	14,392 23
Actual cash on hand.....	3,893 37	710 34	4,693 71
Exchanges for clearing house.....			
Checks and other cash items.....	128 10		128 10
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$123,973 71	\$37,423 97	\$161,397 68
LIABILITIES			
Capital paid in.....	\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....	1,500 00	1,000 00	2,500 00
All undivided profits, less expenses, interest and taxes paid.....	1,121 19		1,121 19
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	12,500 00		12,500 00
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	46,785 94		46,785 94
Savings deposits.....		26,423 97	26,423 97
Demand certificates of deposit.....			
Time certificates of deposit.....	10,000 00		10,000 00
Certified checks.....			
Cashiers' checks.....	2,066 58		2,066 58
State, county and municipal deposits.....	35,000 00		35,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$123,973 71	\$37,423 97	\$161,397 68
Interest earned but not collected, not included in resources or liabilities.....			

CITIZENS BANK OF GARDEN GROVE. GARDEN GROVE

Incorporated December 23, 1921.

704

Officers—H. A. Lake, President; P. D. Brady, Vice President; L. W. Schauer, Cashier, Secretary-Treasurer.

Directors—L. W. Schauer, C. S. Holt, C. A. Andres, H. A. Lake, P. D. Brady.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$97,719 04	\$41,389 80	\$139,108 84
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	43 04		43 04
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	75,884 32	2,000 00	77,884 32
Bank premises, furniture and fixtures and safe deposit vaults.....	15,208 10	2,667 00	17,875 10
Other real estate owned.....			
Due from Federal Reserve Bank.....		1,250 00	1,250 00
Due from other banks.....	34,331 81	2,291 90	36,623 71
Actual cash on hand.....	8,649 03		8,649 03
Exchanges for clearing house.....			
Checks and other cash items.....	457 80		457 80
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$232,293 14	\$49,598 70	\$281,891 84
LIABILITIES			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	1,800 00	450 00	2,250 00
All undivided profits, less expenses, interest and taxes paid.....	899 51	360 12	1,259 63
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	10,000 00		10,000 00
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	1,000 00		1,000 00
Individual deposits subject to check.....	124,570 91		124,570 91
Savings deposits.....		43,788 58	43,788 58
Demand certificates of deposit.....	1,000 00		1,000 00
Time certificates of deposit.....	13,783 20		13,783 20
Certified checks.....	130 50		130 50
Cashiers' checks.....	4,109 02		4,109 02
State, county and municipal deposits.....	55,000 00		55,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$232,293 14	\$49,598 70	\$281,891 84
Interest earned but not collected, not included in resources or liabilities (approximately).....	\$1,490 00	\$710 00	\$2,200 00

HOLLYWOOD STATE BANK. LOS ANGELES

Incorporated December 22, 1921.

710

Officers—Charles A. Hubbard, President; C. A. Adams, George McLagan, Vice Presidents; C. L. Nelson, Vice President and Cashier; Mercedes Rodman, Assistant Cashier and Secretary; L. B. Howard, Treasurer.
 Directors—Dale Parke, H. A. Goldman, Mrs. L. B. Howard, R. F. Barnett, L. W. Klinker, Charles A. Hubbard, W. W. Kerrigan, C. L. Nelson, George McLagan.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$286,286 38	\$174,867 82	\$461,154 20
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	2,186 67		2,186 67
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	202,021 86	43,731 47	245,753 33
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	79,649 78	15,192 92	94,842 70
Bank premises, furniture and fixtures and safe deposit vaults	82,667 70		82,667 70
Other real estate owned			
Due from Federal Reserve Bank	20,000 00	5,000 00	25,000 00
Due from other banks	67,292 76	1,639 39	68,932 15
Actual cash on hand	14,493 48	9,269 39	23,762 87
Exchanges for clearing house			
Checks and other cash items	17 50		17 50
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$754,616 13	\$249,700 99	\$1,004,317 12
LIABILITIES			
Capital paid in	\$85,000 00	\$15,000 00	\$100,000 00
Surplus	1,000 00	1,000 00	2,000 00
All undivided profits, less expenses, interest and taxes paid	-4,895 40		-4,895 40
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Liabilities payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	25,000 00		25,000 00
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	415,980 00		415,980 00
Savings deposits		157,940 99	157,940 99
Demand certificates of deposit			
Time certificates of deposit		25,760 00	25,760 00
Certified checks	982 00		982 00
Cashiers' checks	31,426 03		31,426 03
State, county and municipal deposits	200,000 00	50,000 00	250,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	123 50		123 50
Totals	\$754,616 13	\$249,700 99	\$1,004,317 12
Interest earned but not collected, not included in resources or liabilities			

LAKESIDE COMMERCIAL AND SAVINGS BANK. LAKESIDE

Incorporated November 25, 1921.

713

Officers—A. W. Hall, President; L. G. Scott, Vice President; B. J. Conrad, Cashier.

Directors—A. W. Hall, L. G. Scott, A. W. Morton, H. S. Kibbey, Geo. W. Gibson, Harold Bacon, B. J. Conrad.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$72,726 75	\$47,846 67	\$120,573 42
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	6,000 00		6,000 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	56,602 60		56,602 60
Bank premises, furniture and fixtures and safe deposit vaults	4,500 00	6,500 00	11,000 00
Other real estate owned			
Due from Federal Reserve Bank	3,000 00	1,500 00	4,500 00
Due from other banks	17,480 87	3,031 24	20,512 11
Actual cash on hand	4,270 24		4,270 24
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$164,580 46	\$58,877 91	\$223,458 37
LIABILITIES			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	5,500 00	1,000 00	6,500 00
All undivided profits, less expenses, interest and taxes paid	307 20		307 20
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	87,326 98		87,326 98
Savings deposits		47,877 91	47,877 91
Demand certificates of deposit			
Time certificates of deposit	4,500 00		4,500 00
Certified checks			
Cashiers' checks	1,946 28		1,946 28
State, county and municipal deposits	50,000 00		50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$164,580 46	\$58,877 91	\$223,458 37
Interest earned but not collected, not included in resources or liabilities			

HAWTHORNE STATE BANK. HAWTHORNE

Incorporated April 15, 1922.

714

Officers—F. A. Jones, President; A. J. McIver, Vice President; R. R. Hopkins, Cashier; H. C. Hilbert, Assistant Cashier.

Directors—F. A. Jones, R. R. Hopkins, A. J. McIver, E. W. French, F. A. Ewing, Bernard Martin, John R. Holland.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$112,257 28	\$61,065 01	\$173,322 29
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	51 14		51 14
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	29,981 25		29,981 25
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	238,583 49	32,367 50	270,950 99
Bank premises, furniture and fixtures and safe deposit vaults	24,321 82		24,321 82
Other real estate owned	20,652 23	18,470 45	39,122 68
Due from Federal Reserve Bank	2,500 00		2,500 00
Due from other banks	51,136 02	1,459 14	52,595 16
Actual cash on hand	5,882 53	5,271 85	11,154 38
Exchanges for clearing house			
Checks and other cash items	569 58		569 58
Items with Federal Reserve Bank in process of collection			
Other resources	193 40		193 40
Totals	\$486,128 74	\$118,633 95	\$604,762 69
LIABILITIES			
Capital paid in	\$40,000 00	\$13,900 00	\$53,900 00
Surplus	3,000 00		3,000 00
All undivided profits, less expenses, interest and taxes paid	5,789 04		5,789 04
Reserve for interest, taxes, etc.	1,689 37		1,689 37
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	50,000 00		50,000 00
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	156,817 58		156,817 58
Savings deposits		81,789 55	81,789 55
Demand certificates of deposit			
Time certificates of deposit		22,944 40	22,944 40
Certified checks	1 00		1 00
Cashiers' checks	43,862 33		43,862 33
State, county and municipal deposits	184,497 55		184,497 55
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	471 87		471 87
Totals	\$486,128 74	\$118,633 95	\$604,762 69
Interest earned but not collected, not included in resources or liabilities	\$1,843 00	\$871 00	\$2,714 00

SECURITY STATE BANK OF TURLOCK. TURLOCK

Incorporated April 19, 1922.

715

Officers—Fred Knudsen, President; E. A. Malmberg, Vice President and Cashier; A. L. Swanson, Treasurer; F. J. Rajcs, Esther Erickson, Assistant Cashiers; A. P. Klint, Chairman.

Directors—A. P. Klint, Fred Knudsen, Andrew Larson, E. A. Malmberg, A. L. Swanson, Otto Swanson, C. H. Widlund.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$98,035 86	\$135,369 43	\$233,405 29
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	124 74	-----	124 74
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	-----	7,250 00	7,250 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	29,125 00	148,241 18	177,366 18
Bank premises, furniture and fixtures and safe deposit vaults.....	5,000 00	-----	5,000 00
Other real estate owned.....	-----	-----	-----
Due from Federal Reserve Bank.....	1,000 00	6,000 00	7,000 00
Due from other banks.....	24,085 82	13,360 99	37,446 81
Actual cash on hand.....	9,511 59	-----	9,511 59
Exchanges for clearing house.....	1,813 79	-----	1,813 79
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	140 86	-----	140 86
Totals.....	\$168,837 66	\$310,221 60	\$479,059 26
LIABILITIES			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	4,000 00	5,000 00	9,000 00
All undivided profits, less expenses, interest and taxes paid.....	7,470 00	-----	7,470 00
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	1,500 0	-----	1,500 00
Individual deposits subject to check.....	105,442 42	-----	105,442 42
Savings deposits.....	-----	238,221 60	238,221 60
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	10,704 77	-----	10,704 77
Certified checks.....	730 33	-----	730 33
Cashiers' checks.....	3,863 45	-----	3,863 45
State, county and municipal deposits.....	10,000 00	42,000 00	52,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	126 69	-----	126 69
Totals.....	\$168,837 66	\$310,221 60	\$479,059 26
Interest earned but not collected, not included in resources or liabilities.....	\$1,308 24	\$3,470 91	\$4,779 15

CENTRAL BANK OF CALAVERAS. SAN ANDREAS

Incorporated March 27, 1922.

720

Officers—C. J. Tiscornia, President; W. S. Dennis, Vice President; F. A. Meyer, Cashier, Secretary and Treasurer; J. A. Serra, Assistant Cashier and Secretary.
 Directors—C. J. Tiscornia, W. S. Dennis, F. A. Meyer, A. Domenghini, John Cavagnaro, Giacomo Oneto, J. A. Smith, Fred N. Beal, Thos. E. McSorley, Wm. W. Ellinwood, J. A. Serra.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$90,568 61	\$448,621 16	\$539,189 77
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	69 60		69 60
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	247 50		247 50
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	186,714 35	280,516 24	467,230 59
Bank premises, furniture and fixtures and safe deposit vaults.....	4,824 00	9,650 00	14,474 00
Other real estate owned.....		1 00	1 00
Due from Federal Reserve Bank.....			
Due from other banks.....	77,891 06	41,080 32	118,971 38
Actual cash on hand.....	26,902 77	17,575 86	44,478 63
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$387,217 89	\$797,444 58	\$1,184,662 47
LIABILITIES			
Capital paid in.....	\$25,000 00	\$35,000 00	\$60,000 00
Surplus.....	5,000 00	35,000 00	40,000 00
All undivided profits, less expenses, interest and taxes paid.....	7,226 25	7,539 95	14,766 20
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	1,827 00		1,827 00
Individual deposits subject to check.....	290,579 17		290,579 17
Savings deposits.....		662,904 63	662,904 63
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	8,691 40		8,691 40
State, county and municipal deposits.....	48,894 07	57,000 00	105,894 07
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$387,217 89	\$797,444 58	\$1,184,662 47
Interest earned but not collected, not included in resources or liabilities.....	\$600 00	\$2,000 00	\$2,600 00

SIERRA MADRE SAVINGS BANK. SIERRA MADRE

Incorporated May 16, 1922.

721

Officers—H. E. Allen, President; C. S. Kersting, Vice President; W. H. Ingraham, Cashier; M. F. Seeley, Assistant Cashier.
 Directors—H. E. Allen, C. S. Kersting, Chas. W. Yerxa, F. H. Hartman, W. S. Andrews, C. W. Hull.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$132,372 49	\$301,629 77	\$434,002 26
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	761 93		761 93
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	156,520 75	59,222 30	215,743 05
Bank premises, furniture and fixtures and safe deposit vaults.....	8,500 00	19,000 00	27,500 00
Other real estate owned.....		971 43	971 43
Due from Federal Reserve Bank.....	6,445 19	9,000 00	15,445 19
Due from other banks.....	15,406 98	10,883 35	26,290 33
Actual cash on hand.....	16,423 41		16,423 41
Exchanges for clearing house.....			
Checks and other cash items.....	3,630 20		3,630 20
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$340,060 95	\$400,706 85	\$740,767 80
LIABILITIES			
Capital paid in.....	\$25,000 00	\$22,500 00	\$47,500 00
Surplus.....	19,000 00	18,000 00	37,000 00
All undivided profits, less expenses, interest and taxes paid.....	7,459 04	6,511 02	13,970 06
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....		1,425 00	1,425 00
Individual deposits subject to check.....	236,589 40		236,589 40
Savings deposits.....		314,327 73	314,327 73
Demand certificates of deposit.....		21,066 89	21,066 89
Time certificates of deposit.....			
Certified checks.....	4,990 91		4,990 91
Cashiers' checks.....	47,021 60	16,876 21	63,897 81
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$340,060 95	\$400,706 85	\$740,767 80
Interest earned but not collected, not included in resources or liabilities.....	\$500 00	\$500 00	\$1,000 00

CITIZENS BANK OF SAN PEDRO. SAN PEDRO

Incorporated May 10, 1922.

723

Officers—J. A. Phillips, President; John S. Gibson, Jr., Vice President and Assistant Cashier;
C. M. Cason, Cashier.
Directors—J. A. Phillips, Terry E. Hickman, John Wehrman, Claude Hickman, Geo. F. Hopkins, John S. Gibson, Jr., C. M. Cason.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$76,523 34	\$36,443 50	\$112,966 84
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	77 10		77 10
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	48,905 00	1,000 00	49,905 00
Bank premises, furniture and fixtures and safe deposit vaults	4,531 89		4,531 89
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	7,523 11		7,523 11
Actual cash on hand	5,635 11	1,791 30	7,426 41
Exchanges for clearing house	3,236 60		3,236 60
Checks and other cash items	116 50		116 50
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$146,548 65	\$39,234 80	\$185,783 45
LIABILITIES			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	1,000 00		1,000 00
All undivided profits, less expenses, interest and taxes paid	2,162 53		2,162 53
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	82,690 34		82,690 34
Savings deposits		34,234 80	34,234 80
Demand certificates of deposit			
Time certificates of deposit	2,000 00		2,000 00
Certified checks	1,848 27		1,848 27
Cashiers' checks	1,811 10		1,811 10
State, county and municipal deposits	35,000 00		35,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	36 41		36 41
Totals	\$146,548 65	\$39,234 80	\$185,673 45
Interest earned but not collected, not included in resources or liabilities			

LOS ANGELES TRUST AND SAFE DEPOSIT COMPANY. LOS ANGELES.

Incorporated June 16, 1922.

724

Officers—J. M. Elliott, Chairman of the Board; Henry M. Robinson, President; R. B. Hardacre, Wm. R. Hervey, George S. Edwards, Vice Presidents; A. B. Jones, Secretary and Treasurer; J. E. Macbeth, S. C. Baxter, W. W. French, F. D. Campbell, Walter Shoemaker, Assistant Secretaries.

Directors—Henry M. Robinson, J. M. Elliott, Wm. R. Hervey, George S. Edwards, R. B. Hardacre, H. C. Barroll, James E. Shelton.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts			
United States securities owned		\$10,000 00	\$10,000 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	\$100,000 00	100,000 00	200,000 00
Due from other banks	1,000 00	8,561 10	9,561 10
Actual cash on hand			
Advances to trusts			
Other resources			
Totals	\$101,000 00	\$118,561 10	\$219,561 10
LIABILITIES			
Capital	\$100,000 00	\$100,000 00	\$200,000 00
Surplus		11,000 00	11,000 00
All undivided profits, less expenses, interest and taxes paid	1,000 00	7,561 10	8,561 10
Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts			
Other liabilities			
Totals	\$101,000 00	\$118,561 10	\$219,561 10

THE BANK OF HOLLYWOOD. LOS ANGELES

Incorporated April 13, 1922.

729

Officers—G. R. Dexter, President; Chas. Hammel, K. J. Koebig, Maurice De Mond, Clifford Gillespie, Vice Presidents; Chas. Lumpkin, Cashier; B. H. George, W. H. Westerman, A. A. Sturman, Assistant Cashiers.

Directors—John R. Avery, Gilbert H. Beesemyer, J. S. Blackton, B. U. Cain, Maurice De Mond, G. R. Dexter, C. B. Edington, David E. Fulwider, Clifford Gillespie, R. C. Gordon, Samuel Kress, Orville L. Loutt, E. R. Smith, R. N. Stevenson, H. J. Strathearn, B. G. Taft, Gene Tilden.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$999,220 81	\$288,561 34	\$1,287,782 15
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	2,558 04		2,558 04
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		715,005 73	715,005 73
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	235,211 91	430,773 00	665,984 91
Bank premises, furniture and fixtures and safe deposit vaults.....	8,009 88	94,372 18	102,382 06
Other real estate owned.....		8,235 72	8,235 72
Due from Federal Reserve Bank.....	12,726 04	7,659 94	20,385 98
Due from other banks.....	125,010 46	82,769 00	207,779 46
Actual cash on hand.....	74,570 05	8,660 21	83,230 26
Exchanges for clearing house.....	54,681 05		54,681 05
Checks and other cash items.....	1,549 54		1,549 54
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	10,925 25		10,925 25
Totals.....	\$1,524,463 03	\$1,636,037 12	\$3,160,500 15
LIABILITIES			
Capital paid in.....	\$260,000 00	\$65 000 00	\$325,000 00
Surplus.....	26,000 00		26,000 00
All undivided profits, less expenses, interest and taxes paid.....	-14,680 96		-14,680 96
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	1,140,169 91		1,140,169 91
Success accounts.....	40,150 25		40,150 25
Savings deposits.....		646,037 12	646,037 12
Demand certificates of deposit.....			
Time certificates of deposit.....	12,276 00		12,276 00
Certified checks.....	7,986 36		7,986 36
Cashiers' checks.....	42,883 48		42,883 48
State, county and municipal deposits.....		925,000 00	925,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	9,677 99		9,677 99
Totals.....	\$1,524,463 03	\$1,636,037 12	\$3,160,500 15
Interest earned but not collected, not included in resources or liabilities.....	\$11,285 56	\$13,982 70	\$25,268 26

NOTE.—The above statement includes the business of a branch office at Santa Monica and Vine streets, Los Angeles.

STATE BANK OF MANHATTAN BEACH. MANHATTAN BEACH

Incorporated July 18, 1922.

730

Officers—Geo. H. Kern, President; G. S. Thatcher, Vice President; M. S. Wick, Cashier;
 N. B. Grose, Assistant Cashier.
 Directors—Geo. H. Kern, G. S. Thatcher, R. E. Matteson, M. S. Wick, J. Chattwood.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
Resources			
Loans and discounts, including rediscounts.....	\$27,799 90	\$33,868 00	\$61,667 90
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	22 14	-----	22 14
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	573 92	11,392 05	11,965 97
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	103,682 75	15,631 60	119,314 35
Bank premises, furniture and fixtures and safe deposit vaults.....	28,243 45	10,000 00	38,243 45
Other real estate owned.....	240 00	-----	240 00
Due from Federal Reserve Bank.....	-----	-----	-----
Due from other banks.....	3,881 63	-----	3,881 63
Actual cash on hand.....	11,369 53	5,056 95	16,426 48
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	767 72	-----	767 72
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$176,581 04	\$75,948 60	\$252,529 64
LIABILITIES			
Capital paid in.....	\$25,000 00	\$10,000 00	\$35,000 00
Surplus.....	5,150 00	-----	5,150 00
All undivided profits, less expenses, interest and taxes paid.....	409 76	-----	409 76
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	1,050 00	-----	1,050 00
Individual deposits subject to check.....	78,881 01	-----	78,881 01
Savings deposits.....	-----	55,948 60	55,948 60
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	99 02	-----	99 02
State, county and municipal deposits.....	65,948 25	10,000 00	75,948 25
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	43 00	-----	43 00
Totals.....	\$176,581 04	\$75,948 60	\$252,529 64
Interest earned but not collected, not included in resources or liabilities.....	\$150 00	\$200 00	\$350 00

WEST SIDE STATE BANK. LOS ANGELES

Incorporated May 18, 1922.

731

Officers—C. S. Hutson, President; Dale H. Parke, Vice President; A. A. Normandin, Treasurer; F. F. Miller, Vice President and Cashier; A. R. Collins, Assistant Cashier and Secretary; W. P. Sharpe, Jr., Assistant Secretary.
 Directors—C. S. Hutson, Vern S. Stires, Wm. Knewbow, Dale H. Parke, F. F. Miller, L. B. Howard, W. C. Longstreth, A. A. Normandin.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$170,520 03	\$364,526 75	\$535,046 78
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	201 06		201 06
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		187,010 04	187,010 04
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	94,347 82	120,702 80	215,050 62
Bank premises, furniture and fixtures and safe deposit vaults.....	10,664 82		10,664 82
Other real estate owned.....			
Due from Federal Reserve Bank.....	13,000 00	12,000 00	25,000 00
Due from other banks.....	32,032 28	3,280 47	35,312 75
Actual cash on hand.....	14,505 35		14,505 35
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$335,271 36	\$687,520 06	\$1,022,791 42
LIABILITIES			
Capital paid in.....	\$22,500 00	\$37,500 00	\$60,000 00
Surplus.....	11,000 00	11,000 00	22,000 00
All undivided profits, less expenses, interest and taxes paid.....	4,200 30		4,200 30
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	275,611 41		275,611 41
Savings deposits.....		438,663 07	438,663 07
Demand certificates of deposit.....			
Time certificates of deposit.....		26,268 27	26,268 27
Certified checks.....	3 00		3 00
Cashiers' checks.....	21,384 32		21,384 32
State, county and municipal deposits.....		170,000 00	170,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	572 33	4,088 72	4,661 05
Totals.....	\$335,271 36	\$687,520 06	\$1,022,791 42
Interest earned but not collected, not included in resources or liabilities.....			

ATLANTIC AVENUE BANK. BELL

Incorporated September 6, 1922.

734

Officers—Percy W. Wilson, President and Cashier; J. E. Kenefick, Vice President.

Directors—Percy W. Wilson, J. E. Kenefick, John C. Samson, C. B. Graham, F. M. White, Frank L. Whitlock.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$246,285 32	\$165,219 12	\$411,504 44
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	1,779 55		1,779 55
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	153 23	570 05	723 28
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	137,925 05	55,733 32	193,658 37
Bank premises, furniture and fixtures and safe deposit vaults	13,092 23		13,092 23
Other real estate owned			
Due from Federal Reserve Bank	11,518 00	5,000 00	16,518 00
Due from other banks	41,481 00	4,895 30	46,376 30
Actual cash on hand	2,391 23	10,207 42	12,598 65
Exchanges for clearing house	1,025 86		1,025 86
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	878 58		878 58
Totals	\$456,530 05	\$241,625 21	\$698,155 26
LIABILITIES			
Capital paid in	\$62,750 00	\$12,250 00	\$75,000 00
Surplus	17,250 00	13,750 00	31,000 00
All undivided profits, less expenses, interest and taxes paid	2,932 37	178 71	3,111 08
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	30,000 00		30,000 00
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	242,528 29		242,528 29
Savings deposits		190,446 50	190,446 50
Demand certificates of deposit			
Time certificates of deposit	4,528 10		4,528 10
Certified checks	35 00		35 00
Cashiers' checks	13,470 08		13,470 08
State, county and municipal deposits	81,508 00	25,000 00	106,508 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	1,528 21		1,528 21
Totals	\$456,530 05	\$241,625 21	\$698,155 26
Interest earned but not collected, not included in resources or liabilities			

BANK OF COMMERCE. LOS ANGELES

Incorporated September 23, 1922.

738

Officers—M. H. Schumacher, President; F. C. Legrand, Vice President and Cashier; H. S. Safranek, Secretary and Assistant Cashier.
 Directors—M. H. Schumacher, H. C. Tucker, J. L. Dalton, H. S. Safranek, F. C. Legrand, F. G. Baker, T. E. Justice.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$89,410 12	\$109,587 03	\$198,997 15
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	122 76		122 76
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	102,798 05	32,875 00	135,673 05
Bank premises, furniture and fixtures and safe deposit vaults.....	7,100 00		7,100 00
Other real estate owned.....	2,820 00		2,820 00
Due from Federal Reserve Bank.....	7,500 00	2,500 00	10,000 00
Due from other banks.....	14,592 08	12,326 38	26,918 46
Actual cash on hand.....	11,943 66	1,428 81	13,372 47
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$236,286 67	\$158,717 22	\$395,003 89
LIABILITIES			
Capital paid in.....	\$25,000 00	\$15,000 00	\$40,000 00
Surplus.....	250 00		250 00
All undivided profits, less expenses, interest and taxes paid.....	2,606 98		2,606 98
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	114,805 26		114,805 26
Savings deposits.....		143,717 22	143,717 22
Demand certificates of deposit.....			
Time certificates of deposit.....	7,609 00		7,609 00
Certified checks.....	382 40		382 40
Cashiers' checks.....	4,952 99		4,952 99
State, county and municipal deposits.....	80,000 00		80,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	680 04		680 04
Totals.....	\$236,286 67	\$158,717 22	\$395,003 89
Interest earned but not collected, not included in resources or liabilities.....	\$200 00	\$900 00	\$1,100 00

BANK OF BALBOA. BALBOA

Incorporated September 27, 1922.

739

Officers—F. C. Ferry, President; J. A. Beek, J. A. Gant, D. J. Dodge, Vice Presidents;
 Robert W. Bailey, Cashier and Secretary; F. A. Gayden, B. W. Harmer, R. E. Turner,
 Assistant Cashiers; Roy L. Davis, Manager Branch.
 Directors—F. C. Ferry, M. D., J. P. Greeley, J. A. Beek, J. A. Gant, D. J. Dodge, C. B.
 Diehl, Paul B. Ellsworth, N. O. Mellott, C. W. TeWinkle

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$150,949 41	\$77,054 59	\$228,004 00
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	21 78	-----	21 78
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	25,000 00	-----	25,000 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	143,796 42	25,025 00	168,821 42
Bank premises, furniture and fixtures and safe deposit vaults.....	56,645 28	-----	56,645 28
Other real estate owned.....	-----	12,369 98	12,369 98
Due from Federal Reserve Bank.....	-----	3,000 00	3,000 00
Due from other banks.....	77,857 59	8,013 45	85,871 04
Actual cash on hand.....	21,690 04	-----	21,690 04
Exchanges for clearing house.....	2,897 98	-----	2,897 98
Checks and other cash items.....	29 42	-----	29 42
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	61 02	-----	61 02
Totals.....	\$478,948 94	\$125,463 02	\$604,411 96
LIABILITIES			
Capital paid in.....	\$62,500 00	\$12,500 00	\$75,000 00
Surplus.....	2,400 00	750 00	3,150 00
All undivided profits, less expenses, interest and taxes paid.....	2,969 93	982 67	3,952 60
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	321,337 36	-----	321,337 36
Savings deposits.....	-----	109,022 42	109,022 42
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	2,207 93	2,207 93
Certified checks.....	6 86	-----	6 86
Cashiers' checks.....	4,734 79	-----	4,734 79
State, county and municipal deposits.....	85,000 00	-----	85,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit at d travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$478,948 94	\$125,463 02	\$604,411 96
Interest earned but not collected, not included in resources or liabilities.....	\$2,500 00	\$2,000 00	\$4,500 00

NOTE.—The above statement includes the business of a branch office at Costa Mesa.

BELVEDERE STATE BANK. BELVEDERE GARDENS

Incorporated November 21, 1922.

747

Officers—Warren T. Potter, President; Daniel C. Thomas, Vice President and Cashier;
 Frank T. M. Ladan, Assistant Cashier.
 Directors—R. M. Ashmun, S. N. Pierson, W. T. Potter, H. B. Ragan, R. J. Richards, D. C. Thomas, H. H. Townsend, P. C. Turnman, P. Westergard.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$199,956 60	\$159,331 58	\$359,288 18
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	1,004 95		1,004 95
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		6,856 82	6,856 82
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	111,183 10	94,644 13	205,827 23
Bank premises, furniture and fixtures and safe deposit vaults	16,004 25		16,004 25
Other real estate owned	2,555 00		2,555 00
Due from Federal Reserve Bank	6,000 00	6,000 00	12,000 00
Due from other banks	26,287 03	9,195 05	35,482 08
Actual cash on hand	23,394 37		23,394 37
Exchanges for clearing house			
Checks and other cash items	724 38		724 38
Items with Federal Reserve Bank in process of collection			
Other resources	36 25		36 25
Totals	\$387,145 93	\$276,027 58	\$663,173 51
LIABILITIES			
Capital paid in	\$27,700 00	\$20,000 00	\$47,700 00
Surplus	4,265 00	2,000 00	6,265 00
All undivided profits, less expenses, interest and taxes paid	2,064 46		2,064 46
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	257,560 11		257,560 11
Savings deposits		199,627 58	199,627 58
Demand certificates of deposit			
Time certificates of deposit		14,400 00	14,400 00
Certified checks	78 36		78 36
Cashiers' checks	25,449 76		25,449 76
State, county and municipal deposits	70,000 00	40,000 00	110,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	28 24		28 24
Totals	\$387,145 93	\$276,027 58	\$663,173 51
Interest earned but not collected, not included in resources or liabilities	\$2,602 25	\$2,730 24	\$5,332 49

STATE BANK OF TAFT. TAFT

Incorporated November 13, 1922.

748

Officers—H. F. Owen, President; L. D. Bachelder, Vice President; Chas. L. Woods, Treasurer;
James McKay, Cashier; E. G. Hoffman, Assistant Cashier.
Directors—H. F. Owen, J. C. Ramsey, Tunis Smith, W. G. Harris, Fred C. Macomber,
Chas. L. Woods.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$494,337 96	\$212,440 05	\$706,778 01
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	125 25	-----	125 25
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptance United States securities owned.....	-----	7,000 00	7,000 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	148,101 55	148,101 55
Bank premises, furniture and fixtures and safe deposit vaults.....	7,170 59	13,500 00	20,670 59
Other real estate owned.....	-----	4,600 00	4,600 00
Due from Federal Reserve Bank.....	-----	-----	-----
Due from other banks.....	68,110 44	25,063 73	93,174 17
Actual cash on hand.....	25,362 41	13,856 02	39,218 43
Exchanges for clearing house.....	5,363 17	-----	5,363 17
Checks and other cash items.....	1,314 93	-----	1,314 93
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	1,238 44	-----	1,238 44
Totals.....	\$603,023 19	\$424,561 35	\$1,027,584 54
LIABILITIES			
Capital paid in.....	\$79,300 00	\$35,300 00	\$114,600 00
Surplus.....	11,360 00	-----	11,360 00
All undivided profits, less expenses, interest and taxes paid.....	3,779 74	-----	3,779 74
Reserve for interest, taxes, etc.....	6,350 00	-----	6,350 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, includ- ing all obligations representing money borrowed, other than rediscounts.....	80,846 18	-----	80,846 18
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	3 50	-----	3 50
Individual deposits subject to check.....	413,266 18	-----	413,266 18
Savings deposits.....	-----	283,015 40	283,015 40
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	3,126 35	3,126 35
Certified checks.....	107 00	-----	107 00
Cashiers' checks.....	7,825 81	-----	7,825 81
State, county and municipal deposits.....	-----	103,119 60	103,119 60
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	184 78	-----	184 78
Totals.....	\$603,023 19	\$424,561 35	\$1,027,584 54
Interest earned but not collected, not included in resources or liabilities.....	\$3,295 58	\$1,416 26	\$4,711 84

NOTE.—The above statement includes the business of a branch office at Fellows.

THE DELTA BANK. RIO VISTA

Incorporated November 1, 1922.

749

Officers—J. M. Henderson, Jr., President; John Rush, Vice President; Howard Heringer, Cashier, Secretary and Treasurer; Rose Serpa, Assistant Cashier.
 Directors—J. M. Henderson, Jr., John Rush, Max Kuhn, W. A. Callaghan.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$101,892 26	\$218,822 77	\$320,715 03
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	194 80		194 80
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities including premium thereon, less all offsetting bond adjustment accounts.....	78,485 59	7,036 14	85,521 73
Bank premises, furniture and fixtures and safe deposit vaults.....	12,664 99	25,000 00	37,664 99
Other real estate owned.....		6,500 00	6,500 00
Due from Federal Reserve Bank.....			
Due from other banks.....	105,162 64	23,206 65	128,369 29
Actual cash on hand.....	24,972 47	9,663 46	34,635 93
Exchanges for clearing house.....			
Checks and other cash items.....	846 00		846 00
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$324,218 75	\$290,229 02	\$614,447 77
LIABILITIES			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	25,000 00	2,000 00	27,000 00
All undivided profits, less expenses, interest and taxes paid.....	8,538 43		8,538 43
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	2,000 00		2,000 00
Individual deposits subject to check.....	203,561 41		203,561 41
Savings deposits.....		263,229 02	263,229 02
Demand certificates of deposit.....			
Time certificates of deposit.....	7,500 00		7,500 00
Certified checks.....			
Cashiers' checks.....	7,618 91		7,618 91
State, county and municipal deposits.....	45,000 00		45,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$324,218 75	\$290,229 02	\$614,447 77
Interest earned but not collected, not included in resources or liabilities.....	\$1,000 00	\$1,500 00	\$2,500 00

CALIFORNIA STATE BANK OF SEAL BEACH. SEAL BEACH

Incorporated October 9, 1922.

750

Officers—W. D. Miller, President; J. C. Ord, J. J. Denni, Vice Presidents; C. A. Miller, Cashier.
 Directors—W. D. Miller, J. C. Ord, J. J. Denni, J. A. Graham, E. J. Hughes, Nelson
 McCook, W. J. Townner.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$59,434 00	\$42,817 18	\$102,251 18
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	61,447 84	18,723 97	80,171 81
Bank premises, furniture and fixtures and safe deposit vaults.....	16,585 05	500 00	17,085 05
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....	4,854 40	1,861 07	6,715 47
Actual cash on hand.....	12,037 70	1,449 43	13,487 13
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$154,358 99	\$65,351 65	\$219,710 64
LIABILITIES			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....		3,000 00	3,000 00
All undivided profit, less expenses, interest and taxes paid.....	1,584 34	284 85	1,869 19
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	750 00		750 00
Individual deposits subject to check.....	78,095 28		78,095 28
Savings deposits.....		57,066 80	57,066 80
Demand certificates of deposit.....			
Time certificates of deposit.....	13,300 00		13,300 00
Certified checks.....			
Cashiers' checks.....	2,468 05		2,468 05
State, county and municipal deposits.....	38,161 32		38,161 32
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$154,358 99	\$65,351 65	\$219,710 64
Interest earned but not collected, not included in resources or liabilities.....			

BANK OF SANTA FE SPRINGS. LOS NIETOS

Incorporated January 5, 1923.

756

Officers—L. B. Howard, President; Jno. J. Cox, Vice President; J. F. Oldham, Cashier; R. M. Langley, Assistant Cashier.

Directors—Jno. J. Cox, J. F. Oldham, C. V. McClintock, J. R. Hyans, L. B. Howard.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$41,499 13	\$30,750 00	\$72,249 13
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	28,499 92		28,499 92
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	31,635 18	16,170 00	47,805 18
Bank promises, furniture and fixtures and safe deposit vaults.....	13,219 05	2,596 57	15,815 62
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....	14,626 30	1,503 40	16,129 70
Actual cash on hand.....	7,138 37	1,761 48	8,899 85
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$136,617 95	\$52,781 45	\$189,399 40
LIABILITIES			
Capital paid in.....	\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....	1,000 00		1,000 00
All undivided profits, less expenses, interest and taxes paid.....	2,540 22		2,540 22
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	65,605 78		65,605 78
Savings deposits.....		42,781 45	42,781 45
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	2,471 95		2,471 95
State, county and municipal deposits.....	50,000 00		50,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$136,617 95	\$52,781 45	\$189,399 40
Interest earned but not collected, not included in resources or liabilities.....			

YORK BOULEVARD STATE BANK. LOS ANGELES

Incorporated December 6, 1922.

757

Officers—O. C. Killian, President; Albin Eklof, Vice President; V. A. Smith, Cashier; R. E. Doherty, Assistant Cashier.

Directors—Thos. G. Burt, Herbert T. Cox, W. F. Junger, Hugh McConville, N. M. Venberg.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$143,137 68	\$226,666 14	\$369,803 82
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	64 46		64 46
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	163,735 68	69,418 29	233,153 97
Bank premises, furniture and fixtures and safe deposit vaults.....	32,463 65	10,678 19	43,141 84
Other real estate owned.....			
Due from Federal Reserve Bank.....	11,009 00	8,000 00	19,009 00
Due from other banks.....	54,247 42	33,720 32	87,967 74
Actual cash on hand.....	25,650 17		25,650 17
Exchanges for clearing house.....			
Checks and other cash items.....	343 70		343 70
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	761 57		761 57
Totals.....	\$431,413 33	\$348,482 94	\$779,896 27
LIABILITIES			
Capital paid in.....	\$37,500 00	\$12,500 00	\$50,000 00
Surplus.....	1,000 00	18,500 00	19,500 00
All undivided profits, less expenses, interest and taxes paid.....	1,018 75		1,018 75
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	260,748 53		260,748 53
Savings deposits.....		317,482 94	317,482 94
Demand certificates of deposit.....			
Time certificates of deposit.....	19,975 00		19,975 00
Certified checks.....	3 00		3 00
Cashiers' checks.....	11,168 05		11,168 05
State, county and municipal deposits.....	100,000 00		100,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$431,413 33	\$348,482 94	\$779,896 27
Interest earned but not collected, not included in resources or liabilities.....	\$2,306 25	\$2,325 50	\$4,631 75

REPUBLIC BANK. WEST HOLLYWOOD

Incorporated December 28, 1922.

767

Officers—F. M. Douglass, Sr., President; W. G. Culbreth, Vice President; F. M. Douglass, Jr., Cashier; L. W. Sheard, H. E. Fisher, Assistant Cashiers.
 Directors—F. M. Douglass, W. G. Culbreth, J. Ross Charles, L. J. Durfy, James M. Gulley, F. C. Ferry, H. T. Wayne.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$187,806 74	\$134,430 00	\$322,236 74
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	216 07		216 07
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	45,903 10	98,238 05	144,141 15
Bank premises, furniture and fixtures and safe deposit vaults	25,329 79	6,500 00	31,829 79
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	56,212 73	12,959 41	69,172 14
Actual cash on hand	18,512 82	6,456 94	24,969 76
Exchanges for clearing house	954 57		954 57
Checks and other cash items	40 40		40 40
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$334,976 22	\$258,584 40	\$593,560 62
LIABILITIES			
Capital paid in	\$30,000 00	\$20,000 00	\$50,000 00
Surplus	1,000 00		1,000 00
All undivided profits, less expenses, interest and taxes paid	4,287 00	1,010 14	5,297 14
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	269,171 50		269,171 50
Savings deposits		162,574 26	162,574 26
Demand certificates of deposit			
Time certificates of deposit	25,450 00		25,450 00
Certified checks			
Cashiers' checks	3,265 99		3,265 99
State, county and municipal deposits		75,000 00	75,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	1,801 73		1,801 73
Totals	\$334,976 22	\$258,584 40	\$593,560 62
Interest earned but not collected, not included in resources or liabilities	\$2,210 00	\$2,150 00	\$4,360 00

EAGLE ROCK STATE BANK. LOS ANGELES

Incorporated March 21, 1923.

771

Officers—H. B. Wesbrook, President; A. J. Long, Vice President; S. I. Coughlin, Cashier and Secretary; F. Sigmond, Assistant Cashier.
 Directors—A. R. Davis, A. W. Moderwell, A. J. Long, H. B. Wesbrook and S. I. Coughlin.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$64,977 31	\$75,675 82	\$140,653 13
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	5 28		5 28
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	49,295 14		49,295 14
All other bonds, warrants and securities, including premium : hereon, less all offsetting bond adjustment accounts.....	91,390 24	9,950 00	101,340 24
Bank premises, furniture and fixtures and safe deposit vaults.....	7,447 38		7,447 38
Other real estate owned.....		28,198 70	28,198 70
Due from Federal Reserve Bank.....	2,500 85	2,500 00	5,000 85
Due from other banks.....	13,029 88	4,547 85	17,577 73
Actual cash on hand.....	8,905 44		8,905 44
Exchanges for clearing house.....	242 86		242 86
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$237,794 38	\$120,872 37	\$358,666 75
LIABILITIES			
Capital paid in.....	\$30,000 00	\$20 000 00	\$50,000 00
Surplus.....	1,000 00		1,000 00
All undivided profits, less expenses, interest and taxes paid.....	1,028 64		1,028 64
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, includ- ing all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	103,038 04		103,038 04
Savings deposits.....		99,672 37	99,672 37
Demand certificates of deposit.....		1,200 00	1,200 00
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	2,624 70		2,624 70
State, county and municipal deposits.....	100,000 00		100,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	103 00		103 00
Totals.....	\$237,794 38	\$120,872 37	\$358,666 75
Interest earned but not collected, not included in resources or liabilities.....	\$1,873 32	\$798 26	\$2,671 58

HOME STATE BANK OF HUNTINGTON BEACH. HUNTINGTON BEACH

Incorporated March 27, 1923.

774

Officers—J. K. McDonald, President; S. R. Bowen, Chairman of the Board; P. B. Hess, Secretary and Cashier; O. A. Mosier, Assistant Cashier; L. W. Blodget, Counsel.
 Directors—J. K. McDonald, S. R. Bowen, P. B. Hess, L. W. Blodget, R. C. Turner, C. H. Howard, Willis H. Warner, Elson G. Conrad.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$42,248 38	\$67,949 02	\$110,197 40
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	2 75		2 75
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	4,155 25		4,155 25
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	223,010 14	21,528 75	244,538 89
Bank premises, furniture and fixtures and safe deposit vaults	8,544 87		8,544 87
Other real estate owned			
Due from Federal Reserve Bank		2,500 00	2,500 00
Due from other banks	8,576 21	3,459 70	12,035 91
Actual cash on hand	13,687 86		13,687 86
Exchanges for clearing house	844 07		844 07
Checks and other cash items	71 46		71 46
Items with Federal Reserve Bank in process of collection			
Other resources	106 95		106 95
Totals	\$301,247 94	\$95,437 47	\$396,685 41
LIABILITIES			
Capital paid in	\$35,000 00	\$15,000 00	\$50,000 00
Surplus	5,500 00		5,500 00
All undivided profits, less expenses, interest and taxes paid	5,453 70		5,453 70
Reserve for interest, taxes, etc.			
Bill payable with Federal Reserve Bank, other than rediscounts		872 45	872 45
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	128,664 58		128,664 58
Savings deposits		71,482 82	71,482 82
Demand certificates of deposit			
Time certificates of deposit		8,082 20	8,082 20
Certified checks	3 00		3 00
Cashiers' checks	1,060 69		1,060 69
State, county and municipal deposits	125,555 97		125,555 97
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	10 00		10 00
Totals	\$301,247 94	\$95,437 47	\$396,685 41
Interest earned but not collected, not included in resources or liabilities	\$2,320 92		\$2,320 92

CITIZENS STATE BANK OF LONG BEACH. LONG BEACH

Incorporated April 20, 1923.

776

Officers—H. M. Turner, President; Anton F. Cheroske, James S. McKnight, Frank F. Merriam, H. O. Henderson, Vice Presidents; Chas. L. Heartwell, Treasurer; Fred W. Cleland, Assistant Cashier and Secretary.
 Directors—Frank F. Merriam, A. F. Cheroske, H. O. Henderson, Chas. L. Heartwell, Frank M. Linnell, James S. McKnight, Benjamin H. Morrison, C. A. Reed, W. W. Ross, Grant Thornburgh, Carl Slatt, Paul B. Steintorf, H. M. Turner.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$213,100 60	\$60,254 88	\$273,355 48
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	70 16		70 16
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		2,950 00	2,950 00
All other bonds, warra..ts and securities, including premium thereon, less all offsetting bond adjustment accounts.....	138,606 13	7,987 50	146,593 63
Bank premises, furniture and fixtures and safe deposit vaults.....	31,679 25	80 00	31,759 25
Other real estate owned.....	4,001 09	13,169 57	17,170 66
Due from Federal Reserve Bank.....	607 51		607 51
Due from other banks.....	44,728 23	27,270 70	71,998 93
Actual cash on hand.....	19,997 80	3,020 40	23,018 20
Exchanges for clearing house.....	34,351 86		34,351 86
Checks and other cash items.....	12,022 23		12,022 23
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	20 00		20 00
Totals.....	\$499,184 86	\$114,733 05	\$613,917 91
LIABILITIES			
Capital paid in.....	\$114,800 00	\$37,500 00	\$152,300 00
Surplus.....	2,150 00	725 00	2,875 00
All undivided profits, less expenses, interest and taxes paid.....	-18,888 69	-4,413 59	-14,475 10
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	65 00		65 00
Individual deposits subject to check.....	285,603 70		285,603 70
Savings deposits.....		64,194 46	64,194 46
Demand certificates of deposit.....			
Time certificates of deposit.....		7,900 00	7,900 00
Certified checks.....	7 00		7 00
Cashiers' checks.....	15,081 95		15,081 95
State, county and municipal deposits.....	100,000 00		100,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	365 90		365 90
Totals.....	\$499,184 86	\$114,733 05	\$613,917 91
Interest earned but not collected, not included in resources or liabilities.....			

FIRST STATE BANK OF MONTEBELLO. MONTEBELLO

Incorporated March 31, 1923.

777

Officers—Geo. S. Dodge, President and Chairman of the Board; Arthur E. Zigler, Vice President, Cashier, Secretary and Treasurer; Clara E. Earmy, Assistant Cashier.
 Directors—Fred T. Beaty, S. J. Ellis, Walter F. Malone, B. E. Coffman, Wm. H. Yerian, Geo. S. Dodge, Arthur E. Zigler.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$188,820 37	\$85,136 98	\$273,957 35
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	5,000 00		5,000 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	94,000 21	39,253 96	133,314 17
Bank premises, furniture and fixtures and safe deposit vaults	21,348 03		21,348 03
Other real estate owned			
Due from Federal Reserve Bank	7,500 00		7,500 00
Due from other banks	29,770 48	3,084 43	32,854 91
Actual cash on hand	11,075 24	3,522 96	14,598 20
Exchanges for clearing house	2,776 55		2,776 55
Checks and other cash items	59 63		59 63
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$360,410 51	\$130,998 33	\$491,408 84
LIABILITIES			
Capital paid in	\$20,000 00	\$10,000 00	\$30,000 00
Surplus	7,500 00	3,250 00	10,750 00
All undivided profits, less expenses, interest and taxes paid	2,278 14		2,278 14
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	236,224 74		236,224 74
Savings deposits		116,748 33	116,748 33
Demand certificates of deposit			
Time certificates of deposit		1,000 00	1,000 00
Certified checks	185 00		185 00
Cashiers' checks	5,626 15		5,626 15
State, county and municipal deposits	88,406 48		88,406 48
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	190 00		190 00
Totals	\$360,410 51	\$130,998 33	\$491,408 84
Interest earned but not collected, not included in resources or liabilities	\$1,000 00	\$500 00	\$1,500 00

CITIZENS BANK OF LAGUNA BEACH. LAGUNA BEACH

Incorporated March 12, 1923.

778

Officers—G. D. Houston, President; W. R. Coy, Vice President; Verner F. Rush, Cashier;
 Edw. H. Beaver, Assistant Cashier.
 Directors—C. D. Bronner, H. W. Planalp, Thos. A. Cummings, B. B. Mason, W. R. Coy,
 G. D. Houston, Roy W. Peacock.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$283,617 10	\$45,426 94	\$329,044 04
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	162 47	-----	162 47
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	1,900 00	1,031 90	2,931 90
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	10,000 00	55,316 57	65,316 57
Bank premises, furniture and fixtures and safe deposit vaults.....	8,871 60	-----	8,871 60
Other real estate owned.....	-----	-----	-----
Due from Federal Reserve Bank.....	10,000 00	2,000 00	12,000 00
Due from other banks.....	44,804 14	23,553 99	68,358 13
Actual cash on hand.....	10,846 29	-----	10,846 29
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	374 22	-----	374 22
Totals.....	\$370,575 82	\$127,329 40	\$497,905 22
LIABILITIES			
Capital paid in.....	\$35,000 00	\$15,000 00	\$50,000 00
Surplus.....	5,200 00	1,925 00	7,125 00
All undivided profits, less expenses, interest and taxes paid.....	1,946 47	4,493 22	6,439 69
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	172 75	-----	172 75
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	2,000 00	-----	2,000 00
Individual deposits subject to check.....	309,663 05	-----	309,663 05
Savings deposits.....	-----	69,911 18	69,911 18
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	1,000 00	1,000 00
Certified checks.....	8 83	-----	8 83
Cashiers' checks.....	16,541 22	-----	16,541 22
State, county and municipal deposits.....	-----	35,000 00	35,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	43 50	-----	43 50
Totals.....	\$370,575 82	\$127,329 40	\$497,905 22
Interest earned but not collected, not included in resources or liabilities.....	\$900 00	\$800 00	\$1,700 00

AMERICAN COMMERCIAL AND SAVINGS BANK OF REDONDO BEACH. REDONDO BEACH

Incorporated December 29, 1922.

780

Officers—C. E. Perkins, President; C. W. Richards, Vice President and Cashier; V. H. Burnham, Vice President; K. Wallace, Assistant Cashier.
 Directors—H. J. McNally, F. E. Strange, V. H. Burnham, J. G. Thomas, C. J. McCormick, C. C. Mangold, R. I. McGinnis, C. E. Perkins, C. W. Richards.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$119,795 83	\$115,623 44	\$235,419 27
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	140 86		140 86
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	201,446 61	36,479 09	237,925 70
Bank premises, furniture and fixtures and safe deposit vaults.....	9,573 92	4,600 00	14,173 92
Other real estate owned.....		7,924 33	7,924 33
Due from Federal Reserve Bank.....			
Due from other banks.....	25,348 38	13,498 82	38,847 20
Actual cash on hand.....	11,374 65	6,812 89	18,187 54
Exchanges for clearing house.....	928 49		928 49
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$368,608 74	\$184,938 57	\$553,547 31
LIABILITIES			
Capital paid in.....	\$33,000 00	\$17,000 00	\$50,000 00
Surplus.....	10,000 00	500 00	10,500 00
All undivided profits, less expenses, interest and taxes paid.....	288 27		288 27
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	5 50		5 50
Individual deposits subject to check.....	151,385 25		151,385 25
Savings deposits.....		162,438 57	162,438 57
Demand certificates of deposit.....			
Time certificates of deposit.....	13,472 00		13,472 00
Certified checks.....			
Cashiers' checks.....	15,468 70		15,468 70
State, county and municipal deposits.....	144,918 92	5,000 00	149,918 92
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	70 10		70 10
Totals.....	\$368,608 74	\$184,938 57	\$553,547 31
Interest earned but not collected, not included in resources or liabilities.....	\$1,225 00	\$1,110 00	\$2,335 00

MONTEREY PARK COMMERCIAL AND SAVINGS BANK. MONTEREY PARK

Incorporated May 28, 1923.

781

Officers—Ed. B. Murray, President; O. R. Clanton, Allen McComb, Vice Presidents; R. F. Tyldesley, Vice President and Cashier; Lillian Wagner, Ed. E. Smith, Assistant Cashiers.
Directors—Ed. B. Murray, O. R. Clanton, Allen McComb, R. F. Tyldesley, Ed. E. Smith, F. F. Gualano, F. A. Turner, Albert Janssen, F. L. Orr.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$110,042 23	\$72,399 95	\$182,442 18
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	62,595 37	39,358 56	101,953 93
Bank premises, furniture and fixtures and safe deposit vaults.....		8,536 55	8,536 55
Other real estate owned.....		11,454 49	11,454 49
Due from Federal Reserve Bank.....		3,000 00	3,000 00
Due from other banks.....	16,150 99	13,511 79	29,662 78
Actual cash on hand.....	11,347 89		11,347 89
Exchanges for clearing house.....	639 88		639 88
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	233 33	516 88	750 21
Totals.....	\$201,009 69	\$148,778 22	\$349,787 91
LIABILITIES			
Capital paid in.....	\$25,000 00	\$10,000 00	\$35,000 00
Surplus.....		1,500 00	1,500 00
All undivided profits, less expenses, interest and taxes paid.....	683 48		683 48
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	143,582 15		143,582 15
Savings deposits.....		117,138 22	117,138 22
Demand certificates of deposit.....			
Time certificates of deposit.....	3,955 00		3,955 00
Certified checks.....			
Cashiers' checks.....	2,789 06		2,789 06
State, county and municipal deposits.....	25,000 00	20,000 00	45,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		140 00	140 00
Totals.....	\$201,009 69	\$148,778 22	\$349,787 91
Interest earned but not collected, not included in resources or liabilities.....	\$1,550 00	\$500 00	\$2,050 00

BROADWAY STATE BANK. LOS ANGELES

Incorporated May 14, 1923.

782

Officers—L. B. Howard, President; C. L. Nelson, Vice President; Chas H. Lewis, Cashier;
 Mariem McVey, Assistant Cashier.
 Directors—L. B. Howard, W. D. Cochrane, Dale Parke, Chas. H. Lewis, C. L. Nelson.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$145,772 83	\$156,000 00	\$301,772 83
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	714 72		714 72
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	77,348 64		77,348 64
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	17,517 50	37,920 00	55,437 50
Bank premises, furniture and fixtures and safe deposit vaults	5,732 99		5,732 99
Other real estate owned	2,285 14		2,285 14
Due from Federal Reserve Bank	4,500 00	5,000 00	9,500 00
Due from other banks	24,466 29	6,844 92	31,311 21
Actual cash on hand	13,670 68		13,670 68
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	3,813 82		3,813 82
Totals	\$295,822 61	\$205,764 92	\$501,587 53
LIABILITIES			
Capital paid in	\$20,000 00	\$15,000 00	\$35,000 00
Surplus	1,000 00	2,500 00	3,500 00
All undivided profits, less expenses, interest and taxes paid	1,483 91		1,483 91
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	187,368 86		187,368 86
Savings deposits		188,044 92	188,044 92
Demand certificates of deposit			
Time certificates of deposit		220 00	220 00
Certified checks			
Cashiers' checks	11,660 28		11,660 28
State, county and municipal deposits	70,000 00		70,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	4,309 56		4,309 56
Totals	\$295,822 61	\$205,764 92	\$501,587 53
Interest earned but not collected, not included in resources or liabilities			

NORWALK COMMERCIAL AND SAVINGS BANK. NORWALK

Incorporated January 31, 1923.

783

Officers—L. B. Lewis, President; Walter Greening, Vice President; W. A. Johnson, Cashier;
 L. C. Marshall, Assistant Cashier.
 Directors—L. B. Lewis, Walter Greening, W. A. Johnson, E. E. Owen, John S. Baker, Julia
 M. Baker, Ralph Nottingham, E. G. Paddison.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$84,238 43	\$48,575 00	\$132,813 43
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	85 39	-----	85 39
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	5,434 69	-----	5,434 69
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	138,212 56	33,834 37	172,046 93
Bank premises, furniture and fixtures and safe deposit vaults.....	40,810 15	3,966 41	44,776 56
Other real estate owned.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Due from other banks.....	30,142 82	3,254 57	33,397 39
Actual cash on hand.....	12,079 14	2,100 00	14,179 14
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	222 41	-----	222 41
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$311,225 59	\$91,730 35	\$402,955 94
LIABILITIES			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	10,000 00	-----	10,000 00
All undivided profits, less expenses, interest and taxes paid.....	7,898 46	-----	7,898 46
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	133,094 48	-----	133,094 48
Savings deposits.....	-----	81,730 35	81,730 35
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	18,333 96	-----	18,333 96
Certified checks.....	-----	-----	-----
Cashiers' checks.....	1,898 69	-----	1,898 69
State, county and municipal deposits.....	100,000 00	-----	100,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$311,225 59	\$91,730 35	\$402,955 94
Interest earned but not collected, not included in resources or liabilities.....	\$1,500 00	\$1,000 00	\$2,500 00

PASADENA SAVINGS BANK. PASADENA

Incorporated May 28, 1923.

784

Officers—Ira J. Holloman, President; W. D. Townsend, F. E. Vanderhoof, Vice Presidents;
 A. F. Stevens, Chairman of the Board; M. Piesinger, Secretary; H. G. Farrar, Cashier.
 Directors—A. F. Stevens, W. D. Townsend, F. E. Vanderhoof, F. H. Spencer, R. B. McCurdy,
 W. M. Franklin, M. Piesinger, Ira J. Holloman, H. G. Farrar.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$173,590 72	\$104,976 33	\$278,567 05
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	354 30		354 30
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	67,662 81	15,000 00	82,662 81
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	101,340 43	74,445 00	175,785 43
Bank premises, furniture and fixtures and safe deposit vaults	14,500 00		14,500 00
Other real estate owned			
Due from Federal Reserve Bank	3,000 00	5,500 00	8,500 00
Due from other banks	39,232 76	19,773 80	59,006 56
Actual cash on hand	14,500 21		14,500 21
Exchanges for clearing house			
Checks and other cash items	172 86		172 86
Items with Federal Reserve Bank in process of collection			
Other resources	691 76		691 76
Totals	\$415,045 85	\$219,695 13	\$634,740 98
LIABILITIES			
Capital paid in	\$35,000 00	\$15,000 00	\$50,000 00
Surplus	5,000 00	7,000 00	12,000 00
All undivided profits, less expenses, interest and taxes paid	1,407 39		1,407 39
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	249,817 29		249,817 29
Savings deposits		156,813 39	156,813 39
Demand certificates of deposit			
Time certificates of deposit		40,881 74	40,881 74
Certified checks	4,048 57		4,048 57
Cashiers' checks	7,772 60		7,772 60
State, county and municipal deposits	112,000 00		112,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$415,045 85	\$219,695 13	\$634,740 98
Interest earned but not collected, not included in resources or liabilities	\$1,500 00	\$1,000 00	\$2,500 00

ARROYO SECO STATE BANK. LOS ANGELES

Incorporated January 4, 1923.

787

Officers—J. C. Johnson, President; Millard M. Mier, Wm. M. Miller, Harry H. Frank, Vice Presidents; Doyle S. Cox, Secretary and Cashier; D. R. Whitman, Hayden T. Allen, Assistant Cashiers.

Directors—J. C. Johnson, Millard M. Mier, Wm. M. Miller, Harry H. Frank, Doyle S. Cox, E. B. Kizer, Ray T. Prettyman, J. A. Crocker, A. E. Finley.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$174,508 07	\$337,941 10	\$512,449 17
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	1,548 47		1,548 47
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	115,945 54	222,647 26	338,592 80
Bank premises, furniture and fixtures and safe deposit vaults.....	10,911 31	8,911 58	19,822 89
Other real estate owned.....		4,500 00	4,500 00
Due from Federal Reserve Bank.....	5,000 00	11,250 00	16,250 00
Due from other banks.....	23,400 66	12,519 85	35,920 51
Actual cash on hand.....	21,612 56		21,612 56
Exchanges for clearing house.....			
Checks and other cash items.....	124 58		124 58
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$353,051 19	\$597,769 79	\$950,820 98
LIABILITIES			
Capital paid in.....	\$40,000 00	\$35,000 00	\$75,000 00
Surplus.....	1,500 00	10,000 00	11,500 00
All undivided profits, less expenses, interest and taxes paid.....	3,069 31		3,069 31
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	295,497 00		295,497 00
Savings deposits.....		418,927 04	418,927 04
Demand certificates of deposit.....		18,842 75	18,842 75
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	12,984 88		12,984 88
State, county and municipal deposits.....		115,000 00	115,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$353,051 19	\$597,769 79	\$950,820 98
Interest earned but not collected, not included in resources or liabilities.....	\$1,452 00	\$2,802 00	\$4,254 00

BANK OF MT. SHASTA. MT. SHASTA

Incorporated June 4, 1923.

789

Officers—Louis Solari, President; J. M. Schuler, Vice President; Chas. Capifoni, Cashier;
E. W. Kennedy, Assistant Cashier.
Directors—Louis Solari, J. M. Schuler, Chas. Capifoni, Bob Casalta, W. R. Cook, W. P. Geisendorfer.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$61,946 71	\$68,925 00	\$130,871 71
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	77,066 99	135,938 65	213,005 64
Bank premises, furniture and fixtures and safe deposit vaults	14,960 94	2,556 04	17,516 98
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	78,855 23	25,713 70	104,568 93
Actual cash on hand	14,993 53	6,777 10	21,770 63
Exchanges for clearing house			
Checks and other cash items	45 31		45 31
Items with Federal Reserve Bank in process of collection			
Other resources	1,116 09		1,116 09
Totals	\$248,984 80	\$239,910 49	\$488,895 29
LIABILITIES			
Capital paid in	\$20,000 00	\$10,000 00	\$30,000 00
Surplus	7,000 00	13,000 00	20,000 00
All undivided profits, less expenses interest and taxes paid	3,365 77	3,268 43	6,634 20
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	168,018 79		168,018 79
Savings deposits		213,642 06	213,642 06
Demand certificates of deposit			
Time certificates of deposit	3,570 00		3,570 00
Certified checks			
Cashiers' checks	8,398 97		8,398 97
State, county and municipal deposits	34,061 31		34,061 31
United States and postal savings deposits	4,244 46		4,244 46
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	325 50		325 50
Totals	\$248,984 80	\$239,910 49	\$488,895 29
Interest earned but not collected, not included in resources or liabilities	\$1,375 00	\$2,250 00	\$3,625 00

THE BANK OF CARMEL. CARMEL

Incorporated May 16, 1923.

790

Officers—T. A. Work, President; C. O. Goold, Vice President; C. L. Berkey, Secretary and Cashier; A. F. Halle, Assistant Secretary and Cashier.
 Directors—T. A. Work, C. O. Goold, Silas W. Mack, J. A. Sparolini, Andrew Stewart.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$297,821 45	\$313,225 77	\$611,047 22
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	224 90		224 90
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	54,539 05	24,000 00	78,539 05
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	59,059 92	9,575 00	68,634 92
Bank premises, furniture and fixtures and safe deposit vaults.....	30,203 12		30,203 12
Other real estate owned.....			
Due from Federal Reserve Bank.....	15,000 00	10,000 00	25,000 00
Due from other banks.....	78,302 75	9,210 90	87,513 65
Actual cash on hand.....	14,348 76		14,348 76
Exchanges for clearing house.....			
Checks and other cash items.....	62 52		62 52
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	235 78		235 78
Totals.....	\$549,798 25	\$366,011 67	\$915,809 92
LIABILITIES			
Capital paid in.....	\$30,000 00	\$20,000 00	\$50,000 00
Surplus.....	20,000 00	15,000 00	35,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,411 82	7,202 79	13,614 61
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	400,568 40		400,568 40
Savings deposits.....		323,808 88	323,808 88
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	61 55		61 55
Cashiers' checks.....	60,957 23		60,957 23
State, county and municipal deposits.....	31,799 25		31,799 25
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$549,798 25	\$366,011 67	\$915,809 92
Interest earned but not collected, not included in resources or liabilities.....			

BANK OF EAST SAN DIEGO. SAN DIEGO

Incorporated June 25, 1923.

791

Officers—J. L. McCurdy, President; E. S. Litchfield, Vice President and Cashier; E. E. Scott, Assistant Cashier.
 Directors—J. L. McCurdy, E. S. Litchfield, M. J. Baxman, Norman E. Martin, W. M. Alberty, G. I. Kaasa, Chas. E. Walker.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
Resources			
Loans and discounts, including rediscounts.....	\$122,530 61	\$104,129 14	\$226,659 75
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	206 63		206 63
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	8,000 00	15,000 00	23,000 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	106,219 31	54,999 73	161,219 04
Bank premises, furniture and fixtures and safe deposit vaults.....	6,664 00	25,170 00	31,834 00
Other real estate owned.....	3,731 43		3,731 43
Due from Federal Reserve Bank.....		2,000 00	2,000 00
Due from other banks.....	26,551 33	3,837 88	30,389 21
Actual cash on hand.....	11,630 80	3,000 00	14,630 80
Exchanges for clearing house.....	1,013 53		1,013 53
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	37 50		37 50
Totals.....	\$286,585 14	\$208,136 75	\$494,721 89
LIABILITIES			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	1,100 00	1,000 00	2,100 00
All undivided profits, less expenses, interest and taxes paid.....	2,429 21		2,429 21
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	196,803 25		196,803 25
Savings deposits.....		139,862 31	139,862 31
Demand certificates of deposit.....			
Time certificates of deposit.....		17,274 44	17,274 44
Certified checks.....	7 00		7 00
Cashiers' checks.....	11,245 68		11,245 68
State, county and municipal deposits.....	50,000 00	25,000 00	75,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$286,585 14	\$208,136 75	\$494,721 89
Interest earned but not collected, not included in resources or liabilities.....			

WELLS FARGO BANK AND UNION TRUST COMPANY. SAN FRANCISCO

Incorporated December 14, 1923.

797

Officers—F. L. Lipman, President; Charles J. Deering, First Vice President; Frank B. King, R. B. Motherwell, Arthur D. Oliver, Julian Eisenbach, I. W. Hellman, Vice Presidents; H. G. Larsh, Vice President and Secretary; L. E. Greene, F. J. Brickwedel, Vice Presidents and Trust Officers; L. R. Cofer, Vice President and Manager Foreign Department; F. I. Raymond, Vice President and Cashier; I. J. Gay, Assistant Vice President and Assistant Secretary; W. F. Gabriel, W. J. Bevan, A. H. Silvernail, F. J. Campbell, F. T. Letchfield, Assistant Vice Presidents; Charles du Parc, Parker L. Jackson, F. J. Hellman, Assistant Cashiers and Assistant Secretaries; E. Luenberger, Assistant Cashier and Assistant Manager of Foreign Department; Roy E. Warner, Marion Newman, E. H. Shine, J. A. Miller, D. A. Stivers, W. H. Culbert, Arthur C. Latham, H. Feldheym, J. A. Seiberlich, G. W. Wickland, R. H. Rebele, A. W. Kohner, Assistant Cashiers; Percy A. Wood, Trust Officer; R. J. Schrader, John F. Shields, Grover Grady, Lee Crawford, G. Elmer Jennings, Albert J. Callahan, Assistant Trust Officers.

Directors—A. Christeson, Charles J. Deering, S. P. Eastman, Sidney M. Ehrman, W. P. Fuller, Jr., W. L. Gerstle, C. R. Graham, L. O. Head, Edward H. Heller, Walter S. Heller, I. W. Hellman, Timothy Hopkins, Arthur D. King, Frank B. King, H. G. Larsh, Dr. Hartland Law, F. L. Lipman, George T. Marye, Jr., Henry D. Nichols, A. H. Payson, George A. Pope, Henry Rosenfeld, R. S. Shainwald, Guy V. Shoup, Wm. H. Talbot, F. W. Van Sicklen, James E. Walsh, John I. Walter.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscounts	\$55,866,040 89	\$29,649,918 46			\$85,515,959 35
Bankers' acceptances, including rediscounts					
Notes, drafts or bills of exchange, including rediscounts					
Overdrafts	46,788 69				46,788 69
Customers' liability account acceptances	1,680,331 45				1,680,331 45
Liability of foreign banks and bankers on account of acceptances					
United States securities owned	12,111,891 60				12,111,891 60
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	1,822,705 51	15,851,722 70		\$400,000 00	\$18,074,428 21
Bank premises furniture and fixtures and safe deposit vaults	1,708,206 66	1,086,870 36	\$500,000 00		3,295,077 02
Other real estate owned					
Due from Federal Reserve Bank	5,549,185 14	1,688,068 75			7,237,253 89
Due from other banks	9,151,989 29		425,275 40	89,278 04	9,666,542 73
Actual cash on hand	660,479 46	57,653 63			718,133 09
Exchanges for clearing house	1,557,309 65				1,557,309 65
Checks and other cash items	1,140,777 73	2,592 31			1,143,370 04
Items with Federal Reserve Bank in process of collection	2,270,850 18				2,270,850 18
Advances to court trusts			22,112 45	60,721 96	82,834 41
Other resources					
Totals	\$93,566,556 25	\$48,336,826 21	\$947,387 85	\$550,000 00	\$143,400,770 31
LIABILITIES					
Capital paid in	\$7,000,000 00	\$1,100,000 00	\$500,000 00	\$400,000 00	\$9,000,000 00
Surplus	5,000,000 00				5,000,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	2,656,856 89				2,656,856 89
Reserve for interest, taxes, etc.	298,809 40				298,809 40
Bills payable with Federal Reserve Bank other than rediscounts	3,200,000 00				3,200,000 00
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts					
Liabilities for rediscounts with Federal Reserve Bank					
Liabilities for rediscounts other than with Federal Reserve Bank	87,301 05				87,301 05

WELLS FARGO BANK AND UNION TRUST COMPANY. SAN FRANCISCO
Continued

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
Deposits due to banks.....	\$14,271,401 63	-----	-----	-----	\$14,271,401 63
Dividends unpaid.....	293,148 75	-----	-----	-----	293,148 75
Individual deposits subject to check.....	54,727,261 51	-----	-----	-----	54,727,261 51
Savings deposits.....	-----	\$39,650,061 17	-----	-----	39,650,061 17
Demand certificates of deposit.....	14,834 77	-----	-----	-----	14,834 77
Time certificates of deposit.....	1,085,026 27	29,006 09	-----	-----	1,114,032 36
Certified checks.....	410,441 81	-----	-----	-----	410,441 81
Cashiers' checks.....	1,490,801 62	-----	-----	-----	1,490,801 62
State, county and municipal deposits.....	-----	7,557,758 95	-----	-----	7,557,758 95
United States and postal savings deposits.....	985,144 54	-----	-----	-----	985,144 54
Letters of credit and travelers checks sold for cash and now outstanding.....	31,733 31	-----	-----	-----	31,733 31
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	1,801,266 70	-----	-----	-----	1,801,266 70
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	-----	-----	\$405,387 85	-----	\$405,387 85
Fund for advances to court trusts.....	-----	-----	42,000 00	\$150,000 00	192,000 00
Other liabilities.....	212,528 00	-----	-----	-----	212,528 00
Totals.....	\$93,566,556 25	\$48,336,826 21	\$947,387 85	\$550,000 00	\$143,400,770 31
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----	-----	-----

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$211,723 00	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$211,723 00
Trust investments, personal property.....	31,860,876 36	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	37,868,044 75
Trust investments, real property.....	3,620,732 81	Private trusts, specially designated and construed as court trusts, under supervision.....	-----
Due from banks.....	2,386,435 58		
Cash on hand.....	-----		
Total.....	\$38,079,767 75	Total.....	\$38,079,767 75

NOTE.—The above statement includes the business of branch offices at San Francisco.

GENERAL MOTORS ACCEPTANCE CORPORATION (BRANCH). LOS ANGELES

Incorporated January 29, 1919, in New York.

798

Officers—Alfred H. Swayne, Chairman; Curtis C. Cooper, President; J. J. Schumann, Jr., A. L. Deane, D. M. Spaidal, J. L. Myers, Glyn Davies, I. G. McCreery, A. Freise, G. F. Binkhart, J. I. Burhans, Vice Presidents; R. Martin, Treasurer, G. H. Bartholomew, Secretary; Los Angeles Branch—J. D. Deane, Manager, G. E. Brelm, Assistant Manager.
Directors—Curtis C. Cooper, Albert L. Deane, Lammot Du Pont, Seward Prosser, Alfred P. Sloan, Jr., Donald M. Spaidal, Pierre S. Du Pont, O. H. P. La Farge, John J. Raskob, John J. Schumann, Jr., Alfred H. Swayne.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$14,512,457 62		
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts			
Bank premises, furniture and fixtures and safe deposit vaults	22,483 15		
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	324,205 15		
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	6,854 93		
Total	\$14,866,000 85		
LIABILITIES			
Capital paid in	\$300,000 00		
Surplus			
All undivided profits, less expenses, interest and taxes paid			
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	14,566,000 85		
Total	\$14,866,000 85		
Interest earned but not collected, not included in resources or liabilities			

BALDWIN PARK SAVINGS BANK. BALDWIN PARK

Incorporated January 9, 1924.

799

Officers—C. H. Banks, President; Geo. R. Mayland, Vice President; L. A. Daily, Cashier and Secretary.

Directors—C. H. Banks, J. S. Bacon, C. F. Culver, L. A. Daily, H. M. Kendall, Geo. R. Mayland, Dan Reichard, A. Yarnell.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....		\$79,310 03	
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		7,065 00	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....		99,499 56	
Bank premises, furniture and fixtures and safe deposit vaults.....		2,986 02	
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....		21,025 57	
Actual cash on hand.....		2,978 04	
Exchanges for clearing house.....		294 51	
Checks and other cash items.....		1 90	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$213,160 63	
LIABILITIES			
Capital paid in.....		\$25,000 00	
Surplus.....		6,000 00	
All undivided profits, less expenses, interest and taxes paid.....		1,632 39	
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		122,385 03	
Demand certificates of deposit.....		6,079 10	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		52,064 11	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$213,160 63	
Interest earned but not collected, not included in resources or liabilities.....		\$336 66	

FIRST STATE BANK OF SAN JUAN CAPISTRANO. SAN JUAN CAPISTRANO

Incorporated April 6, 1923.

800

Officers—R. W. Whitaker, President and Cashier; Foster S. Post, Vice President; Julia Errecarte, Secretary, Treasurer and Assistant Cashier.
 Directors—Ralph D. Lacoe, Jr., Foster S. Post, R. W. Whitaker, C. S. Hutson, Ferris F. Kelly, Julia Errecarte.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$42,353 31	\$40,920 30	\$83,273 61
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	794 24		794 24
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	21,415 13	3,000 00	24,415 13
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	73,192 64		73,192 64
Bank premises, furniture and fixtures and safe deposit vaults	4,272 67	1,000 00	5,272 67
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	19,222 44		19,222 44
Actual cash on hand	4,215 68	1,313 00	5,528 68
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	224 75		224 75
Totals	\$165,690 86	\$46,233 30	\$211,924 16
LIABILITIES			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	2,000 00	1,000 00	3,000 00
All undivided profits, less expenses, interest and taxes paid	160 63		160 63
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	78,234 36		78,234 36
Savings deposits		40,233 30	40,233 30
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits	65,000 00		65,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	295 87		295 87
Totals	\$165,690 86	\$46,233 30	\$211,924 16
Interest earned but not collected, not included in resources or liabilities	\$802 55	\$427 09	\$1,229 64

THE SUMITOMO BANK, LIMITED (BRANCH). LOS ANGELES

Incorporated in Japan, February 28, 1912.

805

Officers—T. Shirao, Manager; J. Hirota, Assistant Manager; K. Watanabe, Pro Manager.
 Directors—Baron K. Sumitomo, N. Yatsushiro, K. Ohdaira, K. Yukawa, S. Imamura, S. Koh,
 K. Hori, K. Kaga, H. Okahashi.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$482,277 18		
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	180,500 00		
Bank premises, furniture and fixtures and safe deposit vaults.....	1,130 00		
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....	54,763 01		
Actual cash on hand.....	5,368 17		
Exchanges for clearing house.....			
Checks and other cash items.....	6,263 25		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	85,505 08		
Total.....	\$815,806 69		
LIABILITIES			
Capital paid in.....	\$300,000 00		
Surplus.....	1,553 98		
All undivided profits, less expenses, interest and taxes paid.....	3,236 21		
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....	222,827 79		
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipa' deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	288,188 71		
Total.....	\$815,806 69		
Interest earned but not collected, not included in resources or liabilities.....			

THE BANK OF CANTON, LIMITED (BRANCH). SAN FRANCISCO

Incorporated in Hongkong, February 21, 1912.

806

Officers—Arthur G. Wong, Manager; G. C. Lee, Submanager; Lee Chung, Cashier; D. D. Johnson, Accountant; G. B. Lau, Secretary.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$4,174 11		
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	289,370 00		
Bank premises, furniture and fixtures and safe deposit vaults.....	1,579 29		
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....	849,392 75		
Actual cash on hand.....	4,734 00		
Exchanges for clearing house.....			
Checks and other cash items.....	1,122 03		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	12,494 88		
Total.....	\$1,162,867 06		
LIABILITIES			
Capital paid in.....	\$300,000 00		
Surplus.....	1,515 00		
All undivided profits, less expenses, interest and taxes paid.....	639 48		
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....	846,718 61		
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	13,993 97		
Total.....	\$1,162,867 06		
Interest earned but not collected, not included in resources or liabilities.....	\$210 00		

BANK OF WEST HOLLYWOOD. WEST HOLLYWOOD

Incorporated March 24, 1924.

808

Officers—David E. Fulwider, President; E. R. Smith, D. G. Thompson, Vice Presidents; C. E. Elfstrom, Cashier.

Directors—David E. Fulwider, E. R. Smith, Chas. E. Hammel, D. G. Thompson, C. E. Elfstrom, Geo. M. Bennethum, C. B. Edington, C. F. Hoppe, Emil Offeman, Clifford Gillespie, B. U. Cain.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$176,680 64	\$65,260 90	\$241,941 54
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	579 10		579 10
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		134,895 32	134,895 32
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	61,225 75	153,860 47	215,086 22
Bank premises, furniture and fixtures and safe deposit vaults.....	16,166 47	24,661 50	40,827 97
Other real estate owned.....	1,051 00		1,051 00
Due from Federal Reserve Bank.....	2,000 00		2,000 00
Due from other banks.....	24,551 19	4,002 71	28,553 90
Actual cash on hand.....	13,167 86	3,500 00	16,667 86
Exchanges for clearing house.....			
Checks and other cash items.....	22 04		22 04
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	3,609 37		3,609 37
Totals.....	\$299,053 42	\$386,180 90	\$685,234 32
LIABILITIES			
Capital paid in.....	\$51,500 00	\$25,000 00	\$76,500 00
Surplus.....		5,000 00	5,000 00
All undivided profits, less expenses, interest and taxes paid.....	2,279 99		2,279 99
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Success deposits.....	2,396 93		2,396 93
Individual deposits subject to check.....	185,433 10		185,433 10
Savings deposits.....		131,180 90	131,180 90
Demand certificates of deposit.....			
Time certificates of deposit.....	24,300 00		24,300 00
Certified checks.....	25 00		25 00
Cashiers' checks.....	32,828 03		32,828 03
State, county and municipal deposits.....		225,000 00	225,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	290 37		290 37
Totals.....	\$299,053 42	\$386,180 90	\$685,234 32
Interest earned but not collected, not included in resources or liabilities.....	\$2,000 00	\$1,500 00	\$3,500 00

BEVERLY HILLS SAVINGS BANK. BEVERLY HILLS

Incorporated December 1, 1924.

809

Officers—O. N. Beasley, President; R. P. Bishop, Vice President; G. J. Brooks, Cashier;
R. S. Beasley, E. A. Poe, Assistant Cashiers.

Directors—O. N. Beasley, R. P. Bishop, G. J. Brooks, Leland P. Reeder, George S. Rees.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$45,463 42	\$894,881 14	\$940,344 56
Bankers' acceptances, including rediscounts.....		25,308 55	25,308 55
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		88,462 69	88,462 69
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....		298,691 89	298,691 89
Bank premises, furniture and fixtures and safe deposit vaults.....	30,016 97	153,702 08	183,719 05
Other real estate owned.....			
Due from Federal Reserve Bank.....		5,000 00	5,000 00
Due from other banks.....		40,914 37	40,914 37
Actual cash on hand.....	6,000 00	29,904 90	35,904 90
Exchanges for clearing house.....		2,874 03	2,874 03
Checks and other cash items.....		2,092 57	2,092 57
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		6,000 00	6,000 00
Totals.....	\$81,480 39	\$1,547,832 22	\$1,629,312 61
LIABILITIES			
Capital paid in.....	\$30,000 00	\$120,000 00	\$150,000 00
Surplus.....	10,000 00	40,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid.....	4,009 61	14,020 44	18,030 05
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		1,265,694 12	1,265,694 12
Demand certificates of deposit.....		23,257 60	23,257 60
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	37,470 78		37,470 78
State, county and municipal deposits.....		84,860 06	84,860 06
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$81,480 39	\$1,547,832 22	\$1,629,312 61
Interest earned but not collected, not included in resources or liabilities.....			

FIRST EXCHANGE STATE BANK. LAWNSDALE

Incorporated January 7, 1925.

810

Officers—A. F. Netzel, President; Ross Walker, Henry Krabbenschmidt, J. R. Mayer, Vice Presidents; Charles Kellogg, Cashier; W. E. Carr, Assistant Cashier.
 Directors—R. Earl Miller, M. B. Garton, B. L. Cook, Thomas Barnes, A. F. Netzel, Ross Walker, L. E. Leuzinger.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$136,859 97	\$219,642 66	\$356,502 63
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	104 73		104 73
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	185,914 46	39,609 04	225,523 50
Bank premises, furniture and fixtures and safe deposit vaults.....	24,000 00	10,724 14	34,724 14
Other real estate owned.....		5,628 60	5,628 60
Due from Federal Reserve Bank.....			
Due from other banks.....	41,519 14	10,844 05	52,363 19
Actual cash on hand.....	21,535 45	9,839 29	31,374 74
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$409,933 75	\$296,287 78	\$706,221 53
LIABILITIES			
Capital paid in.....	\$30,000 00	\$20,000 00	\$50,000 00
Surplus.....	5,000 00		5,000 00
All undivided profits, less expenses, interest and taxes paid.....	1,816 88		1,816 88
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....	922 00		922 00
Individual deposits subject to check.....	256,638 80		256,638 80
Savings deposits.....		251,855 61	251,855 61
Demand certificates of deposit.....			
Time certificates of deposit.....		24,432 17	24,432 17
Certified checks.....	71 00		71 00
Cashiers' checks.....	13,594 95		13,594 95
State, county and municipal deposits.....	100,000 00		100,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	1,890 12		1,890 12
Totals.....	\$409,933 75	\$296,287 78	\$706,221 53
Interest earned but not collected, not included in resources or liabilities.....	\$1,500 00	\$2,000 00	\$3,500 00

NOTE.—The above statement includes the business of a branch office at 11001 South Main street, Los Angeles.

THE SUMITOMO BANK OF CALIFORNIA. SACRAMENTO

Incorporated March 3, 1925.

811

Officers—N. Yatsushiro, President; Y. Ogasawara, Vice President; A. Ando, Cashier.
 Directors—N. Yatsushiro, T. Shirao, Y. Ogasawara, C. E. Baen, Marcel E. Cerf.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$380,467 90	\$54,275 00	\$434,742 90
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	15,322 15	-----	15,322 15
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	73,120 49	423,087 91	496,208 40
Bank premises, furniture and fixtures and safe deposit vaults.....	3,000 00	-----	3,000 00
Other real estate owned.....	-----	-----	-----
Due from Federal Reserve Bank.....	15,000 00	6,000 00	21,000 00
Due from other banks.....	73,655 38	22,436 06	96,091 44
Actual cash on hand.....	11,950 56	2,712 91	14,663 47
Exchanges for clearing house.....	9,146 43	-----	9,146 43
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	5,244 50	75 00	5,319 50
Totals.....	\$586,907 41	\$508,586 88	\$1,095,494 29
LIABILITIES			
Capital paid in.....	\$80,000 00	\$45,000 00	\$125,000 00
Surplus.....	20,000 00	5,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,283 54	1,993 41	5,276 95
Reserve for interest, taxes, etc.....	1,075 26	317 52	1,392 78
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	128,702 74	-----	128,702 74
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	213,743 98	-----	213,743 98
Savings deposits.....	-----	331,275 95	331,275 95
Demand certificates of deposit.....	4,515 37	-----	4,515 37
Time certificates of deposit.....	87,334 96	-----	87,334 96
Certified checks.....	28 00	-----	28 00
Cashiers' checks.....	5,196 41	-----	5,196 41
State, county and municipal deposits.....	-----	125,000 00	125,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	43,027 15	-----	43,027 15
Totals.....	\$586,907 41	\$508,586 88	\$1,095,494 29
Interest earned but not collected, not included in resources or liabilities.....	\$3,303 94	-----	\$3,303 94

METROPOLITAN TRUST COMPANY OF CALIFORNIA. LOS ANGELES

Incorporated September 1, 1925.

814

Officers—Chas. B. Hopper, President; H. H. Braly, Vice President and Treasurer; Wm. S. Porter, Vice President; F. S. Hollister, Vice President and Secretary; M. Zoff, Ione Coulson, Assistant Secretaries.

Directors—Alphonzo E. Bell, A. H. Braly, H. H. Braly, Geo. L. Eastman, James R. Ford, T. W. Haymond, F. S. Hollister, Chas. B. Hopper, Shepard Mitchell, R. S. Padgett, J. R. Pinkham, William S. Porter, Glenn A. Schaefer.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....		\$70,905 00	\$70,905 00
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$100,000 00	100,691 00	200,691 00
Furniture and fixtures, net.....		44,757 12	44,757 12
Due from other banks.....		8,888 87	8,888 87
Actual cash on hand.....		1,240 00	1,240 00
Advances to trusts.....		4,528 03	4,528 03
Other resources.....		11,540 89	11,540 89
Totals.....	\$100,000 00	\$242,550 91	\$342,550 91
LIABILITIES			
Capital.....	\$100,000 00	\$100,000 00	\$200,000 00
Surplus.....		50,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid.....		73,754 42	73,754 42
Reserve for interest, taxes, etc., accrued and unpaid.....		8,096 49	8,096 49
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....		10,700 00	10,700 00
Other liabilities.....			
Totals.....	\$100,000 00	\$242,550 91	\$342,550 91

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$9,838,869 60	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	950 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$1,025 63
Trust investments, real property.....	649,972 77	Private trusts, specially designated and construed as court trusts, under supervision.....	10,488,842 37
Due from banks.....	75 63		
Cash on hand.....			
Total.....	\$10,489,868 00	Total.....	\$10,489,868 00

NOTE.—The above statement includes the business of a branch office at 532-534 West Sixth street, Los Angeles.

CROCKER FIRST FEDERAL TRUST COMPANY. SAN FRANCISCO

Incorporated December 14, 1925.

816

Officers—Wm. H. Crocker, President; James K. Moffitt, Chairman Executive Committee; W. W. Crocker, E. Avenali, F. G. Willis, D. J. Murphy, W. D. Lux, Vice Presidents; J. G. Hooper, Vice President and Manager; R. R. Pardow, Vice President and Secretary; C. H. McCormick, Treasurer; L. A. McCrystle, Trust Officer; S. W. Drascovich, T. E. Johnstone, Assistant Secretaries; M. R. Clark, Cashier; P. S. Scales, Realty Loan Officer; W. H. Cameron, Assistant Cashier; J. H. Eastman, Assistant Trust Officer.

Directors—E. Avenali, George T. Cameron, Geo. D. Cooper, Templeton Crocker, Wm. H. Crocker, William W. Crocker, Robert T. Devlin, Robert E. Easton, Jas. J. Fagan, Arthur Goodall, Chas. E. Green, A. G. Griffin, E. C. Holmes, Frank P. Hooper, Charles S. Howard, R. W. Kinney, Clifton H. Kroll, Norman B. Livermore, Walter S. Martin, Atholl McBean, James K. Moffitt, R. S. Moore, S. F. B. Morse, J. H. Newbauer, George W. Scott, W. T. Smith, M. J. Sullivan.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscounts.....		\$22,287,865 53			\$22,287,865 53
Bankers' acceptances, including rediscounts.....					
Notes, drafts or bills of exchange, including rediscounts.....					
Overdrafts.....					
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of accept- ances.....					
United States securities owned.....		4,553,109 66	\$341,000 00	\$100,000 00	4,994,109 66
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....		5,424,045 14	286,397 46		5,710,442 60
Bank premises, furniture and fix- tures and safe deposit vaults.....					
Other real estate owned.....		10,698 14			10,698 14
Due from Federal Reserve Bank Due from other banks.....		1,996,836 08	52,654 53	3,129,650 65	5,179,141 26
Actual cash on hand.....		400,000 00			400,000 00
Exchanges for clearing house.....		329,787 16			329,787 16
Checks and other cash items.....		22,191 20			22,191 20
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....			152 16		152 16
Other resources.....		12,841 58	955 93		13,797 51
Totals.....		\$35,037,374 49	\$681,160 08	\$3,229,650 65	\$38,948,185 22
LIABILITIES					
Capital paid in.....		\$1,250,000 00	\$150,000 00	\$100,000 00	\$1,500,000 00
Surplus.....		450,000 00	50,000 00		500,000 00
Amount segregated for protec- tion of court and private trusts, national banks only.....					
All undivided profits, less ex- penses, interest and taxes paid.....		526,853 66	469,110 72		995,964 38
Reserve for interest, taxes, etc.....		35,846 18			35,846 18
Bills payable with Federal Reserve Bank other than rediscounts.....					
Bills payable other than with Federal Reserve Bank, includ- ing all obligations representing money borrowed, other than rediscounts.....					
Liabilities for rediscounts with Federal Reserve Bank.....					
Liabilities for rediscounts other than with Federal Reserve Bank.....					
Deposits due to banks.....					
Dividends unpaid.....		90,000 00			90,000 00
Individual deposits subject to check.....					
Savings deposits.....		31,976,859 54			31,976,859 54
Demand certificates of deposit.....					

CROCKER FIRST FEDERAL TRUST COMPANY. SAN FRANCISCO—Continued

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
Time certificates of deposit.....		\$32,000 00			\$32,000 00
Certified checks.....					
Cashiers' checks.....					
State, county and municipal deposits.....		503,560 91			503,560 91
United States and postal savings deposits.....					
Letters of credit and travelers' checks sold for cash and now outstanding.....					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....					
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			\$11,995 20		11,995 20
Fund for advances to court trusts.....		172,254 20	54 16	\$3,129,650 65	3,301,959 01
Other liabilities.....					
Totals.....		\$35,037,374 49	\$681,160 08	\$3,229,650 65	\$38,948,185 22
Interest earned but not collected, not included in resources or liabilities.....		\$159,003 43	\$8,550 71		\$167,554 14

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$793,051 18	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$793,051 18
Trust investments, personal property.....	3,571,766 25	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	4,484,001 71
Trust investments, real property.....	616,554 56	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	295,680 90		
Cash on hand.....			
Total.....	\$5,277,052 89	Total.....	\$5,277,052 89

PIONEER TITLE INSURANCE AND TRUST COMPANY. SAN BERNARDINO

Incorporated January 29, 1917.

817

Officers—J. L. Mack, President; C. K. Cooper, Vice President; W. N. Glasscock, Secretary and Treasurer.

Directors—J. L. Mack, W. N. Glasscock, C. K. Cooper, J. L. Oakey, S. M. Light, W. W. McEuen, V. A. Mack.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$92,449 19	\$100,393 42	\$192,842 61
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	10,155 21	3,500 00	13,655 21
Due from other banks.....	1,406 17	1,745 87	3,152 04
Actual cash on hand.....		250 00	250 00
Advances to trusts.....	784 16		784 16
Other resources.....	19,071 98	531 83	19,603 81
Totals.....	\$123,866 71	\$106,421 12	\$230,287 83
LIABILITIES			
Capital.....	\$100,000 00	\$100,000 00	\$200,000 00
Surplus.....	21,247 03	2,560 80	23,807 83
All undivided profits, less expenses, interest and taxes paid. Reserve for interest, taxes, etc., accrued and unpaid.....	2,419 68	3,360 32	5,780 00
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....	200 00	500 00	700 00
Other liabilities.....			
Totals.....	\$123,866 71	\$106,421 12	\$230,287 83

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$10,919 19	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$16,386 20
Trust investments, real property.....	4,150 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	1,317 01		
Cash on hand.....			
Total.....	\$16,386 20	Total.....	\$16,386 20

SOUTHERN TITLE AND TRUST COMPANY. SAN DIEGO
(Trust Department)

Incorporated April 16, 1926.

819

Officers—A. P. Johnson, Jr., President; E. E. Hubbell, Edwin Johnson, Leroy A. Wright, H. N. Durflinger, E. A. Sears, Vice Presidents; F. H. Tomkins, Vice President and Trust Officer; R. S. Reed, Secretary.

Directors—H. E. Crane, Eugene Daney, Ed. Fletcher, R. E. Hegg, E. E. Hubbell, A. P. Johnson, Jr., Edwin Johnson, W. E. Kier, R. S. Reed, F. A. Salmons, H. N. Durflinger, Leroy A. Wright.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	\$50,000 00	\$50,000 00	\$100,000 00
Due from other banks		5 35	5 35
Actual cash on hand		200 00	200 00
Advances to trusts		181 00	181 00
Other resources		167,723 74	167,723 74
Totals	\$50,000 00	\$218,110 09	\$268,110 09
LIABILITIES			
Capital	\$50,000 00	\$160,000 00	\$210,000 00
Surplus		50,796 32	50,796 32
All undivided profits less expenses, interest and taxes paid		2,697 20	2,697 20
Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts		200 00	200 00
Other liabilities		4,416 57	4,416 57
Totals	\$50,000 00	\$218,110 09	\$268,110 09

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$9,827 50	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$16,393 51
Trust investments, real property	4,350 00	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	2,216 01		
Cash on hand			
Total	\$16,393 51	Total	\$16,393 51

CITIZENS BANK OF MONROVIA. MONROVIA

Incorporated May 20, 1929.

821

Officers—T. C. Rogers, President; R. E. Frith, James G. Maxwell, Vice Presidents; C. H. Banks, Vice President and Cashier; F. R. Schallert, Assistant Cashier.
 Directors—T. C. Rogers, R. E. Frith, James G. Maxwell, C. H. Banks, Harry E. Klein, C. H. Anson, W. H. McCune, Jr., J. H. Milligan, Otis Sayre, Louis Menge, Herbert J. Evans.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$431,770 30	\$180,956 50	\$612,726 80
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	447 00	-----	447 00
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	10,000 00	9,270 94	19,270 94
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	213,095 31	91,381 94	304,477 25
Bank premises, furniture and fixtures and safe deposit vaults.....	76,279 41	-----	76,279 41
Other real estate owned.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	6,200 00	6,200 00
Due from other banks.....	68,777 46	3,312 87	72,090 33
Actual cash on hand.....	40,271 11	-----	40,271 11
Exchanges for clearing house.....	10,312 87	-----	10,312 87
Checks and other cash items.....	1,005 67	-----	1,005 67
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	4,381 70	-----	4,381 70
Totals.....	\$856,340 83	\$291,122 25	\$1,147,463 08
LIABILITIES			
Capital paid in.....	\$125,000 00	\$25,000 00	\$150,000 00
Surplus.....	36,225 00	5,000 00	41,225 00
All undivided profits, less expenses, interest and taxes paid.....	3,851 72	-----	3,851 72
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	4,999 51	-----	4,999 51
Dividends unpaid.....	3,000 00	-----	3,000 00
Individual deposits subject to check.....	433,082 68	-----	433,082 68
Savings deposits.....	-----	202,322 25	202,322 25
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	109,951 50	-----	109,951 50
Certified checks.....	103 00	-----	103 00
Cashiers' checks.....	6,327 42	-----	6,327 42
State, county and municipal deposits.....	133,800 00	58,800 00	192,600 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$856,340 83	\$291,122 25	\$1,147,463 08
Interest earned but not collected, not included in resources or liabilities.....	\$4,000 00	\$2,000 00	\$6,000 00

THE BORDER BANK. SAN YSIDRO

Incorporated February 11, 1926.

823

Officers—F. R. Bickell, President; H. W. Sperbeck, Vice President and Cashier; P. Abadie, Secretary and Assistant Cashier.
 Directors—F. R. Bickell, J. Caplin, H. W. Sperbeck, E. Martinez, E. Klicka, C. N. Doughty, W. Richards.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$128,430 06	\$80,094 66	\$208,524 72
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	7,982 76	900 00	8,882 76
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	180,045 00	27,673 73	207,718 73
Bank premises, furniture and fixtures and safe deposit vaults	40,500 00	12,500 00	53,000 00
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	15,471 40	4,000 00	19,471 40
Actual cash on hand	11,672 09	4,625 75	16,297 84
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	694 39		694 39
Totals	\$384,795 70	\$129,794 14	\$514,589 84
LIABILITIES			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	7,500 00	2,500 00	10,000 00
All undivided profits, less expenses, interest and taxes paid	2,323 61		2,323 61
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks	1,630 99		1,630 99
Dividends unpaid			
Individual deposits subject to check	174,017 58		174,017 58
Savings deposits		104,694 14	104,694 14
Demand certificates of deposit	3,664 40		3,664 40
Time certificates of deposit		12,600 00	12,600 00
Certified checks	30 00		30 00
Cashiers' checks	4,898 18		4,898 18
State, county and municipal deposits	150,000 00		150,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	730 94		730 94
Totals	\$384,795 70	\$129,794 14	\$514,589 84
Interest earned but not collected, not included in resources or liabilities	\$1,830 00	\$775 00	\$2,605 00

LOS ANGELES INVESTMENT TRUST COMPANY. LOS ANGELES

Incorporated May 18, 1926.

824

Officers—W. P. Jeffries, President; R. F. Ingold, W. H. Harrison, Vice Presidents; A. R. LeRoy, Vice President and Treasurer; H. F. Poyet, Secretary.
 Directors—W. P. Jeffries, W. H. Harrison, R. F. Ingold, Dan Murphy, W. B. Corwin, A. R. Le Roy, A. C. Brode, W. R. Flint, E. L. Dudleigh.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$97,400 00	\$97,400 00
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	100,000 00	189,250 17 3,294 26	289,250 17 3,294 26
Due from other banks			
Actual cash on hand			
Advances to trusts		10,000 00	10,000 00
Other resources			
Totals	\$100,00 00	\$299,944 43	\$399,944 43
LIABILITIES			
Capital	\$100,000 00	\$200,000 00	\$300,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid		88,337 63	88,337 63
Reserve for interest, taxes, etc., accrued and unpaid		1,527 80	1,527 80
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts		10,000 00	10,000 00
Other liabilities		79 00	79 00
Totals	\$100,000 00	\$299,944 43	\$399,944 43

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$1,174 49	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$1,174 49
Trust investments, real property		Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks			
Cash on hand			
Total	\$1,174 49	Total	\$1,174 49

CALIFORNIA PACIFIC TITLE AND TRUST COMPANY. SAN FRANCISCO

Incorporated September 10, 1926.

825

Officers—E. J. McCutchen, President; Fred T. Elsey, Benj. J. Henley, Henry E. Monroe, Vice Presidents; Wm. H. Smith, Jr., Secretary; W. W. Wilson, Assistant Secretary.
 Directors—E. J. McCutchen, R. B. Burmister, G. W. McEnery, Henry E. Monroe, Sidney M. Ehrmann, John S. Drum, James D. Phelan, Benj. J. Henley, Harrison S. Robinson, Fred J. Elsey, Warren Olney, Jr., Wm. H. Orrick, Edward H. Clark, James E. Walsh, Geo. W. Hind, Geo. A. Newhall, Jesse W. Lilienthal, Jr., W. H. Sullivan, A. Crawford Greene.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$100,000 00	\$19,000 00	\$119,000 00
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		102,250 00	102,250 00
Due from other banks	3,000 00	7,666 84	10,666 84
Actual cash on hand		50 00	50 00
Advances to trusts		476 38	476 38
Other resources			
Totals	\$103,000 00	\$129,443 22	\$232,443 22
LIABILITIES			
Capital	\$103,000 00	\$102,250 00	\$205,250 00
Surplus			
All undivided profits, less expenses, interest and taxes paid		9,888 16	9,888 16
Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts		476 38	476 38
Other liabilities		16,828 68	16,828 68
Totals	\$103,000 00	\$129,443 22	\$232,443 22

ELSINORE STATE BANK. ELSINORE

Incorporated November 4, 1926.

827

Officers—Wm. C. Gunnerson, President; A. L. Adams, Vice President; J. B. Kaser, Cashier.
 Directors—W. C. Gunnerson, A. L. Adams, J. B. Kaser, S. H. Gunder, W. S. McGill,
 H. B. King.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$82,835 15	\$36,690 00	\$119,525 15
Bankers' acceptances, including rediscounts	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts	-----	-----	-----
Overdrafts	275 56	-----	275 56
Customers' liability account acceptances	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances United States securities owned	-----	-----	-----
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	147,504 67	3,000 00	150,504 67
Bank premises, furniture and fixtures and safe deposit vaults Other real estate owned	8,266 33	5,700 00	13,966 33
Due from Federal Reserve Bank	-----	-----	-----
Due from other banks	17,051 18	4,810 89	21,862 07
Actual cash on hand	6,918 20	1,482 81	8,401 01
Exchanges for clearing house	243 00	-----	243 00
Checks and other cash items	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Totals	\$263,094 09	\$51,683 70	\$314,777 79
LIABILITIES			
Capital paid in	\$35,000 00	\$15,000 00	\$50,000 00
Surplus	5,000 00	-----	5,000 00
All undivided profits, less expenses, interest and taxes paid	492 58	-----	492 58
Reserve for interest, taxes, etc.	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Bills payable other than with Federal Reserve Bank, includ- ing all obligations representing money borrowed, other than rediscounts	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank	-----	-----	-----
Deposits due to banks	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check	91,732 23	-----	91,732 23
Savings deposits	-----	36,683 70	36,683 70
Demand certificates of deposit	-----	-----	-----
Time certificates of deposit	4,053 60	-----	4,053 60
Certified checks	-----	-----	-----
Cashiers' checks	1,815 68	-----	1,815 68
State, county and municipal deposits	125,000 00	-----	125,000 00
United States and postal savings deposits	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Totals	\$263,094 09	\$51,683 70	\$314,777 79
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----

BANK OF INGLEWOOD. INGLEWOOD

Incorporated November 26, 1926.

828

Officers—S. M. Greene, President; E. B. Harris, Newcomb Condee, Vice Presidents; R. F. Lamb, Cashier, E. D. Boone, T. G. Stevens, Assistant Cashiers.
 Directors—S. M. Greene, R. F. Lamb, E. B. Harris, Newcomb Condee, T. G. Stevens, H. D. Mosley, Louis Hardin, Jr., M. J. Mertens, H. H. Zillgitt.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$265,479 26	\$294,207 06	\$559,686 32
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	28 20		28 20
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	11,073 69	2,500 00	13,573 69
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	216,629 30	77,841 42	294,470 72
Bank premises, furniture and fixtures and safe deposit vaults	15,679 10	5,018 53	20,697 63
Other real estate owned			
Due from Federal Reserve Bank	19,000 00	10,000 00	29,000 00
Due from other banks	174,428 25	35,874 42	210,302 67
Actual cash on hand	12,439 23		12,439 23
Exchanges for clearing house	2,492 46		2,492 46
Checks and other cash items	467 22		467 22
Items with Federal Reserve Bank in process of collection			
Other resources	368 06		368 06
Totals	\$718,084 77	\$425,441 43	\$1,143,526 20
LIABILITIES			
Capital paid in	\$60,000 00	\$40,000 00	\$100,000 00
Surplus	10,000 00		10,000 00
All undivided profits, less expenses, interest and taxes paid	9,324 74		9,324 74
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	405,488 41		405,488 41
Savings deposits		385,441 43	385,441 43
Demand certificates of deposit			
Time certificates of deposit	22,680 00		22,680 00
Certified checks	30 74		30 74
Cashiers' checks	46,838 24		46,838 24
State, county and municipal deposits	163,677 64		163,677 64
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	45 00		45 00
Totals	\$718,084 77	\$425,441 43	\$1,143,526 20
Interest earned but not collected, not included in resources or liabilities	\$7,276 72		\$7,276 72

PAN AMERICAN BANK OF CALIFORNIA. LOS ANGELES

Incorporated December 24, 1926.

830

Officers—W. G. Barnhisel, President; C. E. Tainter, C. L. Hill, P. W. Hall, Vice Presidents;
 H. S. Pierce, J. M. McEvers, R. W. Augspurger, Assistant Cashiers; W. F. Ramsey, Jr.,
 A. Q. Robison, Assistant Trust Officers.
 Directors—Franklin Flick, Chairman of the Board; Leo M. Meeker, Howard W. Wright, Wm.
 A. Sheldon, Dr. J. Arthur Foster, F. R. Feitshans, S. B. Mosher.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscounts.....	\$1,774,065 41	\$873,536 84	-----	-----	\$2,647,602 25
Bankers' acceptances, including rediscounts.....	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----	-----	-----
Overdrafts.....	504 87	-----	-----	-----	504 87
Customers' liability account acceptances.....	295 97	-----	-----	-----	295 97
Liability of foreign banks and bankers on account of accept- ances.....	-----	-----	-----	-----	-----
United States securities owned.....	-----	62,700 00	-----	-----	62,700 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	52,480 00	1,236,567 50	\$100,000 00	\$100,000 00	1,489,047 50
Bank premises, furniture and fix- tures and safe deposit vaults.....	83,874 71	120,279 95	-----	-----	204,154 66
Other real estate owned.....	-----	42,511 90	-----	-----	42,511 90
Due from Federal Reserve Bank.....	2,119 03	10,000 00	-----	-----	12,119 03
Due from other banks.....	174,598 38	14,931 20	275 00	5,000 00	194,804 58
Actual cash on hand.....	27,097 69	15,000 00	-----	-----	42,097 69
Exchanges for clearing house.....	141,604 92	-----	-----	-----	141,604 92
Checks and other cash items.....	102,744 79	-----	-----	-----	102,744 79
Items with Federal Reserve Bank in process of collection.....	58,922 29	-----	-----	-----	58,922 29
Advances to court trusts.....	-----	-----	725 00	-----	725 00
Other resources.....	83,990 38	-----	-----	-----	83,990 38
Totals.....	\$2,502,298 44	\$2,375,527 39	\$101,000 00	\$105,000 00	\$5,083,825 83
LIABILITIES					
Capital paid in.....	\$700,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$1,000,000 00
Surplus.....	200,000 00	50,000 00	-----	-----	250,000 00
Amount segregated for protec- tion of court and private trusts, national banks only.....	-----	-----	-----	-----	-----
All undivided profits, less ex- penses, interest and taxes paid.....	-10,378 63	-----	1,000 00	4,000 00	-5,378 63
Reserve for interest, taxes, etc.....	-----	10,584 82	-----	-----	10,584 82
Bills payable with Federal Reserve Bank other than rediscounts.....	-----	-----	-----	-----	-----
Bills payable other than with Federal Reserve Bank, includ- ing all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----	-----	-----
Liabilities for rediscounts with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Deposits due to banks.....	67,528 59	-----	-----	-----	67,528 59
Dividends unpaid.....	-----	-----	-----	-----	-----
Individual deposits subject to check.....	1,486,937 60	-----	-----	-----	1,486,937 60
Savings deposits.....	-----	949,379 17	-----	-----	949,379 17
Demand certificates of deposit.....	-----	-----	-----	-----	-----
Time certificates of deposit.....	-----	65,563 40	-----	-----	65,563 40
Certified checks.....	6,922 29	-----	-----	-----	6,922 29
Cashiers' checks.....	33,937 72	-----	-----	-----	33,937 72
State, county and municipal deposits.....	-----	1,200,000 00	-----	-----	1,200,000 00
United States and postal savings deposits.....	-----	-----	-----	-----	-----

PAN AMERICAN BANK OF CALIFORNIA. LOS ANGELES—Continued

	Commercial	Savings	Court Trusts	Private Trusts	Combined
Letters of credit and travelers' checks sold for cash and now outstanding.....	\$17,000 00				\$17,000 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	295 97				295 97
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administrators, guardians, assignees receivers or trustees.....					
Fund for advances to court trusts.....				\$1,000 00	1,000 00
Other liabilities.....	54 90				54 90
Totals.....	\$2,502,298 44	\$2,375,527 39	\$101,000 00	\$105,000 00	\$5,083,825 83
Interest earned but not collected, not included in resources or liabilities.....					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$10,000 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$13,328 07
Trust investments, real property.....	2,200 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	1,128 07		
Cash on hand.....			
Total.....	\$13,328 07	Total.....	\$13,328 07

BANK OF SOUTHERN CALIFORNIA. LA MESA

Incorporated December 31, 1926.

831

Officers—F. J. Belcher, Jr., President; G. H. Schmidt, W. B. Whitcomb Vice Presidents; L. J. Heitkam, Cashier, Secretary and Treasurer; J. F. Coutts, Jr., Assistant Cashier, Assistant Secretary, Assistant Treasurer.
 Directors—F. J. Belcher, Jr., William Clayton, Eugene Daney, D. F. Garrettson, Percy H. Goodwin, E. D. Miller, J. O. Miller, A. F. Sonka, H. L. Sullivan.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$92,295 91	\$77,712 70	\$170,008 61
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	97 85		97 85
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		25,077 51	25,077 51
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	38,287 50	63,732 63	102,020 13
Bank premises, furniture and fixtures and safe deposit vaults.....	13,618 16		13,618 16
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....	16,308 75	2,371 40	18,680 15
Actual cash on hand.....	6,032 67	3,719 66	9,752 33
Exchanges for clearing house.....	892 60		892 60
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	3 84		3 84
Totals.....	\$167,537 28	\$172,613 90	\$340,151 18
LIABILITIES			
Capital paid in.....	\$37,500 00	\$12,500 00	\$50,000 00
Surplus.....	3,750 00	1,250 00	5,000 00
All undivided profits, less expenses, interest and taxes paid.....	1,457 37		1,457 37
Reserve for interest, taxes, etc.....	281 95		281 95
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	119,763 01		119,763 01
Savings deposits.....		65,870 67	65,870 67
Demand certificates of deposit.....			
Time certificates of deposit.....		10,760 00	10,760 00
Certified checks.....	6 00		6 00
Cashiers' checks.....	4,640 59		4,640 59
State, county and municipal deposits.....		82,233 23	82,233 23
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	138 36		138 36
Totals.....	\$167,537 28	\$172,613 90	\$340,151 18
Interest earned but not collected, not included in resources or liabilities.....	\$2,675 15		\$2,675 15

TITLE INSURANCE AND GUARANTEE COMPANY. SAN FRANCISCO

Incorporated June 7, 1902.

833

Trust Department Commenced Business February 15, 1927.

Officers—O. A. Rouleau, President; Donzel Stoney, Walter C. Clark, R. F. Chilcott, Vice Presidents; E. B. Schwarzmann, Secretary; C. M. Burton, Cashier.
 Directors—O. A. Rouleau, Walter C. Clark, R. F. Chilcott, Thomas E. Palmer, Morgan E. La Rue, Charles H. Davis, Donzel Stoney, E. G. Schwarzmann, Charles F. Hunt.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$80,000 00	\$30,000 00	\$110,000 00
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	30,784 40	71,822 00	102,606 40
Due from other banks.....	4,951 85		4,951 85
Actual cash on hand.....			
Advances to trusts.....	6 20		6 20
Other resources.....			
Totals.....	\$115,742 45	\$101,822 00	\$217,564 45
LIABILITIES			
Capital.....	\$100,000 00	\$100,000 00	\$200,000 00
Surplus.....	5,772 77	1,822 00	7,594 77
All undivided profits, less expenses, interest and taxes paid.....	9,869 68		9,869 68
Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....	100 00		100 00
Other liabilities.....			
Totals.....	\$115,742 45	\$101,822 00	\$217,564 45

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$310,554 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$335,162 30
Trust investments, real property.....	24,608 30	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....			
Cash on hand.....			
Total.....	\$335,162 30	Total.....	\$335,162 30

GERMAN AMERICAN SAVINGS BANK OF LOS ANGELES. LOS ANGELES

Incorporated January 3, 1917.

834

Officers—Carl L. Schloessmann, President; E. Zitzmann, Vice President and Cashier; B. A. Walter, Vice President and Secretary; H. R. Kleinbach, Dave F. Smith, Vice Presidents; Philip A. Kuhn, H. Lehmkuhl, G. Robert Smith, Assistant Cashiers.
 Directors—Carl Schloessmann, H. R. Kleinbach, Edward Stuetz, B. A. Walter, A. B. Ebner, C. H. von Breton, A. Carman Smith, Ernest Guther, Wm. Falkenstein, F. O. Martin, C. A. Roesch, C. R. Besser, Emil Holtz, A. V. Handorf, Jas. F. Rothgeb, Dave F. Smith, Harry L. Heffner, E. Zitzmann, John C. Rendler, Chas. W. Olson, Andrew O. Nelson.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....		\$1,284,682 38	
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		567,939 08	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....		1,125,485 97	
Bank premises, furniture and fixtures and safe deposit vaults.....		29,537 84	
Other real estate owned.....			
Due from Federal Reserve Bank.....		20,000 00	
Due from other banks.....		74,402 79	
Actual cash on hand.....		28,406 16	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		5,463 65	
Total.....		\$3,135,917 87	
LIABILITIES			
Capital paid in.....		\$500,000 00	
Surplus.....		97,882 94	
All undivided profits, less expenses, interest and taxes paid.....			
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		1,549,581 56	
Demand certificates of deposit.....			
Time certificates of deposit.....		70,032 37	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		918,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		421 00	
Total.....		\$3,135,917 87	
Interest earned but not collected, not included in resources or liabilities.....		\$24,243 11	

WASHINGTON COMMERCIAL AND SAVINGS BANK. VENICE

Incorporated March 4, 1927.

835

Officers—J. L. Fleming, President; C. E. M. Beall, Walter G. Driver, Vice Presidents; Albert W. Jensen, Cashier; H. C. Trigg, Assistant Cashier.
 Directors—J. L. Fleming, C. E. M. Beall, L. C. Busby, Walter G. Driver, E. C. Japs, J. W. Kirby, W. A. Kunath, Albert W. Jensen, G. W. McCune.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$43,542 82	\$57,570 06	\$101,112 88
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	68 61		68 61
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	116,962 32	20,197 70	137,160 02
Bank premises, furniture and fixtures and safe deposit vaults.....	13,225 65		13,225 65
Other real estate owned.....	2,505 00		2,505 00
Due from Federal Reserve Bank.....	1,556 76		1,556 76
Due from other banks.....	29,903 73	2,939 27	32,843 00
Actual cash on hand.....	6,939 89	1,404 72	8,344 61
Exchanges for clearing house.....	18,115 37		18,115 37
Checks and other cash items.....	3 00		3 00
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$232,823 15	\$82,111 75	\$314,934 90
LIABILITIES			
Capital paid in.....	\$35,000 00	\$15,000 00	\$50,000 00
Surplus.....			
All undivided profits, less expenses, interest and taxes paid.....	3,159 79	974 29	4,134 08
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	114,321 52		114,321 52
Savings deposits.....		66,137 46	66,137 46
Demand certificates of deposit.....			
Time certificates of deposit.....	4,167 69		4,167 69
Certified checks.....			
Cashiers' checks.....	1,174 15		1,174 15
State, county and municipal deposits.....	75,000 00		75,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$232,823 15	\$82,111 75	\$314,934 90
Interest earned but not collected, not included in resources or liabilities.....	\$1,960 58	\$1,155 36	\$3,115 94

FORTUNA STATE BANK. FORTUNA

Incorporated December 31, 1926.

837

Officers—H. W. McWhorter, President; F. A. Leach, Vice President; E. E. Hill, Secretary-Treasurer and Cashier; M. Uarda Wise, Assistant Cashier.
 Directors—H. W. McWhorter, F. A. Leach, E. E. Hill, Frank Dunn, Geo. E. Hanson, R. G. Wise, A. F. Hanna, R. F. Fisher, C. F. Edson.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$56,216 22	\$52,789 45	\$109,005 67
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	18 77		18 77
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	28,820 07	77,546 05	106,366 12
Bank premises, furniture and fixtures and safe deposit vaults	12,510 00		12,510 00
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	17,761 05	5,934 27	23,695 32
Actual cash on hand	10,945 33	3,750 56	14,695 89
Exchanges for clearing house			
Checks and other cash items	128 17		128 17
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$126,399 61	\$140,020 33	\$266,419 94
LIABILITIES			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	2,500 00	2,700 00	5,200 00
All undivided profits, less expenses, interest and taxes paid	3,685 22		3,685 22
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid	16 00		16 00
Individual deposits subject to check	68,740 39		68,740 39
Savings deposits		87,320 33	87,320 33
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks	1,103 50		1,103 50
State, county and municipal deposits	25,000 00	25,000 00	50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	354 50		354 50
Totals	\$126,399 61	\$140,020 33	\$266,419 94
Interest earned but not collected, not included in resources or liabilities	\$250 00	\$200 00	\$450 00

SECURITY BANK OF ALHAMBRA. ALHAMBRA

Incorporated May 16, 1927.

839

Officers—J. F. Sartori, President; Chas. H. Toll, C. M. Church, Edward Elliott, Vice Presidents; L. A. Norris, Vice President and Cashier; J. R. Jones, Assistant Cashier and Secretary; Edmund W. Pugh, Secretary.
 Directors—John G. Cary, C. M. Church, L. A. Norris, Edmund W. Pugh, W. D. Longyear, John T. Cooper, J. F. Sartori, Edward Elliott, W. W. Cottle, J. A. Marchant, Chas. H. Toll, J. R. Jones.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$70,830 00	\$413,365 00	\$484,195 00
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	31 17		31 17
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	130,127 50	149,136 00	279,263 50
Bank premises, furniture and fixtures and safe deposit vaults	10,950 00		10,950 00
Other real estate owned			
Due from Federal Reserve Bank	1,000 00	13,000 00	14,000 00
Due from other banks	39,460 25	14,579 70	54,039 95
Actual cash on hand	11,287 56		11,287 56
Exchanges for clearing house	2,331 91		2,331 91
Checks and other cash items	1,051 74		1,051 74
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$267,070 13	\$590,080 70	\$857,150 83
LIABILITIES			
Capital paid in	\$50,000 00	\$50,000 00	\$100,000 00
Surplus	12,500 00	12,500 00	25,000 00
All undivided profits, less expenses, interest and taxes paid	11,197 72		11,197 72
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	182,835 66		182,835 66
Savings deposits		465,271 17	465,271 17
Demand certificates of deposit			
Time certificates of deposit		12,309 53	12,309 53
Certified checks			
Cashiers' checks	10,536 75		10,536 75
State, county and municipal deposits		50,000 00	50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$267,070 13	\$590,080 70	\$857,150 83
Interest earned but not collected, not included in resources or liabilities	\$2,363 00	\$7,720 00	\$10,083 00

CALIFORNIA SAVINGS AND COMMERCIAL BANK OF SAN DIEGO. SAN DIEGO

Incorporated March 12, 1927.

840

Officers—I. I. Irwin, President; William G. Mirow, Vice President; Otto Jaeger, Cashier; Howard E. Hopkins, Oscar Irwin, Assistant Cashiers.
 Directors—I. T. Davidson, I. I. Irwin, Oscar Irwin, William G. Mirow, Edmund Mayer, George Neale, Dr. Rawson J. Pickard.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$729,346 05	\$379,674 05	\$1,109,020 10
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	402 92		402 92
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		1,608 18	1,608 18
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	50,075 00	29,595 00	79,670 00
Bank premises, furniture and fixtures and safe deposit vaults	260,225 60	156,390 48	416,616 08
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	86,768 07	31,770 53	118,538 60
Actual cash on hand	43,766 52	13,500 00	57,266 52
Exchanges for clearing house	34,291 74		34,291 74
Checks and other cash items	48 32		48 32
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$1,204,924 22	\$612,538 24	\$1,817,462 46
LIABILITIES			
Capital paid in	\$350,000 00	\$150,000 00	\$500,000 00
Surplus	40,000 00	10,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid	1,837 14		1,837 14
Reserve for interest taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank	131,500 00		131,500 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	546,808 54		546,808 54
Savings deposits		452,538 24	452,538 24
Demand certificates of deposit			
Time certificates of deposit	112,230 46		112,230 46
Certified checks			
Cashiers' checks	18,331 60		18,331 60
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding	3,060 00		3,060 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	1,156 48		1,156 48
Totals	\$1,204,924 22	\$612,538 24	\$1,817,462 46
Interest earned but not collected, not included in resources or liabilities	\$3,640 00	\$1,890 00	\$5,530 00

BROADWAY COMMERCIAL AND SAVINGS BANK. BURLINGAME

Incorporated August 25, 1927.

846

Officers—Charles N. Kirkbride, President; John W. Rutherfordale, Vice President; Robert L. McWilliams, Secretary; John Tunnicliffe, Treasurer; A. H. Sagehorn, Cashier and Assistant Secretary; James A. Packwood, Assistant Cashier.

Directors—H. W. Bockenogeen, Stanley Kelly, Charles N. Kirkbride, Robert L. McWilliams, Edward L. McRoskey, John W. Rutherfordale, John Tunnicliffe.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$117,193 98	\$67,386 04	\$184,580 02
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	161 24		161 24
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		800 00	800 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	1,780 00	160,514 82	162,294 82
Bank premises, furniture and fixtures and safe deposit vaults	42,197 79	23,750 00	65,947 79
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	7,580 51	11,622 39	19,202 90
Actual cash on hand	7,923 76	2,500 00	10,423 76
Exchanges for clearing house	429 07		429 07
Checks and other cash items	2,104 17		2,104 17
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$179,370 52	\$266,573 25	\$445,943 77
LIABILITIES			
Capital paid in	\$50,000 00	\$50,000 00	\$100,000 00
Surplus	7,500 00	7,500 00	15,000 00
All undivided profits, less expenses, interest and taxes paid	3,267 50	1,470 21	4,737 71
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	30,000 00		30,000 00
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	85,904 71		85,904 71
Savings deposits		87,574 59	87,574 59
Demand certificates of deposit			
Time certificates of deposit		5,000 00	5,000 00
Certified checks	179 43		179 43
Cashiers' checks	2,463 88		2,463 88
State, county and municipal deposits		113,470 89	113,470 89
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	55 00	1,557 56	1,612 56
Totals	\$179,370 52	\$266,573 25	\$445,943 77
Interest earned but not collected, not included in resources or liabilities	\$343 55	\$120 28	\$463 83

BANK OF OXNARD. OXNARD

Incorporated December 29, 1927.

848

Officers—Walter H. Lathrop, President; H. H. Eastwood, Vice President; J. A. Lagomarsino, Secretary; G. W. Sturgis, Cashier.
 Directors—Walter H. Lathrop, C. H. Whipple, H. H. Eastwood, J. W. Reinmann, J. P. McLaughlin, C. L. Hirt, H. M. Borchard, P. W. Dennis, J. A. Lagomarsino, A. Camarillo.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$129,918 40	\$56,175 00	\$186,093 40
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	80 09		80 09
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	79,722 85	39,539 00	119,261 85
Bank premises, furniture and fixtures and safe deposit vaults.....	9,387 71		9,387 71
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....	18,036 42	8,772 81	26,809 23
Actual cash on hand.....	7,355 72	1,555 00	8,910 72
Exchanges for clearing house.....	890 81		890 81
Checks and other cash items.....	1,084 49		1,084 49
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	2,323 00		2,323 00
Totals.....	\$248,799 49	\$106,041 81	\$354,841 30
LIABILITIES			
Capital paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	12,500 00	12,500 00	25,000 00
All undivided profits, less expenses, interest and taxes paid.....	4,556 45	12,500 00	17,056 45
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	101,871 86		101,871 86
Savings deposits.....		56,041 81	56,041 81
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	871 18		871 18
State, county and municipal deposits.....	54,000 00		54,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$248,799 49	\$106,041 81	\$354,841 30
Interest earned but not collected, not included in resources or liabilities.....	\$1,380 76		\$1,380 76

THE COLUSA COUNTY BANK. COLUSA

Incorporated December 28, 1927.

849

Officers—T. Harrington, President; Fred W. Schutz, Vice President; T. Crane, Secretary.
 Directors—T. Harrington, Fred W. Schutz, T. Crane, J. L. Browning, Alfred S. Tubbs, I. S. Losey, C. F. Dillman.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$1,919,635 84	\$207,000 00	\$2,126,635 84
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	8,588 26		8,588 26
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned	108,819 10	75,250 00	184,069 10
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	189,783 21	71,761 90	261,545 11
Bank premises, furniture and fixtures and safe deposit vaults		71,752 00	71,752 00
Other real estate owned	771 33		771 33
Due from Federal Reserve Bank	50,000 00	16,974 43	66,974 43
Due from other banks	277,596 69	45,000 00	322,596 69
Actual cash on hand	70,889 42		70,889 42
Exchanges for clearing house			
Checks and other cash items	3,286 57		3,286 57
Items with Federal Reserve Bank in process of collection			
Other resources	16,672 87		16,672 87
Totals	\$2,646,043 29	\$487,738 33	\$3,133,781 62
LIABILITIES			
Capital paid in	\$325,000 00	\$75,000 00	\$400,000 00
Surplus	50,000 00		50,000 00
All undivided profits, less expenses, interest and taxes paid	71,685 89		71,685 89
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	902,098 50		902,098 50
Savings deposits		372,738 33	372,738 33
Demand certificates of deposit	35,812 58		35,812 58
Time certificates of deposit	1,021,561 61		1,021,561 61
Certified checks			
Cashiers' checks	1,219 91		1,219 91
State, county and municipal deposits	238,640 80	40,000 00	278,640 80
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	24 00		24 00
Totals	\$2,646,043 29	\$487,738 33	\$3,133,781 62
Interest earned but not collected, not included in resources or liabilities	\$55,000 00	\$4,000 00	\$59,000 00

NOTE.—The above statement includes the business of branch offices at Grimes, Maxwell and Princeton.

THE MAYWOOD BANK. MAYWOOD

Incorporated December 27, 1927.

850

Officers—F. M. White, President; Chas. Kramer, Vice President; G. B. Kellogg, Vice President and Cashier; Roy O. Franklin, Assistant Cashier.
 Directors—F. M. White, Chas. Kramer, G. B. Kellogg, M. H. Paige, Joe Somo, Chas. T. Sims, Warren B. Mather, H. Stanley Benedict.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$130,606 62	\$50,958 24	\$181,564 86
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	17 66		17 66
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	67,536 70	74,443 40	141,980 10
Bank premises, furniture and fixtures and safe deposit vaults.....		10,469 75	10,469 75
Other real estate owned.....			
Due from Federal Reserve Bank.....	5,025 00	2,000 00	7,025 00
Due from other banks.....	55,838 69	4,535 84	60,374 53
Actual cash on hand.....	15,021 51		15,021 51
Exchanges for clearing house.....	588 49		588 49
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	736 00		736 00
Totals.....	\$275,370 67	\$142,407 23	\$417,777 90
LIABILITIES			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....			
All undivided profits, less expenses, interest and taxes paid.....	3,405 58		3,405 58
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	185,154 14		185,154 14
Savings deposits.....		67,407 23	67,407 23
Demand certificates of deposit.....			
Time certificates of deposit.....	10,000 00		10,000 00
Certified checks.....			
Cashiers' checks.....	5,619 50		5,619 50
State, county and municipal deposits.....	45,524 03	50,000 00	95,524 03
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	667 42		667 42
Totals.....	\$275,370 67	\$142,407 23	\$417,777 90
Interest earned but not collected, not included in resources or liabilities.....	\$2,625 00	\$2,465 00	\$5,090 00

SANTA MONICA SAVINGS BANK. SANTA MONICA

Incorporated February 3, 1928.

851

Officers—Ferdinand R. Bain, President; A. E. Austin, Max Markowitz, E. Vejar, Vice Presidents; W. A. Tickle, Cashier; Ione Beckstead, Assistant Cashier.
 Directors—Aubrey E. Austin, Ferdinand R. Bain, Dr. W. R. Mahood, Max Markowitz, W. A. Tickle.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts		\$158,899 27	
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned		52,660 22	
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		158,592 16	
Bank premises, furniture and fixtures and safe deposit vaults		12,948 80	
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks		30,532 58	
Actual cash on hand		6,707 06	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$420,340 09	
LIABILITIES			
Capital paid in		\$100,000 00	
Surplus, contingent fund		7,747 77	
All undivided profits, less expenses, interest and taxes paid			
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		212,592 32	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		100,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$420,340 09	
Interest earned but not collected, not included in resources or liabilities		\$2,500 00	

THE MILL VALLEY BANK. MILL VALLEY

Incorporated September 14, 1927.

853

Officers—Thomas J. Sewell, President; Walter H. Robinson, Secretary; Walter J. Swenson, Cashier.
 Directors—John Burt, Oscar C. Cappelmann, Delmar S. Clinton, Adolph Eberhart, Douglas A. Nye, Walter H. Robinson, Thomas J. Sewell, Ralston L. White.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$63,800 20	\$94,100 04	\$157,900 24
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	180 72		180 72
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	63,692 53	188,531 04	252,223 57
Bank premises, furniture and fixtures and safe deposit vaults.....	8,400 28		8,400 28
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....	9,528 68	5,413 03	14,941 71
Actual cash on hand.....	7,298 01	4,100 00	11,398 01
Exchanges for clearing house.....	1,089 02		1,089 02
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	6,414 16	112 99	6,527 15
Totals.....	\$160,403 60	\$292,257 10	\$452,660 70
LIABILITIES			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....		6,250 00	6,250 00
All undivided profits, less expenses, interest and taxes paid.....	4,166 30	3,125 00	7,291 30
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	95,020 21		95,020 21
Savings deposits.....		160,444 60	160,444 60
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	36,124 02	95,000 00	131,124 02
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	93 07	2,437 50	2,530 57
Totals.....	\$160,403 60	\$292,257 10	\$452,660 70
Interest earned but not collected, not included in resources or liabilities.....	\$466 43	\$928 79	\$1,394 22

THE AZORES DAIRY BANK. HYNES

Incorporated May 4, 1928.

854

Officers—C. S. Hill, President; P. Th. Dykzeul, Frank Bettencourt, Vice Presidents; E. L. Henkelman, Secretary.
 Directors—P. Th. Dykzeul, Bert Van Ruiten, J. W. Gaines, A. J. Green, Sr., Frank Bettencourt, C. S. Hill.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$94,070 35	\$14,812 67	\$108,883 02
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	229 05		229 05
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	3,064 69		3,064 69
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	58,591 29	11,562 07	70,153 36
Bank premises, furniture and fixtures and safe deposit vaults.....	8,847 43		8,847 43
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....	6,332 10	10,004 68	16,336 78
Actual cash on hand.....	5,369 54	440 80	5,810 34
Exchanges for clearing house.....	902 74		902 74
Checks and other cash items.....	1,736 11		1,736 11
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$179,143 30	\$36,820 22	\$215,963 52
LIABILITIES			
Capital paid in.....	\$45,000 00	\$5,000 00	\$50,000 00
Surplus.....			
All undivided profits, less expenses, interest and taxes paid.....	2,406 22	446 22	2,852 44
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	69,978 34		69,978 34
Savings deposits.....		21,374 00	21,374 00
Demand certificates of deposit.....	2,500 00		2,500 00
Time certificates of deposit.....	2,500 00		2,500 00
Certified checks.....			
Cashiers' checks.....	6,758 74		6,758 74
State, county and municipal deposits.....	50,000 00	10,000 00	60,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$179,143 30	\$36,820 22	\$215,963 52
Interest earned but not collected, not included in resources or liabilities.....	\$900 00	\$300 00	\$1,200 00

FIRESTONE PARK STATE BANK. SOUTH GATE

Incorporated May 23, 1928.

855

Officers—Samuel M. Dudlext, President; John J. Craig, Vice President and Counsel, Fred J. Theriot, Vice President; J. V. Hogan, Cashier; L. F. Sandschulte, Mildred Desilet, Assistant Cashiers.

Directors—Samuel M. Dudlext, John J. Craig, Fred J. Theriot, J. V. Hogan, Geo. W. C. Baker, Charles Ellison, T. W. Hensley.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$95,308 56	\$71,335 45	\$166,644 01
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	100 43		100 43
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....		1,163 73	1,163 73
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	41,280 00	61,905 20	103,185 20
Bank premises, furniture and fixtures and safe deposit vaults.....	4,300 99	4,159 03	8,460 02
Other real estate owned.....			
Due from Federal Reserve Bank.....	4,000 00	2,500 00	6,500 00
Due from other banks.....	14,276 26	21,720 86	35,997 12
Actual cash on hand.....	9,962 43	290 69	10,253 12
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$169,228 67	\$163,074 96	\$332,303 63
LIABILITIES			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	2,500 00	2,500 00	5,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,302 75	2,238 29	5,541 04
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	129,898 97		129,898 97
Savings deposits.....		75,836 67	75,836 67
Demand certificates of deposit.....			
Time certificates of deposit.....		7,500 00	7,500 00
Certified checks.....			
Cashiers' checks.....	2,061 01		2,061 01
State, county and municipal deposits.....	5,781 27	50,000 00	55,781 27
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	684 67		684 67
Totals.....	\$169,228 67	\$163,074 96	\$332,303 63
Interest earned but not collected, not included in resources or liabilities.....	\$3,300 00	\$2,000 00	\$5,300 00

MONTEREY BANK. MONTEREY

Incorporated March 26, 1928.

856

Officers—A. M. Allen, President; George Harper, Vice President; E. E. James, Cashier, G. H. Burnette, Assistant Cashier.

Directors—A. M. Allan, George Harper, J. G. Burnette, E. E. Marbee, E. E. James, H. A. Hansen, Gouverneur Morris.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$149,585 38	\$76,090 45	\$225,675 83
Bankers' acceptances, including rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, including rediscounts.....	-----	-----	-----
Overdrafts.....	153 57	-----	153 57
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
United States securities owned.....	-----	5,084 37	5,084 37
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	91,580 00	36,959 30	128,539 30
Bank premises, furniture and fixtures and safe deposit vaults.....	41,396 90	-----	41,396 90
Other real estate owned.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	2,500 00	2,500 00
Due from other banks.....	74,187 92	34,072 84	108,260 76
Actual cash on hand.....	17,908 21	-----	17,908 21
Exchanges for clearing house.....	2,069 67	-----	2,069 67
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$376,881 65	\$154,706 96	\$531,588 81
LIABILITIES			
Capital paid in.....	\$50,000 00	\$50,000 00	\$100,000 00
Surplus.....	7,000 00	7,000 00	14,000 00
All undivided profits, less expenses, interest and taxes paid and contingent fund.....	4,554 23	-----	4,554 23
Reserve for interest, taxes, etc.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Liabilities for rediscounts other than with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	255,694 19	-----	255,694 19
Savings deposits.....	-----	87,706 96	87,706 96
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	10,000 00	10,000 00
Certified checks.....	-----	-----	-----
Cashiers' checks.....	10,232 31	-----	10,232 31
State, county and municipal deposits.....	49,238 92	-----	49,238 92
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	162 00	-----	162 00
Totals.....	\$376,881 65	\$154,706 96	\$531,588 91
Interest earned but not collected, not included in resources or liabilities.....	\$750 00	\$250 00	\$1,000 00

MODESTO TRUST AND SAVINGS BANK. MODESTO.

Incorporated June 22, 1928.

857

Officers—W. W. Giddings, President; Geo. A. Cressey, W. W. Cox, Vice Presidents; N. H. Ford, Cashier; E. H. Tienken, C. W. Sikes, C. R. Peterson, Assistant Cashiers.
 Directors—W. W. Giddings, W. W. Cox, Geo. A. Cressey, L. J. Maddux, C. M. Maze, E. L. Sherman, Geo. A. Threlfall, C. R. Tillson, J. R. Broughton.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscounts.....	\$1,063,252 01	\$2,195,057 53			\$3,258,309 54
Bankers' acceptances, including rediscounts.....					
Notes, drafts or bills of exchange, including rediscounts.....					
Overdrafts.....	746 14				746 14
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
United States securities owned.....		83,475 00			83,475 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	242,166 07	301,479 17	\$50,000 00	\$50,000 00	643,645 24
Bank premises, furniture and fixtures and safe deposit vaults.....	184,797 79				184,797 79
Other real estate owned.....		52,887 74			52,887 74
Due from Federal Reserve Bank.....					
Due from other banks.....	270,001 46	124,473 24			394,474 70
Actual cash on hand.....	91,020 80	75,181 60			166,202 40
Exchanges for clearing house.....	27,112 77				27,112 77
Checks and other cash items.....	4,435 96				4,435 96
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....					
Other resources.....	21,529 29			420 99	21,950 28
Totals.....	\$1,905,062 29	\$2,832,554 28	\$50,000 00	\$50,420 99	\$4,838,037 56
LIABILITIES					
Capital paid in.....	\$250,000 00	\$250,000 00	\$50,000 00	\$50,000 00	\$600,000 00
Surplus.....	85,000 00	50,000 00			135,000 00
Amount segregated for protection of court and private trusts, national banks only.....					
All undivided profits, less expenses, interest and taxes paid.....	169,867 26			420 99	170,288 25
Reserve for interest, taxes, etc.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	50,000 00				50,000 00
Liabilities for rediscounts with Federal Reserve Bank.....					
Liabilities for rediscounts other than with Federal Reserve Bank.....					
Deposits due to banks.....	41,818 21				41,818 21
Dividends unpaid.....	24,000 00				24,000 00
Individual deposits subject to check.....	1,087,288 05				1,087,288 05
Savings deposits.....		2,428,356 51			2,428,356 51
Demand certificates of deposit.....	374 86				374 86
Time certificates of deposit.....	8,347 00	39,459 77			47,806 77
Certified checks.....	2,886 19				2,886 19
Cashiers' checks.....	30,927 97				30,927 97
State, county and municipal deposits.....	153,302 27	60,000 00			213,302 27
United States and postal savings deposits.....					

MODESTO TRUST AND SAVINGS BANK. MODESTO—Continued

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities	\$1,250 48	\$4,738 00			\$5,988 48
Totals	\$1,905,062 29	\$2,832,554 28	\$50,000 00	\$50,420 99	\$4,838,037 56
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$275 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$18,094 40
Trust investments, real property	14,600 00	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	3,219 40		
Cash on hand			
Total	\$18,094 40	Total	\$18,094 40

AMADOR COUNTY DEVELOPMENT BANK. JACKSON

Incorporated June 25, 1928.

858

Officers—F. N. Soracco, President; L. A. Spinetti, Chairman; C. E. Richards, Vice President;
 W. P. Jones, Secretary; F. J. Pottle, Cashier and Assistant Secretary.
 Directors—W. P. Jones, B. C. Kern, C. E. Richards, Wm. G. Snyder, F. N. Soracco, L. A.
 Spinetti, S. E. Woodworth

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$35,571 64	\$19,388 32	\$54,959 96
Bankers' acceptances, including rediscounts			
Notes, drafts or bills of exchange, including rediscounts			
Overdrafts	1 96		1 96
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	57,900 00	181,289 37	239,189 37
Bank premises, furniture and fixtures and safe deposit vaults	4,476 48		4,476 48
Other real estate owned			
Due from Federal Reserve Bank			
Due from other banks	27,788 99	13,479 69	41,268 68
Actual cash on hand	7,579 47	2,600 00	10,179 47
Exchanges for clearing house	73 96		73 96
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	95 07	59 93	155 00
Totals	\$133,487 57	\$216,817 31	\$350,304 88
LIABILITIES			
Capital paid in	\$40,000 00	\$60,000 00	\$100,000 00
Surplus	17,500 00	17,500 00	35,000 00
All undivided profits, less expenses, interest and taxes paid	2,787 84	11,640 40	14 428 24
Reserve for interest, taxes, etc.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Liabilities for rediscount with Federal Reserve Bank			
Liabilities for rediscounts other than with Federal Reserve Bank			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	73,186 33		73,186 33
Savings deposits		107,676 91	107,676 91
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		20,000 00	20,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	13 40		13 40
Totals	\$133,487 57	\$216,817 31	\$350,304 88
Interest earned but not collected, not included in resources or liabilities	\$595 83	\$1,405 44	\$2,001 27

BANK OF AMERICA OF CALIFORNIA. LOS ANGELES

Incorporated November 28, 1928.

859

Officers—E. J. Nolan, President; H. H. Ashley, F. N. Belgrano, C. R. Bell, Roger Bocqueraz, T. J. Brandt, Arthur S. Crites, J. M. Dupas, Marco H. Hellman, Irving H. Hellman, W. F. Morrish, John M. Perry, Hilliard E. Welch, Howard Whipple, Robt. R. Yates, Vice Presidents; J. E. Clarke, Secretary and Treasurer; R. M. Philleo, Cashier.

Directors—Leon Bocqueraz, Chairman; Morgan Adams, H. H. Ashley, C. H. Baker, Thomas W. Banks, F. N. Belgrano, Jr., C. R. Bell, Arthur S. Bent, N. B. Blackstone, Roger Bocqueraz, T. J. Brant, B. C. Brown, Louis M. Cole, R. H. Collins, H. H. Cotton, Arthur S. Crites, O. K. Cushing, A. de Bretteville, D. M. Dorman, W. F. Duffy, J. M. Dupas, E. E. Duque, F. J. Edoff, D. K. Edwards, Herbert W. Erskine, C. W. Fay, W. D. Fennimore, F. W. Flint, Jr., H. W. Frank, H. C. Fryman, James A. Gibson, Jr., J. A. Grennan, Alfred Harrell, Marco H. Hellman, Irving H. Hellman, James W. Hellman, Will E. Keller, John E. Marble, Henry S. McKee, Clay Miller, A. F. Morlan, W. F. Morrish, E. J. Nolan, Geo. L. Payne, John M. Perry, Paul A. Pfueger, R. M. Philleo, R. I. Rogers, E. W. Sargent, James Schultz, Howard Spreckels, Joseph Topitzky, Nion R. Tucker, H. A. Van Norman, O. A. Vickrey, Hilliard E. Welch, Howard Whipple, Robt. R. Yates.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES					
Loans and discounts, including rediscunts.....	\$105,095,922 96	\$142,026,623 19		\$38,450 00	\$247,160,996 15
Bankers' acceptances, including rediscunts.....					
Notes, drafts or bills of exchange, including rediscunts.....					
Overdrafts.....	130,920 57				130,920 57
Customers' liability account acceptances.....	675,791 98				675,791 98
Liability of foreign banks and bankers on account of acceptances.....					
United States securities owned.....		14,544,572 21	\$104,906 25		14,649,478 46
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	933,537 41	40,818,269 68	435,592 50	\$106,490 41	42,293,890 00
Bank premises, furniture and fixtures and safe deposit vaults.....	1,043,096 07	11,005,874 72			12,048,970 79
Other real estate owned.....					
Due from Federal Reserve Bank.....	3,049,472 62				3,049,472 62
Due from other banks.....	8,013,129 14	10,507,585 38	6,268 85	3,834 87	18,530,818 04
Actual cash on hand.....	5,706,681 31	400,000 00		965 72	6,107,647 03
Exchanges for clearing house.....	3,378,330 12				3,378,330 12
Checks and other cash items.....	5,592,539 07	2,040,778 14			7,633,317 21
Items with Federal Reserve Bank in process of collection.....	566,202 88				566,202 88
Advances to court trusts.....			2,731 15	23,158 79	25,889 94
Other resources.....	1,423,340 15	859 46		10,335 20	1,434,534 81
Totals.....	\$135,608,964 28	\$221,344,562 78	\$549,498 75	\$183,234 79	\$357,686,260 60
LIABILITIES					
Capital paid in.....	\$12,000,000 00	\$7,400,000 00	\$500,000 00	\$100,000 00	\$20,000,000 00
Surplus.....	5,000,000 00	2,000,000 00			7,000,000 00
Amount segregated for protection of court and private trusts, national banks only.....					
All undivided profits, less expenses, interest and taxes paid.....	3,064,920 27		40,498 75	6,490 41	3,111,909 43
Reserve for interest, taxes, etc.....	2,174 92	16,869 53		39,031 00	58,075 45
Bills payable with Federal Reserve Bank other than rediscunts.....					
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscunts.....					
Liabilities for rediscunts with Federal Reserve Bank.....					
Liabilities for rediscunts other than with Federal Reserve Bank.....					
Deposits due to banks.....	8,555,603 18	61,655 63			8,617,258 81
Dividends unpaid.....	726,922 95				726,922 95

BANK OF AMERICA OF CALIFORNIA. LOS ANGELES—Continued

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
Individual deposits subject to check.....	\$97,726,177 76				\$97,726,177 76
Savings deposits.....		\$173,113,216 69			173,113,216 69
Demand certificates of deposit.....	1,015,868 40				1,015,868 40
Time certificates of deposit.....	363,471 19	5,561,779 11			5,925,250 30
Certified checks.....	218,775 01				218,775 01
Cashiers' checks.....	4,451,366 13				4,451,366 13
State, county and municipal deposits.....	1,001,288 32	29,020,922 06			30,022,210 38
United States and postal savings deposits.....		4,169,647 93			4,169,647 93
Letters of credit and travelers' checks sold for cash and now outstanding.....	78,233 50				78,233 50
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	675,791 98				675,791 98
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....					
Fund for advances to court trusts.....			\$9,000 00	\$34,000 00	43,000 00
Other liabilities.....	728,370 67	471 83		3,713 38	732,555 88
Totals.....	\$135,608,964 28	\$221,344,562 78	\$549,498 75	\$183,234 79	\$357,686,260 60
Interest earned but not collected, not included in resources or liabilities.....	\$2,800,485 39				\$2,800,485 39

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$1,760,148 97	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$1,760,148 97
Trust investments, personal property.....	2,624,331 27	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	4,257,661 82
Trust investments, real property.....	1,282,885 78	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	350,444 77		
Cash on hand.....			
Total.....	\$6,017,810 79	Total.....	\$6,017,810 79

NOTE.—The above statement includes the business of branch offices at Alameda, Alturas, Antioch, Arcata, Arroyo Grande, Auburn, Bakersfield, Bell, Berkeley, Bieber, Big Pine, Bishop, Brentwood, Chino, Chowchilla, Cloverdale, Colfax, Colton, Dinuba, Dixon, Duns-muir, Elk Grove, Encinitas, Exeter, Fall River Mills, Fellows, Fowler, Fresno, Geyserville, Glendale, Grass Valley, Hilmar, Hollister, Hollywood, Huntington Park, Independence, La Habra, Lincoln, Livingston, Lodi, Lone Pine, Long Beach, Los Angeles, Maricopa, Modesto, Napa, Nevada City, Newcastle, Oakdale, Oakland, Orland, Pacific Grove, Petaluma, Pismo Beach, Placerville, Point Reyes, Ramona, Red Bluff, Redlands, Richmond, Ripon, Riverside, Sacramento, St. Helena, San Bernardino, San Carlos, San Clemente, San Diego, San Francisco, San Jose, San Luis Obispo, San Pedro, Santa Rosa, Solana Beach, South Pasadena, Stockton, Suisun, Susanville, Taft, Tomales, Truckee, Turlock, Upland, Vallejo, Valley Ford, Visalia, Walnut Park, Whittier, Williams.

SOLANO COUNTY BANK. FAIRFIELD

Incorporated November 3, 1928.

\$60

Officers—F. C. McInnis, President; Claus Mangels, Vice President; E. L. Dearborn, Secretary;
 J. C. McGinnis, Cashier.
 Directors—F. C. McInnis, Claus Mangels, T. H. Loney, E. L. Dearborn, John E. Freitas,
 D. E. Pyle, J. K. Lambie.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$91,981 20	\$57,843 79	\$149,824 99
Bankers' acceptances, including rediscounts.....		11,239 00	11,239 00
Notes, drafts or bills of exchange, including rediscounts.....		2,500 00	2,500 00
Overdrafts.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	22,851 57		22,851 57
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	4,937 50	57,769 95	62,707 45
Bank premises, furniture and fixtures and safe deposit vaults.....	40,175 18		40,175 18
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....	20,618 34	10,533 78	31,152 12
Actual cash on hand.....	8,476 97	2,306 70	10,783 67
Exchanges for clearing house.....	910 11		910 11
Checks and other cash items.....	26 10		26 10
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	7,250 00		7,250 00
Totals.....	\$197,226 97	\$142,193 22	\$339,420 19
LIABILITIES			
Capital paid in.....	\$50,000 00	\$25,000 00	\$75,000 00
Surplus.....	6,250 00	5,000 00	11,250 00
All undivided profits, less expenses, interest and taxes paid.....	4,307 16		4,307 16
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	86,086 16		86,086 16
Savings deposits.....		92,193 22	92,193 22
Demand certificates of deposit.....			
Time certificates of deposit.....	30,500 00		30,500 00
Certified checks.....			
Cashiers' checks.....	83 65		83 65
State, county and municipal deposits.....	20,000 00	20,000 00	40,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$197,226 97	\$142,193 22	\$339,420 19
Interest earned but not collected, not included in resources or liabilities.....			

FIRST STATE BANK OF ROSEMEAD. ROSEMEAD

Incorporated December 7, 1928.

861

Officers—John R. Scherer, President; L. A. Leavitt, Vice President; S. R. Krom, Cashier;
 Fred W. Kelsey, Secretary; F. A. Wyman, Treasurer.
 Directors—John R. Scherer, L. A. Leavitt, S. R. Krom, F. A. Wyman, J. J. Geib.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$35,220 00	\$27,000 00	\$62,220 00
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	17 05		17 05
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	79,234 49	15,903 67	95,138 16
Bank premises, furniture and fixtures and safe deposit vaults.....	5,727 73	556 20	6,283 93
Other real estate owned.....			
Due from Federal Reserve Bank.....			
Due from other banks.....	17,359 23	10,472 75	27,831 98
Actual cash on hand.....	9,815 40	1,500 00	11,315 40
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	1,153 03		1,153 03
Totals.....	\$148,526 93	\$55,432 62	\$203,959 55
LIABILITIES			
Capital paid in.....	\$35,000 00	\$15,000 00	\$50,000 00
Surplus.....	5,000 00		5,000 00
All undivided profits, less expenses, interest and taxes paid.....	1,853 38	751 54	2,604 92
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	75,247 51		75,247 51
Savings deposits.....		38,681 08	38,681 08
Demand certificates of deposit.....			
Time certificates of deposit.....		1,000 00	1,000 00
Certified checks.....			
Cashiers' checks.....	1,426 04		1,426 04
State, county and municipal deposits.....	30,000 00		30,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$148,526 93	\$55,432 62	\$203,959 55
Interest earned but not collected, not included in resources or liabilities.....	\$336 90	\$240 99	\$577 89

THE CANADIAN BANK OF COMMERCE. SAN FRANCISCO

Incorporated March 19, 1929.

862

Officers—G. W. B. Heathcote, Chairman of the Board; A. C. Steven, President; W. J. Coulthard, Vice President; C. R. Kranz, Cashier; H. A. Ford, Assistant Cashier; R. D. Lovell, Secretary.

Directors—Sir John Aird, G. W. B. Heathcote, A. C. Steven, W. J. Coulthard, C. R. Kranz.

STATEMENT OF JUNE 29, 1929

	Commercial	Savings	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$8,515,934 84	\$1,147,100 00	\$9,663,034 84
Bankers' acceptances, including rediscounts.....			
Notes, drafts or bills of exchange, including rediscounts.....			
Overdrafts.....	37,707 79		37,707 79
Customers' liability account acceptances.....	287,788 21		287,788 21
Liability of foreign banks and bankers' account of acceptances.....			
United States securities owned.....	443,915 63		443,915 63
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	219,751 59		219,751 59
Bank premises, furniture and fixtures and safe deposit vaults.....	42,000 00		42,000 00
Other real estate owned.....			
Due from Federal Reserve Bank.....	318,831 03	25,000 00	343,831 03
Due from other banks.....	513,598 54	32,715 48	546,314 02
Actual cash on hand.....	18,394 70		18,394 70
Exchanges for clearing house.....	64,048 77		64,048 77
Checks and other cash items.....	6,067 88		6,067 88
Items with Federal Reserve Bank in process of collection.....	142,477 54		142,477 54
Other resources.....			
Totals.....	\$10,610,516 52	\$1,204,815 48	\$11,815,332 00
LIABILITIES			
Capital paid in.....	\$1,000,000 00	\$300,000 00	\$1,300,000 00
Surplus.....	250,000 00	75,000 00	325,000 00
All undivided profits, less expenses, interest and taxes paid.....	-15,637 63		-15,637 63
Reserve for interest, taxes, etc.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	3,545,092 37		3,545,092 37
Liabilities for rediscount with Federal Reserve Bank.....			
Liabilities for rediscounts other than with Federal Reserve Bank.....	829,370 48		829,370 48
Deposits due to banks.....	1,243,062 89		1,243,062 89
Dividends unpaid.....			
Individual deposits subject to check.....	2,836,388 16		2,836,388 16
Savings deposits.....		829,815 48	829,815 48
Demand certificates of deposit.....	5,700 00		5,700 00
Time certificates of deposit.....	6,670 00		6,670 00
Certified checks.....	1,352 78		1,352 78
Cashiers' checks.....	20,729 26		20,729 26
State, county and municipal deposits.....	600,000 00		600,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	287,788 21		287,788 21
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$10,610,516 52	\$1,204,815 48	\$11,815,332 00
Interest earned but not collected, not included in resources or liabilities.....	\$14,191 15		\$14,191 15

THE BANK OF CALIFORNIA, NATIONAL ASSOCIATION. SAN FRANCISCO

N. T. 1

Officers—Frank B. Anderson, Chairman of the Board; Charles K. McIntosh, President; William R. Pentz, Vice President and Cashier; Stuart F. Smith, Vice President and Trust Officer; Arthur L. Black, James W. Hunter, Vice Presidents; Francis W. Wolfe, Henry M. Plate, J. William Solen, Elliott McAllister, Jr., Henry L. Madden, Assistant Cashiers.

Directors—Frank B. Anderson, John Barneson, Robert I. Bentley, Louis Bloch, Warren D. Clark, S. Waldo Coleman, Joseph D. Grant, Frank D. Madison, Charles K. McIntosh, Geo. P. McNear, Irving F. Moulton, George A. Newhall, J. Lefoy Nickel, H. D. Pillsbury, George A. Pope.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$500,000 00	\$100,000 00	\$600,000 00
Due from other banks.....	1,659 28	2,256 98	3,916 26
Actual cash on hand.....			
Advances to trusts.....	2,806 97	1,852 35	4,659 32
Other resources.....			
Totals.....	\$504,466 25	\$104,109 33	\$608,575 58
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$500,000 00	\$100,000 00	\$600,000 00
All undivided profits, less expenses, interest and taxes paid.....			
Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....	3,500 00	2,200 00	5,700 00
Other liabilities.....	966 25	1,909 33	2,875 58
Totals.....	\$504,466 25	\$104,109 33	\$608,575 58

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$9,515,503 83	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$11,944,482 29
Trust investments, real property.....	2,301,114 66	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....			
Cash on hand.....	127,863 80		
Total.....	\$11,944,482 29	Total.....	\$11,944,482 29

CENTRAL NATIONAL BANK. OAKLAND. N. T. 2

Officers—J. F. Carlston, President; Claud Gatch, H. A. Mosher, R. M. Fitzgerald, J. F. Hassler, Vice Presidents; W. E. Davies, Daniel Read, Assistant Vice Presidents.
 Directors—J. F. Carlston, Anson S. Blake, W. G. Manuel, T. A. Crellin, A. T. Ellis, R. M. Fitzgerald, John P. Maxwell, Claud Gatch, R. W. Kinney, Dr. O. D. Hamlin, J. B. Keating.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts			
United States securities owned	\$225,000 00	\$112,000 00	\$337,000 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts			
Due from other banks	256,888 59		256,888 59
Actual cash on hand			
Advances to trusts	69 18		69 18
Other resources			
Totals	\$481,957 77	\$112,000 00	\$593,957 77
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only	\$225,000 00	\$112,000 00	\$337,000 00
All undivided profits, less expenses, interest and taxes paid			
Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	256,888 59		256,888 59
Fund for advances to trusts	69 18		69 18
Other liabilities			
Totals	\$481,957 77	\$112,000 00	\$593,957 77

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$446,144 75	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$446,144 75
Trust investments, personal property	1,609,581 01	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	2,492,435 04
Trust investments, real property	694,326 30	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	188,527 73		
Cash on hand			
Total	\$2,938,579 79	Total	\$2,938,579 79

THE FARMERS AND MERCHANTS NATIONAL BANK OF LOS ANGELES **N. T. 3**

Officers—J. A. Graves, President; V. H. Rossetti, Wm. Lacy, J. M. Hutchison, A. E. Elliott, Vice Presidents; G. H. Naegle, Cashier; E. L. Powel, C. L. Hogan, E. Mader, Fred S. Hilpert, Ernest Garrett, F. B. Dickey, H. L. St. Clair, W. J. Crosby, F. B. Putnam, Assistant Cashiers; W. D. Baker, Assistant Cashier and Trust Officer; R. C. Lemmon, Assistant Cashier and Assistant Trust Officer.

Directors—J. A. Graves, C. A. Ducommun, William Lacy, T. E. Newlin, D. A. Hamburger, H. W. O'Melveny, Oscar Lawler, H. M. Wheeler, H. F. Stewart, J. B. Van Nuys, M. H. Sherman, Dr. E. A. Bryant, John E. Jardine, Louis S. Nordlinger, V. H. Rossetti, Louis Isaacs, H. W. Keller, E. D. Lyman, I. W. Hellman, F. S. Coates, Gurdon W. Wattles, Francis P. Graves, Burkett D. Newton, Frank H. Powell, Karl Steinlein, M. H. Newmark, Geo. P. Griffith, Jr., Roy D. Bayly, Paul N. Boggs, Norman Chandler.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....			
United States securities owned.....	\$200,000 00	\$110,000 00	\$310,000 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....			
Due from other banks.....			
Actual cash on hand.....			
Advances to trusts.....			
Other resources.....			
Totals.....	\$200,000 00	\$110,000 00	\$310,000 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$200,000 00	\$110,000 00	\$310,000 00
All undivided profits, less expenses, interest and taxes paid.....			
Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....			
Other liabilities.....			
Totals.....	\$200,000 00	\$110,000 00	\$310,000 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$2,367,258 12	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$3,215,374 69
Trust investments, real property.....	777,074 34	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	71,042 23		
Cash on hand.....			
Total.....	\$3,215,374 69	Total.....	\$3,215,374 69

THE CAPITAL NATIONAL BANK. SACRAMENTO. N. T. 5

Officers—Alden Anderson, President; H. C. Muddox, D. S. Wasserman, Geo. C. Bassett, Vice Presidents; W. E. Holmes, Vice President and Secretary; G. E. Zoller, Cashier and Treasurer; H. D. McGuire, J. S. Johns, Assistant Cashiers and Assistant Secretaries; C. E. Jarvis, Assistant Cashier; W. George Spilman, Trust Officer.
 Directors—Alden Anderson, Geo. C. Bassett, Fred Boitano, Clyde H. Brand, James T. Doyle, G. W. Dufficy, M. D., J. S. Gattmann, Frank Hickman, J. R. La Rue, H. C. Muddox, D. S. Wasserman, G. E. Zoller.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$57,000 00	\$57,000 00	\$114,000 00
Due from other banks.....			
Actual cash on hand.....			
Advances to trusts.....			
Other resources.....			
Totals.....	\$57,000 00	\$57,000 00	\$114,000 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$57,000 00	\$57,000 00	\$114,000 00
All undivided profits, less expenses, interest and taxes paid.....			
Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....			
Other liabilities.....			
Totals.....	\$57,000 00	\$57,000 00	\$114,000 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$341,546 53	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$667,833 44
Trust investments, real property.....	211,688 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	114,598 91		
Cash on hand.....			
Total.....	\$667,833 44	Total.....	\$667,833 44

**FIRST NATIONAL TRUST AND SAVINGS BANK OF SANTA BARBARA.
SANTA BARBARA. N. T. 8**

Officers—Seth A. Keeney, President; James D. Lowsley, Vice President; Donald Myrick, Vice President and Trust Officer; C. B. Way, Cashier; Robert E. Lewis, Assistant Trust Officer, L. C. Minkler, Assistant Cashier and Auditor; H. Howard Pepper, J. E. Turner, Gill C. Pope, E. B. Campbell, Assistant Cashiers.

Directors—Salisbury Field, Edward A. Gilbert, John William Heaney, Kirk B. Johnson, Seth A. Keeney, James D. Lowsley, Donald Myrick, Arthur E. Ogilvy, Charles B. Raymond, E. C. Tallant, John M. Williamson, William Wyles, W. H. Yule.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts	\$200,000 00	\$101,500 00	\$301,500 00
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts		10,000 00	10,000 00
Due from other banks			
Actual cash on hand			
Advances to trusts			
Other resources			
Totals	\$200,000 00	\$111,500 00	\$311,500 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only	\$200,000 00	\$111,500 00	\$311,500 00
All undivided profits, less expenses, interest and taxes paid			
Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts			
Other liabilities			
Totals	\$200,000 00	\$111,500 00	\$311,500 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$26,753 79	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$26,753 79
Trust investments, personal property	1,452,648 95	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	1,609,415 78
Trust investments, real property	120,600 00		
Due from banks	36,166 83	Private trusts, specially designated and construed as court trusts, under supervision	
Cash on hand			
Total	\$1,636,169 57	Total	\$1,636,169 57

COUNTY NATIONAL BANK AND TRUST COMPANY. SANTA BARBARA N. T. 10

Officers—C. A. Edwards, President; J. D. Paxton, H. H. Eddy, A. G. Salsbury, Vice Presidents; P. S. Belford, Cashier; M. R. Clark, Trust Officer; E. B. Starbuck, Bond Department and Attorney.
 Directors—C. A. Edwards, W. E. Hodges, E. W. Alexander, Robert Main, Benj. Bakewell, James Birss, H. H. Eddy, J. A. Jameson, Wm. R. Dickenson, J. D. Paxton, P. S. Belford.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts including rediscounts.....			
Mortgage on bank premises to State Treasurer.....	\$200,000 00		\$200,000 00
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....		\$115,180 00	115,180 00
Due from other banks.....			
Actual cash on hand.....			
Advances to trusts.....	500 00	500 00	1,000 00
Other resources.....			
Totals.....	\$200,500 00	\$115,680 00	\$316,180 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$200,000 00	\$115,180 00	\$315,180 00
All undivided profits, less expenses, interest and taxes paid. Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....	500 00	500 00	1,000 00
Other liabilities.....			
Totals.....	\$200,500 00	\$115,680 00	\$316,180 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$785,162 46	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$1,421,565 49
Trust investments, real property.....	631,324 86	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	5,078 17		
Cash on hand.....			
Total.....	\$1,421,565 49	Total.....	\$1,421,565 49

FIRST NATIONAL TRUST AND SAVINGS BANK OF CHICO. CHICO. N. T. 12

Officers—A. H. Smith, President; Susie Miller, Vice President; E. J. Cain, Cashier; Thos. N. Crew, Assistant Cashier and Trust Officer; S. N. Graves, Assistant Cashier and Assistant Trust Officer; J. E. Holub, Ray W. Seager, Assistant Cashiers.
 Directors—A. H. Smith, E. J. Cain, J. F. Morehead, A. G. Eames, Susie Miller, Lon Bond, Thos. N. Crew, T. J. Troxel.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts			
United States securities owned	\$12,500 00	\$52,500 00	\$65,000 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	40,000 00		40,000 00
Due from other banks			
Actual cash on hand			
Advances to trusts			
Other resources			
Totals	\$52,500 00	\$52,500 00	\$105,000 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only	\$52,500 00	\$52,500 00	\$105,000 00
All undivided profits, less expenses, interest and taxes paid			
Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts			
Other liabilities			
Totals	\$52,500 00	\$52,500 00	\$105,000 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$255,767 70	Trusts held in capacity of executor, administrator guardian assignee receiver or trustee	\$354,317 71
Trust investments real property	52,415 00	Private trusts specially designated and construed as court trusts under supervision	
Due from banks	46,135 01		
Cash on hand			
Total	\$354,317 71	Total	\$354,317 71

THE FIRST NATIONAL BANK. SANTA ANA. N. T. 15

Officers—A. J. Crookshank, President; Geo. S. Briggs, C. S. Crookshank, F. E. Farnsworth, E. B. Sprague, H. L. Hanson, Vice Presidents; W. B. Williams, Vice President and Cashier; C. L. Pritchard, Trust Officer; H. C. Chaney, Assistant Trust Officer; A. P. Trawick, Auditor; F. M. Robinson, C. M. Rowland, F. H. Cloyes, J. L. Bascom, Assistant Cashers.

Directors—A. J. Crookshank, George S. Briggs, W. B. Williams, C. S. Crookshank, F. J. Was, C. D. Ball, W. G. Mitchell, Sam W. Nau, C. E. Parker, O. H. Barr, George S. Smith, Robert M. Simon, R. Y. Williams.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$100,000 00	\$100,000 00	\$200,000 00
Due from other banks.....	349 12	946 76	1,295 88
Actual cash on hand.....		200 00	200 00
Advances to trusts.....	650 88	2,612 87	3,263 75
Other resources.....		313,000 00	313,000 00
Totals.....	\$101,000 00	\$416,759 63	\$517,759 63
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$100,000 00	\$100,000 00	\$200,000 00
All undivided profits, less expenses, interest and taxes paid Reserve for interest, taxes, etc., accrued and unpaid.....		37 13	37 13
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....	1,000 00	3,000 00	4,000 00
Other liabilities.....		313,722 50	313,722 50
Totals.....	\$101,000 00	\$416,759 63	\$517,759 63

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors administrators guardians, assignees, receivers or trustees.....		Personal assets received from executors administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$288,815 95	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$563,138 61
Trust investments, real property.....	253,639 67	Private trusts, specially designated and construed as court trusts, under supervision.....	10 00
Due from banks.....	20,692 99		
Cash on hand.....			
Total.....	\$563,148 61	Total.....	\$563,148 61

CALIFORNIA FIRST NATIONAL BANK OF LONG BEACH. LONG BEACH N. T. 17

Officers—Nelson McCook, President; Fred L. Dennie, Herbert M. Haskell, Frank E. Wall, W. J. Townner, Graydon Hoffman, Vice Presidents; M. A. White, Cashier, Karl B. Morgan, Fonda McCook, Rupert F. McCook, Assistant Cashiers; S. W. Coverdale, Trust Officer; J. M. Clifford, Assistant Trust Officer; H. L. Schmitz, Auditor.
Directors—Fred L. Dennie, Herbert M. Haskell, E. H. Horsch, Graydon Hoffman, Karl B. Kump, Tom Merrell, Nelson McCook, Harry Ross, W. J. Townner, Frank E. Wall.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	\$50,000 00	\$50,000 00	\$100,000 00
Due from other banks			
Actual cash on hand			
Advances to trusts			
Other resources			
Totals	\$50,000 00	\$50,000 00	\$100,000 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only	\$50,000 00	\$50,000 00	\$100,000 00
All undivided profits less expenses, interest and taxes paid			
Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts			
Other liabilities			
Totals	\$50,000 00	\$50,000 00	\$100,000 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$138,197 44	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	
Trust investments, real property	64,760 00		\$257,251 93
Due from banks	54,294 49	Private trusts, specially designated and construed as court trusts, under supervision	
Cash on hand			
Total	\$257,251 93	Total	\$257,251 93

FIRST NATIONAL BANK OF ANAHEIM. ANAHEIM. N. T. 19

Officers—H. H. Benjamin, President; Samuel Kraemer, J. G. Hilleary, Vice Presidents; O. E. Hanson, Cashier; Arthur G. Porter, Trust Officer.
 Directors—W. J. Sieman, Samuel Kraemer, H. H. Benjamin, Chas. Eygabroad, S. C. Hartman, J. G. Hilleary, F. H. Houck, H. A. Johnston, G. U. Kraemer, S. P. Kraemer, P. J. Weisel.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$50,000 00	\$50,000 00	\$100,000 00
Due from other banks.....			
Actual cash on hand.....			
Advances to trusts.....			
Other resources.....			
Totals.....	\$50,000 00	\$50,000 00	\$100,000 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$50,000 00	\$50,000 00	\$100,000 00
All undivided profits, less expenses, interest and taxes paid.....			
Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....			
Other liabilities.....			
Totals.....	\$50,000 00	\$50,000 00	\$100,000 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$65,293 83	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$104,358 44
Trust investments, real property.....	37,500 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	1,564 61		
Cash on hand.....			
Total.....	\$104,358 44	Total.....	\$104,358 44

THE PACIFIC NATIONAL BANK OF LOS ANGELES. LOS ANGELES

N. T. 20

Officers—T. A. Morrissey, President; Fred Swensen, Executive Vice President; F. W. Shelton, F. M. Hughes, Assistant Vice Presidents; R. G. Johnston, Cashier; P. Hessel, J. T. Duncan, B. F. Stewart, Assistant Cashiers; F. J. Penders, Trust Officer; Joy Gordon, Assistant Trust Officer; J. R. Burres, Trust Accountant.

Directors—A. P. Adkisson, G. Cavaglieri; T. J. Crumpton, R. A. Dallugge, F. M. Douglass, J. Roy Hoffman, Edgar F. Hughes, Ford W. Harris, James E. Long, J. W. Meek, H. G. Miller, Rob't E. Millsap, Chas. Murray, Geo. Pepperdine, T. A. Morrissey, H. W. Reynolds, E. M. Smith, J. S. A. Smith, Walter G. L. Smith, F. W. Shelton, Emerson Spear, H. G. Steele, F. F. Stetson, Fred Swensen.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$100,000 00	\$100,000 00	\$200,000 00
Due from other banks.....			
Actual cash on hand.....		11,696 78	11,696 78
Advances to trusts.....			
Other resources.....			
Totals.....	\$100,000 00	\$111,696 78	\$211,696 78
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$100,000 00	\$100,000 00	\$200,000 00
All undivided profits, less expenses, interest and taxes paid.....			
Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....			
Other liabilities.....		11,696 78	11,696 78
Totals.....	\$100,000 00	\$111,696 78	\$211,696 78

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$99,067 65	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	
Trust investments, real property.....	67,320 00	Private trusts, specially designated and construed as court trusts, under supervision.....	\$172,581 41
Due from banks.....	6,193 76		
Cash on hand.....			
Total.....	\$172,581 41	Total.....	\$172,581 41

FIRST NATIONAL BANK OF STOCKTON. STOCKTON. N. T. 21

Officers—Percy T. Cleghorn, President; W. B. Nutter, Joe E. Henry, Vice Presidents; F. A. Cramblett, Cashier.

Directors—Percy T. Cleghorn, W. B. Nutter, Joe E. Henry, Samuel Frankenheimer, Newton Rutherford, B. F. Wellington, Jr., L. E. Henry, Geo. Burton, F. A. Cramblett.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	\$50,000 00	\$50,000 00	\$100,000 00
Due from other banks			
Actual cash on hand			
Advances to trusts			
Other resources			
Totals	\$50,000 00	\$50,000 00	\$100,000 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only	\$50,000 00	\$50,000 00	\$100,000 00
All undivided profits, less expenses, interest and taxes paid			
Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts			
Other liabilities			
Totals	\$50,000 00	\$50,000 00	\$100,000 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$280,000 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$280,000 00
Trust investments, real property		Private trusts, specially designated and construed as court trusts, under supervision	518 29
Due from banks	518 29		
Cash on hand			
Total	\$280,518 29	Total	\$280,518 29

ANGLO AND LONDON PARIS NATIONAL BANK. SAN FRANCISCO

N. T. 22

Officers—R. B. Randolph, Trust Officer; Geo. D. Lundy, Assistant Trust Officer.
 Directors—Robert Dollar, K. R. Kingsbury, Chas. C. Moore, M. Fleishhacker, R. D. Robbins, Jr.,
 Herbert Fleishhacker, Wm. F. Humphrey, Paul Shoup, B. F. Schlesinger, A. W. Foster,
 Chas. N. Black, J. C. McKinstry, C. F. Hunt, M. Meyerfeld, Jr., Walter E. Buck, W. E.
 Wilcox, Joseph O. Tobin, Alfred B. Swinerton, Benjamin Bloom, Walter A. Haas,
 C. J. Berry.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	\$101,478 19	\$101,478 19	\$202,956 38
Due from other banks			
Actual cash on hand			
Advances to trusts			
Other resources			
Totals	\$101,478 19	\$101,478 19	\$202,956 38
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only	\$101,478 19	\$101,478 19	\$202,956 38
All undivided profits, less expenses, interest and taxes paid			
Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts			
Other liabilities			
Totals	\$101,478 19	\$101,478 19	\$202,956 38

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$597,630 57	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$112,648 31
Trust investments, real property	46,017 74	Private trusts, specially designated and construed as court trusts, under supervision	531,000 00
Due from banks			
Cash on hand			
Total	\$643,648 31	Total	\$643,648 31

FIRST NATIONAL BANK IN OAKLAND. OAKLAND. N. T. 23

Officers—S. E. Biddle, President; F. E. Heath, A. Andrew, J. M. Ernst, C. J. Hammond, Vice Presidents; F. B. Richardson, Vice President and Cashier; J. F. Clark, Trust Officer; L. W. Garcia, E. E. Kottke, F. W. Clinchard, Assistant Cashiers.
 Directors—A. Andrew, S. E. Biddle, Albert E. Carter, Arthur E. Corder, Norman DeVaux, R. Stanley Dollar, F. E. Heath, A. F. Lieurance, H. L. Machen, J. R. Millar, R. A. McGrath, Frank H. Proctor, F. B. Richardson, Albert S. Samuels, B. F. Schlesinger, James Traverse, James Tyson, D. L. Westover.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$100,000 00	\$103,000 00	\$203,000 00
Due from other banks.....			
Actual cash on hand.....			
Advances to trusts.....			
Other resources.....			
Totals.....	\$100,000 00	\$103,000 00	\$203,000 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$100,000 00	\$100,000 00	\$200,000 00
All undivided profits, less expenses, interest and taxes paid.....		3,000 00	3,000 00
Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....			
Other liabilities.....			
Totals.....	\$100,000 00	\$103,000 00	\$203,000 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$22,847 59	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$99,015 85
Trust investments, real property.....	75,250 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	918 26		
Cash on hand.....			
Total.....	\$99,015 85	Total.....	\$99,015 85

AMERICAN NATIONAL BANK OF SAN BERNARDINO. SAN BERNARDINO N. T. 24

Officers—R. D. McCook, President; W. S. Shepardson, Vice President; H. T. Slater, Cashier;
O. R. Ervin, Earnest McCook, Assistant Cashiers; M. L. Stephens, Trust Officer.
Directors—R. D. McCook, W. S. Shepardson, P. M. Savage, J. E. Rich, J. W. Catick, H. S.
Wall, Nelson McCook, Jas. Cunnison, G. W. Hellyer, Fred B. Mack.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	\$36,200 00	\$41,700 00	\$77,900 00
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	15,000 00	10,000 00	25,000 00
Due from other banks.....			
Actual cash on hand.....			
Advances to trusts.....			
Other resources.....			
Totals.....	\$51,200 00	\$51,700 00	\$102,900 00
LIABILITIES			
Amount segregated for protection of court and private trusts national banks only.....	\$51,200 00	\$51,700 00	\$102,900 00
All undivided profits, less expenses, interest and taxes paid. Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....			
Other liabilities.....			
Totals.....	\$51,200 00	\$51,700 00	\$102,900 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$89,583 06	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$119,646 54
Trust investments, real property.....	23,200 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	6,863 48		
Cash on hand.....			
Total.....	\$119,646 54	Total.....	\$119,646 54

FIRST NATIONAL BANK IN BERKELEY. BERKELEY. N. T. 26

Officers—W. F. Morrish, President; Perry T. Tompkins, Warde W. Sorrick, W. T. Jenkins, B. K. Milner, Vice Presidents; O. C. Little, Cashier; G. W. Davis, Assistant Trust Officer.
 Directors—Chester H. Rowell, Lester W. Hink, Max Thelen, H. C. Macaulay, G. A. Mattern, W. R. Thorsen, Willard D. Ellis, G. L. Pape, W. F. Morrish, Perry T. Tompkins, Warde W. Sorrick.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	\$52,055 38	\$52,852 68	\$104,908 06
Due from other banks			
Actual cash on hand			
Advances to trusts			
Other resources			
Totals	\$52,055 38	\$52,852 68	\$104,908 06
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only	\$52,055 38	\$52,852 68	\$104,908 06
All undivided profits, less expenses, interest and taxes paid. Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts			
Other liabilities			
Totals	\$52,055 38	\$52,852 68	\$104,908 06

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$21,845 40	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$21,845 40
Trust investments, personal property	390,064 44	Trusts held in capacity of executor administrator, guardian, assignee, receiver or trustee	471,237 01
Trust investments, real property	52,424 45	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	28,748 12		
Cash on hand			
Total	\$493,082 41	Total	\$493,082 41

FIRST NATIONAL TRUST AND SAVINGS BANK OF SAN DIEGO. SAN DIEGO. N. T. 28

Officers—F. J. Belcher, Jr., President and Chairman of the Board; Lane D. Webber, Vice President and Trust Officer; W. R. Whitcomb, M. C. Pfefferkorn, J. O. Miller, Arthur Dewar, G. H. Schmidt, Vice Presidents; R. C. Easom, Cashier; C. H. Morrison, Comptroller, R. H. Cunnis, F. H. Woolman, M. R. Engler, A. Borthwick, A. P. Provost, Assistant Cashiers; P. J. Hoffman, F. B. Thompson, Assistant Cashiers and Assistant Trust Officers; Jas. L. Buck, Assistant Cashier and Manager East San Diego Branch; H. B. Cassidy, Assistant Cashier and Manager La Jolla Branch; T. C. Macaulay, Assistant Cashier and Manager Coronado Branch; H. M. Royle, Assistant Cashier and Manager Thirtieth and University Branch; Fred Lane, Assistant Manager East San Diego Branch; E. H. Pratt, Assistant Manager Thirtieth and University Branch; R. M. English, Assistant Manager Coronado Branch; W. C. Stitt, Berton W. Sibley, Assistant Managers La Jolla Branch; M. A. James, Assistant Trust Officer.

Directors—F. J. Belcher, Jr., D. F. Garrettson, Wm. Clayton, Eugene Daney, Lane D. Webber, Percy H. Goodwin, C. S. Judson, H. L. Sullivan, E. Strahlmann, F. M. White, G. H. Whitney, Milton A. McRae, R. T. Robinson, Jr., Ralph E. Jenney, H. F. Schnell, Julius Wangenheim.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....			
United States securities owned.....	\$50,750 00	\$55,825 00	\$106,575 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	48,759 58	44,605 50	93,365 08
Due from other banks.....			
Actual cash on hand.....			
Advances to trusts.....			
Other resources.....			
Totals.....	\$99,509 58	\$100,430 50	\$199,940 08
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$99,509 58	\$100,430 50	\$199,940 08
All undivided profits, less expenses, interest and taxes paid.....			
Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....			
Other liabilities.....			
Totals.....	\$99,509 58	\$100,430 50	\$199,940 08

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$599,234 86	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$1,219,416 84
Trust investments, real property.....	482,735 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	137,446 98		
Cash on hand.....			
Total.....	\$1,219,416 84	Total.....	\$1,219,416 84

FIRST NATIONAL BANK OF POMONA. POMONA. N. T. 32

Officers—W. L. Wright, Chairman of the Board; W. A. Kennedy, President; Raymond E. Smith, Vice President; C. A. Steadman, Cashier; Wm. S. Cahoon, A. Harold Lawrence, Jesse P. Edmonds, Assistant Cashiers.

Directors—Chas. P. Curran, Arthur M. Dole, C. W. Johnson, W. A. Kennedy, Allen P. Nichols, Russell K. Pitzer, E. W. Reynolds, Ralph T. Smith, Raymond E. Smith, A. H. Tufts, W. L. Wright.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$50,000 00	\$50,000 00	\$100,000 00
Due from other banks.....			
Actual cash on hand.....			
Advances to trusts.....			
Other resources.....			
Totals.....	\$50,000 00	\$50,000 00	\$100,000 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$50,000 00	\$50,000 00	\$100,000 00
All undivided profits, less expenses, interest and taxes paid.....			
Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....			
Other liabilities.....			
Totals.....	\$50,000 00	\$50,000 00	\$100,000 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$30,584 44	Personal assets received from executors administrators, guardians, assignees, receivers or trustees.....	\$30,584 44
Trust investments, personal property.....	9,000 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	14,431 40
Trust investments, real property.....	5,431 40	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....			
Cash on hand.....			
Total.....	\$45,015 84	Total.....	\$45,015 84

BANK OF ITALY NATIONAL TRUST AND SAVINGS ASSOCIATION SAN FRANCISCO N. T. 33

Officers—A. P. Giannini, Chairman of the Advisory Committee; L. Scatena, Chairman of the Board of Directors; James A. Bacigalupi, President and Chairman of General Executive Committee; A. J. Mount, Senior Vice President and Vice Chairman of the General Executive Committee; R. B. Burmister, Vice President and Cashier; Jos. F. Cavagnaro, Secretary; R. M. Clarke, Auditor; W. J. Kieferdorff, Vice President and Trust Officer; W. T. Cross, I. J. Cereghino, Assistant Vice Presidents and Assistant Trust Officers; Caxton P. Rhodes, G. L. Berrey, Fred L. Foster, C. A. Kinkel, G. D. Schilling, P. M. Harwood, J. Marius Becchetti, Geo. V. Mulligan, S. C. Sinsheimer, C. M. Noyes, D. P. Sink, Jr., R. F. Stewart, E. M. Kennedy, Assistant Trust Officers; Adolph B. Canelo, Jr., Trust Attorney; William C. Day, Assistant Trust Attorney; Paul B. Bradley, Trust Examiner; W. A. Ebner, Securities, Trust Department; Geo. A. Ghiselli, Real Estate Trust Department; Porter Bradshaw, Life Insurance Trusts, Trust Department; H. M. Bardt, A. H. Bond, E. H. Pierce, Escrow Officers.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$500,000 00	\$100,000 00	\$600,000 00
Due from other banks.....	17,195 91	42,117 86	59,313 77
Actual cash on hand.....			
Advances to trusts.....	8,804 09	31,882 14	40,686 23
Other resources.....			
Totals.....	\$526,000 00	\$174,000 00	\$700,000 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$500,000 00	\$100,000 00	\$600,000 00
All undivided profits, less expenses, interest and taxes paid.....			
Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....	26,000 00	74,000 00	100,000 00
Other liabilities.....			
Totals.....	\$526,000 00	\$174,000 00	\$700,000 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$1,873,292 48	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$1,873,292 48
Trust investments, personal property.....	12,111,269 61	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	16,549,946 62
Trust investments, real property.....	5,633,665 14	Private trusts, specially designated and construed as court trusts, under supervision.....	2,843,065 48
Due from banks.....	220,836 96		
Cash on hand.....	1,427,240 39		
Total.....	\$21,266,304 58	Total.....	\$21,266,304 58

**FIRST NATIONAL TRUST AND SAVINGS BANK OF FULLERTON.
FULLERTON. N. T. 34**

Officers—S. W. Smith, President; W. L. Hale, E. E. Beazley, Vice Presidents; H. V. Williams, Secretary and Cashier; Edward Everett, Trust Officer; Glenn B. Gossett, Assistant Cashier.
Directors—W. L. Hale, E. E. Beazley, S. W. Smith, Bert Annin, R. T. Davies, C. W. Almes, S. James Tuffree, J. H. Lang.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$50,000 00	\$50,000 00	\$100,000 00
Due from other banks			
Actual cash on hand			
Advances to trusts			
Other resources			
Totals	\$50,000 00	\$50,000 00	\$100,000 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$50,000 00	\$50,000 00	\$100,000 00
All undivided profits, less expenses, interest and taxes paid			
Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts			
Other liabilities			
Totals	\$50,000 00	\$50,000 00	\$100,000 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$500 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$545 00
Trust investments, real property		Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	45 00		
Cash on hand			
Totals	\$545 00	Totals	\$545 00

SEABOARD NATIONAL BANK. LOS ANGELES. N. T. 36

Officers—George L. Browning, President; H. C. Nicholson, Andrew Blackmore, K. L. Carver, John R. Quinn, Vice Presidents; Raymond Borden, Nolan Browning, J. E. Hay, Assistant Vice Presidents; O. B. Tedrick, Cashier; Winthrop Brown, Van V. Browning, John E. West, George B. Bates, Assistant Cashiers; Hans Hauser, Auditor.

Directors—K. L. Carver, Edward Dale, C. C. Hine, W. K. Etter, A. A. Maxfield, Walter K. Tuller, F. H. Osler, E. W. Murphy, Dr. E. C. Moore, W. I. Gilbert, H. C. Nicholson, Harry M. Evans, John R. Quinn, C. C. Albright, E. B. Gilmore, Clinton E. Miller, J. T. Fitzgerald, Wilmer Anderson, Dr. Henry Dietrich, J. K. D. Shaffer, Nathan Newby, Andrew Blackmore, George L. Browning.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	\$100,000 00	\$100,000 00	\$200,000 00
Due from other banks			
Actual cash on hand	9 00		9 00
Advances to trusts			
Other resources			
Totals	\$100,009 00	\$100,000 00	\$200,009 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only	\$100,000 00	\$100,000 00	\$200,000 00
All undivided profits, less expenses, interest and taxes paid			
Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts	9 00		9 00
Other liabilities			
Totals	\$100,009 00	\$100,000 00	\$200,009 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$500 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$500 00
Trust investments, real property		Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks			
Cash on hand			
Total	\$500 00	Total	\$500 00

SECURITY FIRST NATIONAL BANK OF LOS ANGELES. LOS ANGELES. N. T. 37

Officers—J. M. Elliott, Honorary Chairman of the Board; Henry M. Robinson, Chairman of the Board; M. S. Hellman, Vice Chairman of the Board; J. F. Sartori, President.
Executive Committee—J. F. Sartori, Chairman; Henry M. Robinson, Vice Chairman; James E. Shelton, Secretary; E. W. Pugh, Assistant Secretary; Wm. H. Allen, Jr., Arch W. Anderson, M. N. Avery, H. C. Barroll, George I. Cochran, John T. Cooper, Edward Elliott, George E. Farrand, R. B. Hardacre, W. D. Longyear, John B. Miller, A. B. Ruddock, Herbert H. Smock, Charles H. Toll, George M. Wallace.
Directors—William H. Allen, Jr., M. N. Avery, John Willis Baer, Richard Bard, W. Jarvis Barlow, H. C. Barroll, Llewellyn Bixby, Willis H. Booth, William A. Bowen, John P. Burke, Joseph Caunt, George I. Cochran, W. M. Cook, Ira C. Copley, Shannon Crandall, John S. Cravens, C. T. Crowell, Harry H. Culver, Isidore B. Dockweiler, George S. Edwards, Roger G. Edwards, J. M. Elliott, George E. Farrand, C. N. Flint, Robert N. Frick, Burton E. Green, G. G. Greenwood, Walter F. Haas, Tracy O. Hall, R. B. Hardacre, Dwight H. Hart, George A. Hart, S. M. Haskins, P. E. Hatch, M. S. Hellman, Webster B. Holmes, William L. Honnold, Harold Janss, W. P. Jeffries, J. O. Koepfli, R. H. Lacy, Ralph B. Lloyd, W. D. Longyear, Lee A. McConnell, Maynard McFie, Lee B. Milbank, John B. Miller, Harvey S. Mudd, Dan Murphy, T. E. Newlin, H. W. O'Melveny, Stuart O'Melveny, W. W. Orcutt, Fred B. Ortman, Lee A. Phillips, A. W. Rhodes, L. D. Ricketts, Henry M. Robinson, E. S. Rowley, A. B. Ruddock, J. F. Sartori, P. F. Schumacher, R. J. Schweppe, L. E. Shepherd, W. L. Stewart, W. A. Sutherland, Russell McD. Taylor, C. C. Teague, Paul O. Tietzen, Charles H. Toll, W. L. Valentine, R. M. Walker, G. M. Wallace, J. G. Warren, W. J. Washburn, S. F. Zombro.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....			
United States securities owned.....	\$140,000 00		\$140,000 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	976,000 00	200,000 00	1,176,000 00
Due from other banks.....			
Actual cash on hand.....			
Advances to trusts.....			
Other resources.....			
Totals.....	\$1,116,000 00	\$200,000 00	\$1,316,000 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$1,116,000 00	\$200,000 00	\$1,316,000 00
All undivided profits, less expenses, interest and taxes paid. Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....			
Other liabilities.....			
Totals.....	\$1,116,000 00	\$200,000 00	\$1,316,000 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$1,144,386 30	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$1,144,386 30
Trust investments, personal property.....	110,389,374 31	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	114,268,438 06
Trust investments, real property.....	18,558,460 97	Private trusts, specially designated and construed as court trusts, under supervision.....	18,645,412 94
Due from banks.....	3,966,015 72		
Cash on hand.....			
Total.....	\$134,058,237 30	Total.....	\$134,058,237 30

THE UNITED STATES NATIONAL BANK. LOS ANGELES. N. T. 38

Officers—Perry W. Weidner, President; Emanuel Cohen, Executive Vice President; J. L. Van Norman, H. B. Heim, Vice Presidents; J. E. Woolwine, Cashier; J. A. Seelye, M. E. Strum, Ira R. Pontius, Assistant Cashiers.

Directors—O. M. Souden, Chairman of the Board; John B. Beman, R. A. Broomfield, Dr. J. H. Bullard, Emanuel Cohen, C. C. Colyear, W. T. Craig, C. A. Johnson, Luther H. Johnson, R. H. Lacy, Eric Lange, C. F. A. Last, F. A. Maginnis, M. A. Newmark, Geo. Newberger, Robert H. Parker, Earl S. Patterson, D. W. Pontius, A. Sieroty, Frank J. Thomas, J. L. Van Norman, Perry W. Weidner.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	\$104,968 29	\$106,420 84	\$211,389 13
Due from other banks	16,622 82		16,622 82
Actual cash on hand			
Advances to trusts	6 91	40 40	47 31
Other resources			
Totals	\$121,598 02	\$106,461 24	\$228,059 26
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only	\$104,968 29	\$106,420 84	\$211,389 13
All undivided profits, less expenses, interest and taxes paid			
Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts	6 91	40 40	47 31
Other liabilities	16,622 82		16,622 82
Totals	\$121,598 02	\$106,461 24	\$228,059 26

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$20,199 04	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$70,208 04
Trust investments, real property	50,009 00	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks			
Cash on hand			
Total	\$70,208 04	Total	\$70,208 04

**CITIZENS NATIONAL TRUST AND SAVINGS BANK OF RIVERSIDE.
RIVERSIDE. N. T. 39**

Officers—W. B. Clancy, President; C. E. Brouse, Vice President; R. B. Hampson, Cashier;
Myron Milice, H. B. Wells, R. L. Haglund, Assistant Cashiers; J. G. Reed, Trust Officer.
Directors—C. E. Brouse, W. B. Clancy, W. G. Fraser, S. H. Herrick, W. A. Johnson, F. A.
Tetley, F. O. Dolson, E. H. Wood, J. W. Wells, C. L. Reynolds, C. Van Zwaluwenburg.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$50,000 00	\$50,000 00	\$100,000 00
Due from other banks.....	3,378 16	1,308 94	4,687 10
Actual cash on hand.....			
Advances to trusts.....		6 25	6 25
Other resources.....			
Totals.....	\$53,378 16	\$51,315 19	\$104,693 35
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$50,000 00	\$50,000 00	\$100,000 00
All undivided profits, less expenses, interest and taxes paid.....			
Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	3,378 16	1,306 44	4,684 60
Fund for advances to trusts.....		6 25	6 25
Other liabilities.....		2 50	2 50
Totals.....	\$53,378 16	\$51,315 19	\$104,693 35

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$3,378 16	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$3,378 16
Trust investments, personal property.....		Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	
Trust investments, real property.....		Private trusts, specially designated and construed as court trusts under supervision.....	
Due from banks.....			
Cash on hand.....			
Total.....	\$3,378 16	Total.....	\$3,378 16

CITIZENS NATIONAL TRUST AND SAVINGS BANK OF LOS ANGELES.
LOS ANGELES. N. T. 40

Officers—F. R. Alvord, John Burbaw, R. D. Davis, J. E. Faucett, F. E. Forker, H. D. Ivey, L. O. Ivey, C. Sumner James, Frank C. Mortimer, E. T. Pettigrew, C. A. Rude, J. M. Rugg, Dain Sturges, Halcott B. Thomas, K. B. Wilson, F. B. Gonzales, Vice Presidents; Val J. Grund, Vice President and Cashier; Alex S. Cowie, F. D. LeBold, H. P. Tracy, Junior Vice Presidents; J. Bert Easley, Assistant to the President; H. W. Underhill, Manager, Mortgage Loan Department; W. E. Pinney, Auditor; S. W. Bugbee, C. E. Case, E. P. Cheverton, Ralph Edwards, Earle S. Lusby, A. M. Mathews, Ford E. Prior, B. B. Reynolds, Wm. H. Schroeder, J. R. St. John, B. A. Steen, F. L. Thompson, George H. Treide, E. B. Warner, Jas. A. Weiss, Loyd J. Wickham, Assistant Cashiers; J. W. Bachman, Frank A. Ford, Victor T. Johnson, W. A. McFarlane, Carl P. Smith, R. N. Slater, Assistant Trust Officers; H. C. Boehm, N. E. Mudge, Assistant Secretaries; E. R. Arner, Assistant Auditor; Jay A. Cox, Assistant Manager, Broadway Office.

Directors—M. J. Connell, Chairman of Board; Jesse B. Alexander, Chas. G. Andrews, Dr. W. W. Beckett, Clark J. Bonner, John Burbaw, L. J. Christopher, E. P. Clark, W. H. Comstock, Robert E. M. Cowie, Albert Crutcher, W. A. Faris, J. E. Faucett, Frank A. Garbutt, Roger Goodan, J. M. Hale, Wm. J. Hunsaker, Willis G. Hunt, Robert E. Hunter, William A. Innes, H. D. Ivey, L. O. Ivey, C. Sumner James, Edwin Janss, J. B. Leonis, Reese Llewellyn, Edgar L. Marston, John G. Mott, P. H. O'Neil, E. T. Pettigrew, F. X. Pfaffinger, Samuel K. Rindge, C. A. Rude, J. M. Rugg, O. Rey Rule, Calvin M. Seeley, Spencer Thorpe, George W. Walker, E. C. Wilson.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	\$400,000 00	\$100,000 00	\$500,000 00
Due from other banks			
Actual cash on hand			
Advances to trusts			
Other resources			
Totals	\$400,000 00	\$100,000 00	\$500,000 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only	\$400,000 00	\$100,000 00	\$500,000 00
All undivided profits, less expenses, interest and taxes paid			
Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts			
Other liabilities			
Totals	\$400,000 00	\$100,000 00	\$500,000 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$5,626,863 03	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$7,790,974 92
Trust investments, real property	2,068,347 19	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	95,764 70		
Cash on hand			
Total	\$7,790,974 92	Total	\$7,790,974 92

THE FIRST NATIONAL BANK OF ORANGE. ORANGE. N. T. 41

Officers—N. T. Edwards, President; K. E. Watson, D. F. Campbell, Willard Smith, E. W. Bolinger, Vice Presidents; W. F. Kogler, Cashier, B. J. Fletcher, Roy Edwards, F. T. Goode, Assistant Cashiers.
 Directors—F. L. Ainsworth, E. W. Bolinger, D. F. Campbell, F. C. Drumm, N. T. Edwards, P. W. Ehlen, L. W. Evans, W. H. Flippen, W. D. Granger, L. D. Gunther, R. W. Jones, W. W. Perry, D. C. Pixley, J. R. Porter, Willard Smith, Herman Struck, K. E. Watson.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....	-----	-----	-----
United States securities owned.....	-----	-----	-----
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$50,000 00	\$58,000 00	\$108,000 00
Due from other banks.....	-----	-----	-----
Actual cash on hand.....	-----	-----	-----
Advances to trusts.....	-----	-----	-----
Other resources.....	50 00	50 00	100 00
Totals.....	\$50,050 00	\$58,050 00	\$108,100 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$50,000 00	\$58,000 00	\$108,000 00
All undivided profits, less expenses, interest and taxes paid.....	-----	-----	-----
Reserve for interest, taxes, etc., accrued and unpaid.....	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	-----	-----	-----
Fund for advances to trusts.....	50 00	50 00	100 00
Other liabilities.....	-----	-----	-----
Totals.....	\$50,050 00	\$58,050 00	\$108,100 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors administrators guardians assignees receivers or trustees.....	-----	Personal assets received from executors administrators guardians assignees receivers or trustees.....	-----
Trust investments, personal property.....	\$35,638 00	Trusts held in capacity of executor, administrator, guardian, assignee receiver or trustee.....	\$44,924 63
Trust investments, real property.....	4,500 00	Private trusts, specially designated and construed as court trusts, under supervision.....	-----
Due from banks.....	4,786 63		
Cash on hand.....	-----		
Total.....	\$44,924 63	Total.....	\$44,924 63

FIRST NATIONAL BANK OF ALHAMBRA. ALHAMBRA. N. T. 42

Officers—L. D. Bedford, President; C. E. Strifler, Gage Shannon, Vice Presidents; W. H. Bedford, Cashier; H. C. Mound, G. B. Esslinger, A. C. Murphy, Assistant Cashiers.
 Directors—L. D. Bedford, C. E. Strifler, W. S. Chase, J. D. McLeod, F. Q. Story, B. F. Parker, J. W. McCluskey, Gage Shannon, W. S. Kellow.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....			
United States securities owned.....		\$24,600 00	\$24,600 00
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$50,645 83	25,995 60	76,641 43
Due from other banks.....			
Actual cash on hand.....			
Advances to trusts.....			
Other resources.....			
Totals.....	\$50,645 83	\$50,595 60	\$101,241 43
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$50,645 83	\$50,595 60	\$101,241 43
All undivided profits, less expenses, interest and taxes paid. Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....			
Other liabilities.....			
Totals.....	\$50,645 83	\$50,595 60	\$101,241 43

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....		Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$1,004 77
Trust investments, real property.....		Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....			
Cash on hand.....	\$1,004 77		
Total.....	\$1,004 77	Total.....	\$1,004 77

PACIFIC NATIONAL BANK OF SAN FRANCISCO. SAN FRANCISCO.
N. T. 43

Officers—J. W. Mason, Chairman of the Board; H. R. Gaither, President; V. R. Pentecost, Vice President and Cashier; Homer Pitner, Vice President and Secretary; E. O. Kaufmann, M. C. Gibson, Vice Presidents; J. T. Morrice, Assistant Cashier; B. Kellmann, Assistant Trust Officer.

Directors—Geo. W. Caswell, D. E. Harris, J. A. Heineberg, Richard C. Hyland, D. W. Johnston, H. M. Lorber, Samuel Meyer, Dr. Jens Molgaard, Wm. J. Schultz, Chas. H. Sooy, S. C. Symon, Roy C. Ward, George F. Byrne, Oliver D. Old.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts			
United States securities owned			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts	\$127,886 30	\$100,000 00	\$227,886 30
Due from other banks			
Actual cash on hand			
Advances to trusts			
Other resources			
Totals	\$127,886 30	\$100,000 00	\$227,886 30
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only	\$127,886 30	\$100,000 00	\$227,886 30
All undivided profits, less expenses, interest and taxes paid			
Reserve for interest, taxes, etc., accrued and unpaid			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			
Fund for advances to trusts			
Other liabilities			
Totals	\$127,886 30	\$100,000 00	\$227,886 30

THE LA JOLLA NATIONAL BANK OF SAN DIEGO. LA JOLLA. N. T. 44

Officers—Karl Kenyon, President; R. C. Bulger, Vice President; Deane M. Plaister, Vice President and Cashier; Mark H. Slosson, Vice President and Trust Officer; Sibley Sellow, Assistant Cashier; Willard W. Penry, Assistant Trust Officer.

Directors—F. L. Brown, R. C. Bulger, W. C. Crandall, R. E. Davis, J. F. Duthie, J. Faudoa, Dr. S. T. Gillispie, G. E. Harbaugh, Louis M. Henoch, Major Geo. C. Hicks, Jr., Karl Kenyon, Deane M. Plaister, Dr. Foster S. Post, H. E. Rhoads, Dr. Sidney J. Smith, Ross White.

STATEMENT OF JUNE 29, 1929

	Court Trusts	Private Trusts	Combined
RESOURCES			
Loans and discounts, including rediscounts.....			
United States securities owned.....			
All other bonds, warrants and securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$50,000 00	\$50,000 00	\$100,000 00
Due from other banks.....			
Actual cash on hand.....			
Advances to trusts.....			
Other resources.....			
Totals.....	\$50,000 00	\$50,000 00	\$100,000 00
LIABILITIES			
Amount segregated for protection of court and private trusts, national banks only.....	\$50,000 00	\$50,000 00	\$100,000 00
All undivided profits, less expenses, interest and taxes paid. Reserve for interest, taxes, etc., accrued and unpaid.....			
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			
Fund for advances to trusts.....			
Other liabilities.....			
Totals.....	\$50,000 00	\$50,000 00	\$100,000 00

STATE BANKS

DEPOSITS UNCLAIMED FOR MORE THAN
TEN YEARS

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS

As of January 1, 1929

Name	Location	Amount
Sacramento Valley Bank	Biggs	\$699 36
Bank of Cambria	Cambria	301 73
Butte County Savings Bank	Chico	539 22
Colusa County Bank, The	Colusa	302 89
Citizens Bank	Corona	43 49
Bank of Davis	Davis	179 00
Bank of Folsom	Folsom	103 32
Scott Valley Bank	Fort Jones	19 35
Bank of Hueneme	Hueneme	11 20
Kingsburg Bank	Kingsburg	87 04
Bank of Lincoln	Lincoln	296 25
Farmers and Merchants Bank	Long Beach	57 70
Bank of America of California	Los Angeles	95,110 80
California Bank	Los Angeles	26,603 59
Security Trust and Savings Bank	Los Angeles	47,016 02
Bank of Martinez	Martinez	172 40
Northern California Bank of Savings	Marysville	437 01
Stanislaus County Savings Bank	Oakdale	751 04
Central Savings Bank of Oakland	Oakland	16,156 44
Farmers and Merchants Savings Bank	Oakland	1,758 78
Oakland Bank, The	Oakland	4,649 77
Orange Savings Bank	Orange	949 42
Bank of A. Levy, Inc.	Oxnard	622 16
Citizens Savings Bank of Pasadena	Pasadena	109 18
First Trust and Savings Bank of Pasadena	Pasadena	1,232 26
Bank of Pinole	Pinole	1,055 57
Bank of Point Arena	Point Arena	28 16
Pomona Commercial and Savings Bank	Pomona	639 95
Bank of Tehama County	Red Bluff	229 53
Security Savings Bank of Riverside	Riverside	2,301 80
California Trust and Savings Bank	Sacramento	2,765 46
San Bernardino Valley Bank	San Bernardino	912 27
San Diego Trust and Savings Bank	San Diego	37 98
Security Trust and Savings Bank of San Diego	San Diego	611 15
American Trust Company	San Francisco	60,235 43
Anglo California Trust Company	San Francisco	1,746 65
Bank of Montreal, San Francisco	San Francisco	239 64
Canadian Bank of Commerce	San Francisco	9,859 73
Crocker First Federal Trust Company	San Francisco	14,054 22
Donohue, Kelly Banking Company, The	San Francisco	1,245 81
Hibernia Savings and Loan Society	San Francisco	177,347 40
San Francisco Bank, The	San Francisco	113,453 07
Wells Fargo Bank and Union Trust Company	San Francisco	58,682 56
Yokohama Specie Bank, Ltd., The	San Francisco	673 48
First Savings Bank	San Jacinto	1,208 15
Bank of San Pedro	San Pedro	288 59
Bank of San Rafael	San Rafael	81 27
Peoples Savings Bank	Santa Cruz	489 65
Santa Cruz Bank of Savings and Loan	Santa Cruz	2,668 58
Sebastapol Savings Bank	Sebastapol	310 17
Bank of Lassen County	Susanville	625 48
Bank of Alex. Brown	Walnut Grove	471 21
Pajaro Valley Savings Bank	Watsonville	556 93
Home Savings Bank of Whittier	Whittier	39 03
Bank of Yolo, The	Woodland	504 36

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Sacramento Valley Bank, at Biggs

Name	Last known address	Alive or dead	Amount
Albers Lateral Ditch Co.....	Biggs.....	Unknown.....	\$13 34
Biggs Fireman, J. M. Brough, Treas.....	Biggs.....	Alive.....	33 83
California Rice Milling Co., Account A, Doty.....	Biggs.....	Unknown.....	54 00
Carson Colony No. 2.....	Unknown.....	Unknown.....	15 30
Chatfield and Smith: Trust Account.....	Biggs.....	Alive.....	45 55
Fuller, F. and A.....	Biggs.....	Alive.....	20 75
Gridley Percheron Horse Association, A. L. Kaiser, Secretary.....	Biggs.....	Alive.....	11 10
Harrigan, Mrs. B.....	Rio Bonito.....	Unknown.....	21 18
Hinman, L. B.....	Biggs.....	Unknown.....	20 65
Hoke, Mrs. Joe.....	Cromberg.....	Unknown.....	87 94
Jacobsen, K.....	Biggs.....	Unknown.....	14 37
Jensen, Christ.....	Biggs.....	Unknown.....	10 00
Junior Red Cross.....	Biggs.....	Unknown.....	16 65
Kimball, Ella Louisa.....	Biggs.....	Unknown.....	18 94
Lawrence, Phil E.....	Unknown.....	Unknown.....	25 00
Mohamed, John, No. 2.....	Biggs.....	Unknown.....	35 90
Obermeyer, T. F. A.....	Biggs.....	Unknown.....	33 05
Ohlsen, Chas.....	Unknown.....	Unknown.....	12 00
Ross, Hilbert.....	Biggs.....	Unknown.....	10 38
Sinnwell, John.....	Richvale.....	Unknown.....	19 07
Spangler, E.....	Unknown.....	Unknown.....	26 76
Stoudt and Schalow, Contract.....	Unknown.....	Unknown.....	20 00
Whitney, Ival.....	Weed.....	Unknown.....	32 01
Carson Colony No. 2*.....	Butte City.....	Unknown.....	11 13
Carson School, c/o Mrs. Price*.....	Butte City.....	Unknown.....	12 91
Glenn Junior Red Cross, c/o Mrs. Crook*.....	Glenn.....	Alive.....	33 37
Junior Red Cross, c/o Frankie Miller, Treas.*.....	Butte City.....	Alive.....	45 08
			\$699 36

NOTE—Sacramento Valley Bank has been in voluntary liquidation since January 14, 1929, and all unclaimed deposits will be paid into the state treasury pursuant to law.

*Unable to locate year date. Over 10 years.

Bank of Cambria, at Cambria

Costello, Henry.....	Cambria.....	Unknown.....	\$30 00
Escrow.....	Cambria.....	Unknown.....	161 00
Garcia, Antone.....	Cambria.....	Unknown.....	50 50
Guerra, Joe.....	Cambria.....	Unknown.....	46 93
Zollar, Henry.....	Cambria.....	Unknown.....	13 30
			\$301 73

Butte County Savings Bank, at Chico

Brown, Elizabeth Alice, by Mrs. C. J. Brown.....	Chico.....	Unknown.....	\$65 92
Krasny, Emil.....	Chico.....	Unknown.....	70 12
Roberts, Margaret Ilene, by J. D. Roberts.....	Chico.....	Unknown.....	23 61
Sohtegen, Jacob.....	Chico.....	Unknown.....	227 72
Smith, Esther Ezell, by Gladys Smith.....	Chico.....	Unknown.....	45 21
Wilde, W. C. or Mrs. W. C.....	Chico.....	Unknown.....	59 94
Wilson, Roy.....	Chico.....	Unknown.....	46 70
			\$539 22

The Colusa County Bank, at Colusa

Ball, W. C.....	Maxwell.....	Unknown.....	\$51 20
Crews and Duncan.....	Maxwell.....	Unknown.....	102 06
McDonald, George.....	Princeton.....	Unknown.....	20 65
Frey, Mrs. Mary.....	Maxwell.....	Unknown.....	16 65
Van Winkle, F. A.....	Colusa.....	Unknown.....	112 33
			\$302 89

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Citizens Bank, at Corona

Name	Last known address	Alive or dead	Amount
Barnes, Mary Jane.....	914 Victoria Ave., Corona.....	Unknown.....	\$12 65
Nicolas, Jean.....	Temecula.....	Unknown.....	30 84
			\$43 49

Bank of Davis, at Davis

C. D. Hillman.....	Paso Robles, California.....	Unknown.....	\$179 00
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Bank of Folsom, at Folsom

Nugent, Frank S.....	Folsom.....	Unknown.....	\$13 32
Sanders, P. L.....	Natoma.....	Unknown.....	90 00
			\$103 32

Scott Valley Bank, at Fort Jones

Hall, Perry J.....	Fort Jones.....	Unknown.....	\$19 35
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Bank of Hueneme, at Hueneme

Cole, R. H.....	Hueneme.....	Unknown.....	\$11 20
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Kingsburg Bank, at Kingsburg

Bryant, J. W.....	Kingsburg.....	Unknown.....	\$10 39
Eklund, A. M., Trustee.....	Kingsburg.....	Alive.....	12 19
Miller, Robert.....	Kingsburg.....	Unknown.....	10 00
Morgan, W.....	Kingsburg.....	Unknown.....	54 46
			\$87 04

Bank of Lincoln, at Lincoln

Caldwell, O. A.....	Lincoln.....	Unknown.....	\$12 50
Bordin, Mario.....	Lincoln.....	Unknown.....	10 00
Cox, Robert Sturgeon.....	Lincoln.....	Unknown.....	12 87
Flesaretta, M.....	Lincoln.....	Unknown.....	15 24
Erguy, Bantiste.....	Lincoln.....	Unknown.....	64 87
Erwin, Mrs. Jane.....	Lincoln.....	Dead.....	47 11
Falconer, J. H.....	Lincoln.....	Unknown.....	11 69
Kelly, Ira D.....	Lincoln.....	Unknown.....	55 34
Kurahara, F. T.....	Lincoln.....	Unknown.....	36 63
Stowell, W. L.....	Lincoln.....	Unknown.....	20 00
Sullivan, John.....	Lincoln.....	Unknown.....	10 00
			\$296 25

Farmers and Merchants Bank of Long Beach, at Long Beach

Dunlap, Elizabeth.....	Unknown.....	Unknown.....	\$14 69
Spoberg, Ole B.....	Unknown.....	Unknown.....	43 01
			\$57 70

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Bank of America of California, at Los Angeles

Name	Last known address	Alive or dead	Amount
Antioch Branch			
Anderson, Paul	Unknown	Unknown	\$50 91
Balian, Pierre	Unknown	Unknown	109 04
Francisco, G.	Unknown	Unknown	142 92
Heitman, Lena	Unknown	Unknown	40 00
Lewis, Edith J.	Unknown	Unknown	18 99
Mario, John	Unknown	Unknown	86 50
Nelson, H. A.	Unknown	Unknown	12 90
Singh, Braun	Unknown	Unknown	751 26
Sattwal, B.	Unknown	Unknown	22 41
Alameda Branch			
Sittman, Geo. A.	1247 N. Alexandria ave., Hollywood	Unknown	35 11
Auburn Branch			
Darby, Francis W.	Auburn	Unknown	22 36
Marmages, Geo.	Auburn	Unknown	18 82
Marshall, Emma M.	Auburn	Unknown	111 50
Nuris, Chris D.	Auburn	Unknown	26 59
Sanford, Annie L.	Auburn	Unknown	13 43
Bakersfield Branch			
Anderson, J. B.	Wasco	Unknown	2,971 70
Caetano, Frank	Unknown	Unknown	1,192 70
Dennen, Cecil	Unknown	Unknown	38 15
Dorcey, R. C.	Unknown	Unknown	122 32
Dunlap, Mrs. C. or E. J.	Unknown	Unknown	200 00
Durst, M. L. Adm.	630 P st., Bakersfield	Unknown	163 77
Fasching, Mrs. E. I.	114 Truxtun, Bakersfield	Unknown	18 50
Foust, Mrs. E. B.	Unknown	Unknown	699 32
Garn, Don C.	2509 19th st., Bakersfield	Unknown	14 94
Gundlach, Maxine L.	2130 21st st., Bakersfield	Unknown	18 79
Hathaway, C. S.	Taft	Unknown	474 16
Katz, Max	Unknown	Unknown	23 46
Kennedy, Leona	Rio Bravo	Unknown	21 12
Kern County Land and Development Co.	Unknown	Unknown	167 85
Little, O. W.	1212 Flower st., Bakersfield	Unknown	309 38
Morgan, Ed. E.	Reward	Unknown	153 42
McGinn, John L.	Fairbanks, Alaska	Unknown	312 59
O'Riley, Orey	Oil Center	Unknown	56 49
Parker, Jay G.	Unknown	Unknown	112 84
Porter, J. H. (special)	Unknown	Unknown	31 98
Ralph, John and Laura	Oilale	Unknown	44 59
Roycroft, J. C.	Unknown	Unknown	110 44
Schiaron, S. J.	1818 Chester, Bakersfield	Unknown	18 42
Seager, Margaret	Bakersfield	Unknown	62 37
So, Bill	Unknown	Unknown	25 04
Sullivan, F. M.	Unknown	Unknown	345 41
Sweany, L.	Fellows	Unknown	100 55
Tatum, J. W.	Unknown	Unknown	33 29
Van Corkelberger	Unknown	Unknown	38 94
Verriani, Teofilo	Unknown	Unknown	497 04
Vlasnik, Mrs. Jal, Jr.	928 Humboldt, Bakersfield	Unknown	32 90
Waldon, Jas. Gordon	1300 Flower, Bakersfield	Unknown	15 83
Wallace, W. C.	1217 Nile, Bakersfield	Unknown	22 58
Withington, Lytle, Agent	San Diego	Unknown	224 77
Garcia, Ermelinda	Imperial Hotel, Station A	Unknown	22 20
First of Kern, Bakersfield Branch			
Galligan, John	Unknown	Unknown	394 51
Vecchiani, Teofilo	Unknown	Unknown	810 39
Berkeley Branch			
Battles, Geo. H.	2841 Regent st., Berkeley	Unknown	14 01
Borland, Agnes (Hart)	2255 Piedmont ave., Berkeley	Unknown	90 28
Campbell, Mabel	1360 Scenic ave., Berkeley	Unknown	11 31
Carr, Geo. T.	Carville	Unknown	16 77
Class of 1906, U. of C.	U. of C., Berkeley	Unknown	27 82
Pliege, Mrs. Hanna	2132 Derby st., Berkeley	Unknown	13 61
Isenberg, Rudolph	2702 Dwight Way, Berkeley	Unknown	30 30
Isenberg, Virginia	2702 Dwight Way, Berkeley	Unknown	23 92
Kelley, Catherine	1240 Milvia st., Berkeley	Unknown	157 55
Mme Hospital Fund (Lila C.)	J. H. Wheeler, Secretary, Ryan	Unknown	251 71
Pistol, John	1624 Bonita, Berkeley	Unknown	46 08
Reinhardt, Wm.	1134 W. 20th st., Los Angeles	Unknown	14 81
Schneider, May H.	66 Hillcrest Road, Berkeley	Unknown	32 36
Soulas, Marie S.	2323 College ave., Berkeley	Unknown	23 83
Storritis, Herbert J.	9 Canyon rd., Berkeley	Unknown	90 55
Woodward, Mrs. Martha W.	2436 Virginia st., Berkeley	Unknown	17 47

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Bank of America of California, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Brentwood Branch			
Oak Street Garage.....	Brentwood.....	Unknown.....	\$11 81
Vance, W. N.....	Unknown.....	Dead.....	19 30
Chino Branch			
Crump, Horace E.....	Chino.....	Unknown.....	54 50
McClintock, R. J.....	Chino.....	Unknown.....	22 05
Mills, I. L.....	Chino.....	Unknown.....	14 66
Picazo, Masedonio.....	Chino.....	Unknown.....	13 10
Reed, Cora A.....	Chino.....	Unknown.....	158 02
Woodruff, C. C.....	Chino.....	Unknown.....	43 68
Colfax Branch			
Copps, A. W.....	Colfax.....	Unknown.....	19 92
Crawford, C. J.....	Colfax.....	Unknown.....	54 70
Hill, Mrs. Caroline.....	Colfax.....	Unknown.....	88 43
Kelly, John.....	Colfax.....	Dead.....	10 00
Morrison, Mary V.....	Colfax.....	Unknown.....	14 12
Powers, J. H.....	Colfax.....	Unknown.....	95 30
Stromberg, Ella.....	Colfax.....	Unknown.....	77 00
Whitaker, W. R.....	Colfax.....	Dead.....	5 13
Whitten, F. W.....	Colfax.....	Dead.....	22 20
Colton Branch			
Bernahe, Ben.....	Unknown.....	Unknown.....	32 75
Eisenmayer, Mrs. W. T. S.....	Unknown.....	Unknown.....	24 08
Fleming, T. J., Trustee.....	Unknown.....	Dead.....	17 34
Hearn, S. E.....	Unknown.....	Unknown.....	32 70
Hiramachi, H. M.....	Unknown.....	Unknown.....	98 00
Hotel Anderson.....	Unknown.....	Unknown.....	29 54
Irish, Mrs. Anna M.....	Unknown.....	Unknown.....	47 47
Kennedy, W. M.....	Unknown.....	Unknown.....	15 89
Lebedin, John.....	Unknown.....	Unknown.....	64 00
Moore, W. M.....	Unknown.....	Unknown.....	24 66
Morris, S. G.....	Unknown.....	Unknown.....	18 00
Myers, Mrs. Mattie.....	Colton.....	Unknown.....	453 00
Newcomb, D. A.....	Colton.....	Unknown.....	90 42
Rose, N. A.....	Banning.....	Unknown.....	56 67
Southworth, Dan.....	Banning.....	Dead.....	21 25
Tripp, E. S.....	Banning.....	Unknown.....	75 20
Wood, Omas.....	Unknown.....	Unknown.....	43 75
Worm, J. B.....	Unknown.....	Unknown.....	88 32
Dixon Branch			
Ludlow, W. C.....	Dixon.....	Unknown.....	43 10
Dunsmuir Branch			
Raish, George.....	Castella.....	Unknown.....	75 55
Exeter Branch			
Boyd, J. M.....	Unknown.....	Unknown.....	20 15
Bose, W. H.....	Unknown.....	Dead.....	18 13
Fowler Branch			
Amano, T.....	Fowler.....	Unknown.....	72 41
Baldarama, M.....	Fowler.....	Unknown.....	18 78
Cayton, W. A.....	Fowler.....	Unknown.....	19 00
Dickey, J. A.....	Fowler.....	Unknown.....	23 50
Haynes, Milo.....	Fowler.....	Unknown.....	53 50
Khasizian, Arshaloss.....	Fowler.....	Unknown.....	22 50
Miyamoto, S.....	Fowler.....	Unknown.....	13 50
Paloutzian, K. A.....	Fowler.....	Unknown.....	12 26
Range.....	Fowler.....	Unknown.....	140 00
Simoneon, George P. Der.....	Route A, Fowler.....	Unknown.....	14 75
Singh, Bagal.....	Fowler.....	Unknown.....	140 00
Singh, Indar.....	Fowler.....	Unknown.....	240 00
Singh, Sant.....	Bradford Island.....	Unknown.....	16 44
Tenant, J. K.....	Fowler.....	Unknown.....	52 55
Toroizian, H.....	Fowler.....	Unknown.....	27 50
Yamane, I.....	Fowler.....	Unknown.....	70 00
Fresno Branch			
McCreery, Mr. and Mrs. W. P.....	1601 West ave.....	Unknown.....	14 05
Aughe, F. M.....	170 Nielson ave.....	Unknown.....	30 39
Austin, Lloyd.....	1436 K st.....	Unknown.....	14 24
Cook, Samuel S.....	Fresno.....	Unknown.....	42 62
Condon, Mrs. Olive P. or Frank.....	301 Brix Apts., Fresno.....	Unknown.....	18 73
Freitas, Charles L.....	267 Nielson ave.....	Unknown.....	13 92
French, Fred Eugene.....	3264 Platt ave., Fresno.....	Unknown.....	10 42

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Bank of America of California, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Fresno Branch—Continued			
Giffin, Leland A.	1863 F st., Fresno	Unknown	\$13 69
Harrison, Dorothy E. or A. D.	1220 O st., Fresno	Unknown	15 95
Hill, Matilda L.	631 E st., Fresno	Unknown	18 65
Harmonson, L. C.	Tranquillity	Unknown	16 68
Jensen, Lillian	Oleander	Unknown	24 43
Johnson, Ole	Fresno	Unknown	23 69
Norris, Trustee for Wm. Norris	Fresno	Unknown	23 08
Pantovich, J. R.	334 Effie st.	Unknown	11 95
Patterson, Maurice	Monrovia	Unknown	17 34
Rucker, Maxine	1326 K st.	Unknown	25 80
Sharer, Ralph V.	R. R. No. 8 box 63	Unknown	14 64
Temperance Colony Sunday School	Fresno	Unknown	10 67
Grass Valley Branch			
Brunstetter, August	Unknown	Unknown	49 75
Fatigas, James and Gus Nijas	Unknown	Unknown	37 25
Gillette, King C.	Grass Valley	Unknown	113 06
Pope, Joe	Unknown	Unknown	16 58
Woods, Henry	Unknown	Unknown	11 71
Hollister Branch			
Lubich, John	Hollister	Dead	134 02
La Habra Branch			
Favela, F.	La Habra	Unknown	25 00
Hamilton, Mrs. M.	La Habra	Unknown	200 00
Waer, Frank	La Habra	Unknown	12 35
Lodi Branch			
Forwood, Mrs. Mary A.	Lodi	Unknown	11 24
Freeman, Syble N.	Lodi	Unknown	14 04
Ichikawa, Shi Sue	Lodi	Unknown	14 60
Todd, Glenn O.	Lodi	Unknown	16 48
Los Angeles Branch, at 7th and Spring			
Bridges, Arch May	Lola Apts.	Unknown	223 85
Bullion Mountain Mines Corporation	1203 Hollingsworth Bldg.	Unknown	92 07
Cotter, Chas. P. or Mrs.	1026 Orange st.	Unknown	68 22
Ennis, L. H.	42 St. James Park	Unknown	190 50
Germain, Clare	326 S. Main	Unknown	140 00
Gilson, Hiram	Abbey Hotel, 8th and Figueroa	Unknown	20 54
Gotthelf, Claude	1506 3rd ave.	Unknown	73 10
Jessip, F.	Arizona	Unknown	79 16
Kiernan, W. H.	914 Title Insurance Bldg.	Unknown	140 00
Kiser, Mrs. John F.	Alexandria Hotel	Unknown	27 20
Kruna, R. P.	New York City	Unknown	30 00
Mangold, Anton	Unknown	Unknown	42 64
McCoy, Charles B. or Gereta E.	718 W. 49th st.	Unknown	216 00
Rhodes, E. May	530 Park View	Unknown	25 17
Salisbury and North	819 Merchants National Bank Bldg.	Unknown	42 32
Signal Film Corporation	456 S. Pasadena ave.	Unknown	23 64
Stough, O. J.	4th and Ivy st.	Unknown	38 00
Stroud, T. F.	2297 W. 23rd st.	Unknown	200 25
Walker, Wm.	Soldiers Home, Sawtelle	Unknown	1,193 76
Wheeler and Sweet	517 Fay Bldg.	Unknown	117 68
Los Angeles Branch, at 302 S. Spring st.			
Baker, Rachel	1546 W. 7th st.	Unknown	58 82
Blaney, C. W.	919 Denver ave.	Unknown	17 52
Byrne, James H.	322½ N. Hill st.	Unknown	34 50
Collette, Dorothy	3105 Raymond ave.	Unknown	11 58
Cook, Ada	226 S. Madison ave.	Unknown	1,957 12
Danforth, Mattie C.	682 Kipp st.	Unknown	16 55
Dietrich, Fred or Anna	315 Lankershim Bldg.	Unknown	151 36
Ewing, P. A.	1694 Lucille ave.	Unknown	62 28
Frazier, Alice A.	710 W. 1st st.	Unknown	25 91
Gordon, Frank W.	225 N. Griffin ave.	Unknown	10 65
Gordon, Lottie H.	P.O. box 267, Glendale	Unknown	14 75
Gordon, Mary L.	1614 Grumercy pl.	Unknown	611 34
Havens, Pearl E. and Charlotte A. Dinsmore	525 W. 7th st., San Pedro	Unknown	1,515 52
Johnson, Mrs. Margarette	3000 Leeward ave.	Unknown	53 49
Krystosiak, Edward A.	1667 E. 33rd st.	Unknown	24 50
Le Saint, Stella Razita	131 S. Grand ave.	Unknown	16 79
Marre, Angele L.	Port San Luis	Unknown	777 85
Novak, Joseph	Torrey st. and Woodward ave.	Unknown	115 56
Peratis, Athanasios Theo.	6th and Mateo st.	Unknown	59 35
Rosebud Theatre by R. Stern	1940 Central ave.	Unknown	70 47
Rosenberg, Leo Alfred	2360 W. 31st st.	Unknown	15 32

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Bank of America of California, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Los Angeles Branch, at 302 S. Spring st.			
—Continued			
Stallmeyer, J. M.	Hotel Morgan, 8th and Hope sts.	Unknown	\$28 39
Stewart, Mrs. G.	404 N. Beaudry	Unknown	87 32
Thorp, Gale J.	Artesia	Unknown	1,653 25
Tuttle, Robert P.	543 E. 31st st.	Unknown	20 59
United California Industries by R.A. Packard	Imperial	Unknown	48 59
Werner, Merrill A. or Ellen M.	Los Angeles	Unknown	31 03
Sixth and Main Branch			
Jones, Owen, deceased, or Jerome Staur	321 E. 2d st.	Unknown	827 68
Modesto Branch			
Davis, Clara, Trustee	Modesto	Unknown	26 69
Hightower, M. C.	Stockton	Unknown	361 89
McConnell, Chas. Robt.	Modesto	Unknown	21 38
McConnell, Clara	Modesto	Unknown	26 63
McConnell, Francis	Modesto	Unknown	21 39
Seehorn, Minerva	Modesto	Unknown	17 50
Shippert, W. A.	Oakdale	Unknown	146 73
Wadsworth, A. L.	Modesto	Unknown	54 50
Napa Branch			
Brown, W. S. K., Trustee of A. Hatt, Jr.	Napa	Unknown	668 67
Brown, W. S. K., Trustee of Hatt Co.	Napa	Unknown	626 83
Battini, Wm. H.	Napa	Unknown	64 76
Chappell, Wm.	Napa	Unknown	64 40
Clark, A. C.	Napa	Unknown	529 00
Connelly, Thomas	Napa	Unknown	329 00
Daily, James	Napa	Unknown	69 00
Daley, Thomas J.	Napa	Unknown	139 00
Dominichela, Biagio	Napa	Unknown	56 60
Fallaty, Mrs. Crestina	Napa	Unknown	32 06
Fearless Oil Co.	Napa	Unknown	75 55
Grider, Lorena	Napa	Unknown	212 08
Guggia, Lorenzo	Napa	Unknown	100 00
Jaegel, Higgins	Calistoga	Unknown	167 00
Jones, Chas. C., Trustee	Napa	Unknown	49 00
Kingsley, W. L.	Berkeley	Unknown	99 00
Larkin, Mike	Napa	Unknown	99 00
Lowell, Geo. W.	Napa	Unknown	71 00
Manion, John	Napa	Unknown	99 00
Mitchell, Sam S.	Napa	Unknown	28 58
McLennan, Tena	Napa	Unknown	19 00
Napa Farmers Union Local	Napa	Unknown	16 75
Napa Growers Organization Com.	Napa	Unknown	37 50
Plathner, Fritz	Napa	Unknown	44 00
Smith, Peter	Napa	Unknown	110 00
Schatterlee, P. G., Guardian P. D. Weeks	Napa	Unknown	79 05
Silva, Antonio Marcell	Napa	Unknown	13 83
Stevens, C. A.	Napa	Unknown	24 97
Sullivan, John	Veterans Home	Unknown	100 00
Thompson, Chas. A.	Napa	Unknown	20 28
Von Stroble, Francis	Napa	Unknown	10 00
Vaughn, W. E.	San Francisco	Unknown	19 00
Waite, L. C.	Napa	Unknown	175 23
Nevada City Branch			
Milesi, Peter	Crockett	Unknown	34 69
Peirce, W. W., Mildred and Henrietta Peirce, Guardians	Nevada City	Unknown	10 29
Eighth and Broadway Branch, Oakland			
Jonas, Willie by M. Jonas, Trustee	638 12th st.	Unknown	39 21
Musante, Agostina	201 Main st., Watsonville	Unknown	232 98
Piccone, Pietro	Unknown	Unknown	25 59
Roffinello, Antonio	Unknown	Unknown	16 85
Tappero, Carlo	Unknown	Unknown	309 02
Villata, Felico, Trustee Ida Villata	567 Martin st.	Unknown	26 90
Pacific Grove Branch			
Beale, D. G.	Pacific Grove	Unknown	56 15
Brun, J. A.	Pacific Grove	Unknown	76 78
Carlin, Eva L.	Pacific Grove	Unknown	90 00
Montgomery, Mrs. M. A.	Pacific Grove	Unknown	97 00
Penny, M. P.	Pacific Grove	Unknown	137 25

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Bank of America of California, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Petaluma Branch			
Buletti, Antonio	Petaluma	Unknown	\$733 02
Jorgensen, Carrie	Petaluma	Unknown	562 68
Kelley, Leown	Petaluma	Unknown	196 47
Madden, Mrs. Dennis	Petaluma	Unknown	32 64
Meyers, John or Annie E.	Petaluma	Unknown	14 10
Reed, Mary	Petaluma	Unknown	22 41
Vitas, F. P.	Petaluma	Unknown	733 12
Wheeler, Mrs. M. D.	Petaluma	Unknown	10 33
Placerville Branch			
Burke, D. E.	Unknown	Unknown	57 81
Caprara Carlo, admr. of estate of Felino Maggenetti, dec.	Unknown	Dead	59 01
Irving, Mrs. Willena	Placerville	Dead	13 60
Kaptarchs, P.	Camino	Dead	40 00
McCommas, F. M.	R.F.D. 1	Dead	343 57
Murphy, Ellen E.	Shingle Springs	Dead	17 93
Oldfield, Oliver	Belvedere	Unknown	17 68
Olson, Jos. H.	Placerville	Unknown	17 54
Perry, W. A.	Unknown	Unknown	62 00
Pelley, Margaret	Unknown	Unknown	67 84
Reeg, Winifred	c/o O. O. Reeg	Dead	21 18
Rogers, Edward I.	Unknown	Unknown	13 83
Saucerman, Jeremiah	Garden Valley	Dead	250 00
Schneider, Bros.	Unknown	Dead	35 79
Sherman, Mrs. R.	Camino	Unknown	34 88
Smith, Mrs. Frank	R.F.D.	Dead	40 26
Stivers, V. H.	Unknown	Unknown	30 66
Taylor, W. N.	Unknown	Unknown	58 42
Waterman, A. G.	Unknown	Unknown	26 00
White, R. E.	Unknown	Unknown	20 64
Williams, Mrs. Teresa	Unknown	Unknown	78 75
Red Bluff Branch			
Guelherme, Joseph	Red Bluff	Unknown	21 98
Riverside Branch			
Jordan, Ernestine	Unknown	Unknown	76 91
Rohrer, C. F.	Unknown	Unknown	27 51
Voris, Mrs. U. L.	Unknown	Unknown	77 15
Fifth and J Branch, Sacramento			
Ashbrook, Russel Irving	Placerville	Unknown	20 83
Alves, Benjamin	Sacramento	Unknown	16 81
Basnta	Sacramento	Unknown	22 53
Brazil, Frances J., minor	712 19th st.	Unknown	10 50
Burt, Mrs. C. H.	Princeton	Unknown	12 62
Chase, Jennie	Galt	Unknown	36 15
Cummings, Katherine E.	Placerville	Unknown	12 60
Davis, Mrs. N. A. and Richard A.	Auburn	Unknown	9 66
Ferguson, Augustine	M st. Road	Unknown	83 06
Folcese, Jose	104 Gibbon st.	Unknown	11 37
Grieve, Dorothy Fern, minor	Dixon	Unknown	17 37
Fentes, Manuel	Yuba City	Unknown	16 45
Fentes, M. E.	1519 4th st.	Unknown	11 43
Frandsen, Andre	Arbuckle	Unknown	41 79
Garbe, Edward	Towle	Unknown	14 76
Grey, Eldon	2219 9th st.	Unknown	17 16
Hagerty, James G.	1112 G. st.	Unknown	15 74
Hansen, Henry Clay, minor	Placerville	Unknown	15 25
Hansen, Martha May, minor	Placerville	Unknown	14 20
Heenan, John F.	118 S st.	Dead	31 36
Hull, Maggie and R. C.	Tudor	Unknown	14 10
Kearns, Katherine, minor	1220 10th st.	Unknown	15 45
Keber, Mrs. Hattie	1818 N st.	Unknown	25 15
Kellam, Susannah M., guardian	614 13th st.	Unknown	159 30
McBride, Rosalie, minor	Los Banos	Unknown	16 79
McMorry, P. F.	Sacramento	Dead	66 93
Machado, Mancel Silveira	1717 24th st.	Unknown	13 61
Maupin, Virginia Pearl	Adin	Unknown	11 27
Monson, Helena	Fair Oaks	Unknown	11 13
Myers, Chloe E.	Sacramento	Unknown	14 84
Nelson, Nels	Courtland	Unknown	15 09
Nevis, Eleanor M., minor	Box 186, Riverside rd.	Unknown	25 61
Packard, Ivor A.	Brownsville	Unknown	12 29
Pedrick, Evelin Louise	Dixon	Unknown	44 30
Peretti, Filippo, minor	Box 1670, Redding ave.	Unknown	25 37
Powell, H. O.	Western Hotel	Unknown	11 05

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Bank of America of California, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Fifth and J Branch, Sacramento—Cont'd			
Prewett, Ledervene and Elizabeth, minors.	Hobart Mills.	Unknown.	\$19 29
Prewett, Mrs. Geo.	Hobart Mills.	Unknown.	352 82
Prewett, Thelma, Jesse and Elaine.	Hobart Mills.	Unknown.	51 81
Randall, Jennie M. H.	523 M st.	Unknown.	16 53
Raymond, R. E.	Sacramento.	Unknown.	37 97
Silva, Isabella I.	Sacramento.	Unknown.	26 48
Sinclair, Mrs. Lona.	Riverside rd.	Unknown.	55 96
Smith, G. A.	Weed.	Unknown.	14 68
Southworth, Mrs. G. A.	Manhattan, Nevada.	Unknown.	11 57
Unemura, H. K.	Clarksburg.	Unknown.	10 63
Veiga, Benjamin.	609 F st.	Unknown.	17 27
Vien, Chas. F.	Winters.	Unknown.	13 90
Washington, Ivy B.	1610 M st.	Unknown.	13 90
Williams, W. R., minor.	Sacramento.	Unknown.	19 58
Wingard, Mrs. J. J.	Sacramento.	Unknown.	22 80
Yamada, Mrs. T. and K.	1225 5th st.	Unknown.	24 21
Zlandich, Rudolph.	604 Q st.	Unknown.	25 20
Seventh and J Branch, Sacramento			
Addison, Mrs. Cellie.	222 Shotwell st., San Francisco.	Unknown.	43 45
Bernard, Josephine E.	Truckee.	Unknown.	17 43
Burke, D. J.	981 2d st.	Unknown.	29 66
Burke, George Wm.	421 7th st.	Unknown.	10 12
Cameron, Mrs. Katie.	County Hospital.	Unknown.	26 59
Darr, Anthony.	Pino Grande.	Unknown.	10 62
Hosford, Chas.	1210 1/2 8th st.	Unknown.	60 26
Hein, Geo.	Yuba City.	Unknown.	13 88
Hoetzel, Julius O.	809 7th st.	Unknown.	18 60
Hulsbrink, Helen and Harry.	725 7th st.	Unknown.	25 14
Irving J. E.	1120 D st.	Unknown.	15 73
Janka, Lucius, Geo. Schelcher, administrator.	1921 25th st.	Unknown.	29 90
Jackson, Helen J.	Perkins.	Unknown.	12 21
Kahn, Mehdi.	Unknown.	Unknown.	10 96
McCarthy, Leo.	1010 F st.	Unknown.	64 66
McComisky, T.	Unknown.	Unknown.	54 39
Murphy, Beth.	Cosumnes.	Unknown.	13 66
Mugford, Arthur.	Unknown.	Unknown.	103 89
Normark, Marie E.	611 O st.	Unknown.	25 44
Quong, Yuen Lung.	Unknown.	Unknown.	16 12
Rudolph, Thos. B.	1610 G st.	Unknown.	58 83
Richard, Mrs. Geo.	Blue Canyon.	Unknown.	33 59
Royal, Miss Dorothy.	San Jose.	Unknown.	10 50
Rauline, Erma.	Freeport.	Unknown.	20 27
Schluer, Ed.	1016 1/2 5th st.	Unknown.	28 21
Sheridan, N. P.	1303 G st.	Unknown.	28 76
Smith, Evelyn.	1721 24th st.	Unknown.	15 43
Stanich, Vincent.	315 U st.	Unknown.	15 26
Silberhorn, C. W.	Unknown.	Unknown.	40 57
Thomson, Mrs. J.	3730 Madrone ave.	Unknown.	58 69
Taber, Leroy.	1003 F st.	Unknown.	10 89
Taylor, C. F.	Taylorville.	Unknown.	20 58
Washburn, Pauline.	R. F. D. 3, box 215, Woodland.	Unknown.	10 71
Reilly, Geo. C.	1430 T st.	Unknown.	32 50
Savoie, Mrs. E. A.	Riverside rd.	Unknown.	18 12
San Bernardino Branch			
Waite, E. R.	Barstow.	Dead.	54 03
Market Street Branch, San Francisco			
Ahlbach, Peter.	905 Divisadero st.	Dead.	17 44
Alexander, A. B.	Unknown.	Unknown.	10 39
Christenson, P. C.	Unknown.	Unknown.	74 79
Crane, E. R.	Unknown.	Unknown.	10 81
Diekson, Ada B. V.	Dorchester Hotel.	Unknown.	23 19
Fillis, Christ.	239 3d st.	Unknown.	31 29
Ford, F. E.	461 Market st.	Unknown.	14 55
Gonyon, A. E.	Unknown.	Unknown.	193 90
Gurrin, J. M., trustee.	Unknown.	Unknown.	59 74
Hannon, Luke.	Unknown.	Unknown.	282 43
Hewitt, Thomas, trustee.	2358 24th st.	Unknown.	20 37
Inman, David.	Unknown.	Unknown.	20 73
Jewell, Mary E., trustee.	903 Ashbury.	Unknown.	12 66
Kabisch, Frank.	2d and Howard.	Unknown.	1,013 77
Lamanni, Leonard.	Unknown.	Unknown.	13 47
Landers, Thomas.	Unknown.	Unknown.	39 77
Lewis, James D.	Waipuku, Maui, T. H.	Unknown.	12 77
Liverton, Mary, trustee.	Colo.	Unknown.	13 07
Makaras, E.	704 Polson st.	Unknown.	28 71

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Bank of America of California, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Market Street Branch, San Francisco—Continued			
Meyerback, George	Unknown	Dead	\$30 26
Montgomery, Ethel Meek	2663 Divisadero st.	Unknown	34 02
Mostaka, George	365 Market st.	Unknown	16 42
Nick, Mike	Unknown	Unknown	20 28
O'Donnell, Martin, admistrator	1530 Jones st.	Unknown	135 16
Petersen, Paul F.	Unknown	Unknown	33 20
Rebbe, Miss Ida	Palo Alta	Unknown	21 20
Roberts, Edwin	244 Shotwell st.	Unknown	16 10
Ross, S. S.	Alcatraz	Unknown	37 49
Russell, L. A.	Unknown	Unknown	25 42
Speed, Lizzie	1281 Jackson st.	Unknown	37 85
Stock, Joseph	Unknown	Unknown	34 14
Tender, Frank	32 Sacramento	Unknown	15 49
Townsend, W.	Broadway Hotel	Unknown	174 16
Udall, Philip	573 Waller st.	Unknown	22 02
Vellheim, H.	265 Parnassus st.	Unknown	45 07
Werner, Johanna	450 6th st.	Unknown	363 38
Whitney, L. Weeding	1010 Head Bldg.	Unknown	20 92
Ackley, G. L.	259 6th st.	Unknown	23 20
Friedlander, Isadore A. or Ida A.	Unknown	Unknown	20 52
Johnson, May	Unknown	Unknown	54 53
Kindler, Mrs. B. R.	Unknown	Unknown	24 46
Peters, Henry	Unknown	Unknown	24 05
Williamson, A. D.	General Delivery	Unknown	13 53
Sutter Street Branch, San Francisco			
Auger, Cecile Lily	1226 Wallen st.	Unknown	82 35
Auger, Cecile Lily, trustee	P.O. box 270	Unknown	89 24
Barbe, Francois	French Hospital	Unknown	605 76
Barbier, Louise	Healdsburg, Sonoma County	Unknown	20 87
Bennett, Marie	2107 A California st.	Unknown	241 70
Bertraud, Eugene	Unknown	Unknown	10 56
Blanc, Romain	2051 17th ave. South	Unknown	11 09
Bonnet, Jean	55 Columbus st.	Unknown	260 52
Bordenaue, Pierre	Unknown	Unknown	75 19
Bordegaray, Auguste	1180 Kentucky st.	Unknown	23 08
Bordegary, Julia	3226 17th st.	Unknown	56 78
Campergie, Alfred and Louise	1655 B Powell st.	Unknown	151 90
Campseu, Bernard	Unknown	Unknown	17 41
Capdevielle, Marie Jeanne	5 Henry pl.	Unknown	42 42
Casassus, Antoine	Bakersfield, S.P. Gang No. 8	Unknown	150 88
Casaubon, Anna	1545 California st.	Unknown	26 22
Castagnette, Toza	Sonoma	Unknown	15 56
Chabot, J. H. or Josephine	464 Chetwood st.	Unknown	50 10
Chevallier, Joseph	Unknown	Unknown	113 24
Clemence, Juliette Gimmel	522 Elizabeth st.	Unknown	52 04
Coubtucq, Madeline	1008 Larkin st.	Unknown	33 72
Daclin, Emile	Unknown	Unknown	10 10
Debaigt, Marcel	Unknown	Unknown	867 14
Delagues Henry	Unknown	Unknown	10 93
Desperes, Pierre	Menlo Park, box 145	Unknown	19 30
Deswattenne, Ernest	539 E. 5th st.	Unknown	19 13
Dorisse, Lucie	2035 94th ave., Oakland	Unknown	39 49
Doumceq, Justice	584 Haight st.	Unknown	32 55
Ducouso, Paul	2743 McAllister st.	Unknown	16 65
Dufan, Henriette	1378 Fairfax ave.	Unknown	23 26
Dunden, Patrick F.	462 Fillmore st.	Unknown	68 16
Dupin, Alex	850 Vallejo st.	Unknown	28 17
Eymard, Marie and Alexandre	311 Lafayette st., Stockton	Unknown	272 81
Farrell, Patricia	Unknown	Unknown	139 46
Ferrar, Leonie	Unknown	Unknown	65 34
Gabaston, Anna	1333 Eddy st.	Unknown	23 07
Giribal, Emil	Unknown	Unknown	22 34
Giacomini, Natalie Thomas	700 Octavia st.	Unknown	10 04
Ginbert, Lucie	Mde. Dalores st., Helene	Unknown	98 39
Grant, Elena B.	754 Broadway st.	Unknown	27 37
Guerrero Investment Co.	2737 Webster st.	Unknown	15 42
Guittard Co., Inc.	720 Harrison st.	Unknown	14 78
Hausen, Christine	877 Cedar st.	Unknown	780 92
Hayerman, Jay	1834 Steiner st.	Unknown	30 49
Heinecke, Emma	122 Collingwood st.	Unknown	25 02
Hiribarreu, Marie	Unknown	Unknown	57 28
Hitte, Theodore	641 Fulton st.	Unknown	31 49
Holstein, Victor	500 Francisco st.	Unknown	463 87
Jerome, Lalande A.	Unknown	Unknown	20 32
Junqua, Pierre	3808 Mission st.	Unknown	10 92

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Bank of America of California, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Sutter Street Branch, San Francisco—Continued			
Kalegri, Geo. J., trustee for Julian Roy McBride	1240 Jones st.	Unknown	\$15 12
Lacnie, Julie	1737 Market st., Oakland	Unknown	11 95
Laribeuau, Joseph	Unknown	Unknown	1,816 75
Lafon, Pierre	116 Clement st.	Unknown	12 36
Lassalle, Francois	Unknown	Unknown	28 31
Lombard, Joseph	1364 E. 11th st., Oakland	Unknown	11 91
Macouillard, P.	French Hospital	Unknown	92 62
Meunier, Laurent Emile	985 G ave.	Unknown	1,064 14
Miraniou, Louise	Unknown	Unknown	20 11
Morosale, Delphine	Unknown	Unknown	1,448 73
Nogue, Maria	675 E. 12th st.	Unknown	15 18
O'Brien, Robert	515 Oakland ave., Oakland	Unknown	17 81
Orcier, August	Fairfax	Unknown	14 66
Parini, Emanuel	Unknown	Unknown	852 22
Peyciot, Jean Pierre	453 Market st., Riverside	Unknown	13 48
Petuya, Frank	240 Shotwell st.	Unknown	24 09
Pinter, Jack	800 Montgomery st.	Unknown	66 66
Philippe, Andre and Julie	Unknown	Unknown	23 96
Prayer, Irene	729 Broadway	Unknown	14 39
Prince, Joseph	Unknown	Unknown	27 14
Richardson, C. T.	Unknown	Unknown	14 88
Robert, P. Cyrien	Unknown	Unknown	27 28
Roberts, Richard P.	2200 Great Highway	Unknown	47 80
Romiguere, Justine	705 Vallejo st.	Unknown	2,370 16
Romiguere, Theophile	Lombardo Hotel	Unknown	22 85
Rousseau, Arthur F.	1271 Pirre	Unknown	15 17
Sabiet, Etienne	Unknown	Unknown	1,165 48
Salet, Jean	Unknown	Unknown	22 72
Sarrondo, Pierre	1398 Evans ave.	Unknown	28 49
Savigne, Jeanne Marie	1349 Murrie st.	Unknown	23 25
Schmidt, Mathilde	811 Treat ave.	Unknown	21 08
Servel, Pierre	2699 Price st.	Unknown	19 10
Shea, T. P.	U.S.S. West Virginia	Unknown	37 11
Tliar, Pierre	242 Chatanooga ave.	Unknown	16 50
Turrillas, Gala	632 20th st.	Unknown	14 83
Verges, Alexis Jean Pierre	3400 Mission st.	Unknown	25 55
Walsh, Margaret	2437 Polk st.	Unknown	436 68
Vallejo Branch			
Mason, James A.	233 Carolina st.	Unknown	16 70
Vendy, F. L.	U.S.S. Denver	Unknown	47 00
Turlock Branch			
Aoki, J.	Turlock	Unknown	50 00
San Jose Branch			
Beal, Helen L. H., trustee for Ira Ayer Beal	Tulare	Unknown	14 35
Brekenshire, Mary, trustee for Roy Breken shire	79 Magnolia ave.	Unknown	23 85
Hildebrandt, John	27 S. Market pl.	Unknown	12 00
Hutchinson, Wm. H.	Wheatville	Unknown	39 00
Stevens, Mrs. Sabria A.	Unknown	Unknown	65 00
Grant Avenue Branch, San Francisco			
Lee, Hon.	601 Grant ave.	Unknown	29 17
Mah, Yin.	752 Grant ave.	Unknown	10 56
Stockton Branch			
Beazeau, Mrs. B.	1015 S. California st.	Unknown	11 83
Beebe, Delavin R.	1048 S. Center st.	Unknown	12 65
Craig, Mrs. W. Porter	547 N. San Joaquin st.	Unknown	14 29
Dower, Will A.	San Andreas	Unknown	46 20
Ferguson, James B.	Box 160, Stockton	Unknown	91 29
Frazer, P. B., treasurer	Stockton	Dead	58 85
Glenn, Mrs. Flora A.	412 E. Miner ave.	Unknown	10 29
Gross, Mrs. A.	429 W. Magnolia st.	Unknown	104 52
Hinkelman, Fred	1335 S. Aurora st.	Unknown	30 34
Johnson, Barbara Ann	2420 N. El Dorado st.	Unknown	30 21
Lyons, Bert or Frank	Wallace	Unknown	85 62
McCarty, W. B.	1228 S. American st.	Unknown	116 13
Miller, Caroline A.	625 N. Commerce st.	Unknown	17 73
Murphy, M. D. or G. F.	125 E. Linsay st.	Unknown	14 66
Pacific Sugar Corporation	Unknown	Unknown	157 17
Rhoden, A. L. or Celia	P.O. box 145	Unknown	337 29
Riley, Henry	807 N. El Dorado st.	Unknown	1,595 52
Shipley, T. A.	Unknown	Unknown	104 60

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Bank of America of California, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Stockton Branch—Continued			
Singh, Battan	Marysville	Unknown	\$14 38
Singh, Nadham	Unknown	Unknown	64 06
Stevenson, Alice H., trustee	530 W. Rose st.	Unknown	62 72
St. Leonard, Herman	Courtland Hotel	Unknown	50 00
Tabcada, Jose	637 W. Market st.	Unknown	75 10
Teranishi, H.	Mandeville Island No. 27	Unknown	68 66
Wilson, John A.	I.O.O.F. Bldg.	Dead	83 12
Women's Improvement Club	Copperopolis	Unknown	230 70
Wooten, Mrs. A.	106 Moss ave.	Unknown	44 08
Williams, Henry J.	20 S. Union st.	Unknown	31 50
Young, H. A.	Lathrop	Unknown	163 70
Yoshioka, Mrs. R.	115 S. El Dorado st.	Unknown	70 71
783 Market Street Branch, San Francisco			
Alexandria Apts.	525 Bush st.	Unknown	32 50
Anderson, Miss Kate	722 Taylor st.	Unknown	14 13
Bailey, Milton D.	1915 Franklin st.	Unknown	26 29
Beach, I.	938 Fillmore st.	Unknown	11 10
Bell, Mrs. A. H.	2036 Hyde st.	Unknown	11 02
Benjamin, Mrs. Mary	Colma	Unknown	33 81
Bernhart, Marie	1100 O'Farrell st.	Unknown	13 51
Bolotinsky, Selman I.	Baltimore Hotel	Unknown	40 85
Brunner, Chas. M.	Pacific Bldg.	Unknown	125 08
Carsons, Chas.	825 Van Ness ave.	Unknown	43 02
Cirelli, Prospero	1036 Jackson st.	Unknown	19 14
Cook, Alice Estelle	Unknown	Unknown	28 91
Cook, Jane Gange	2341 Divisadero st.	Unknown	16 41
Delaney, Joseph	340 Eddy st.	Unknown	18 97
Diamond, Chas.	U.S.S. Maryland	Unknown	18 90
Douglas, E. H. or Mrs. A. H.	1566 Fulton st.	Unknown	10 96
Eberger, Michael	10 Perry ave.	Unknown	11 13
Finch, May Pearl	2291 Webster st.	Unknown	38 37
Fritsch, Fred	113 Valley st.	Unknown	901 16
Garland, J. R.	Unknown	Unknown	54 95
Greenwood, S. J.	Unknown	Unknown	38 48
Harkins, Michael J.	57 Romona st.	Unknown	32 49
Hawkins, Clarence	2573 Howard st.	Unknown	17 11
Hewlett, Palmer	Hollister	Unknown	13 89
Hoenig, Maud	1067 Valencia st.	Unknown	17 04
Johnson, Mrs. Chas.	78 Prospect st.	Unknown	12 62
Kalkloser, George	Marine Barracks, Mare Island	Unknown	18 90
Kelly, Henry A.	Bay Point, Contra Costa County	Unknown	74 18
Kruse, Fred, trustee for Freda Kruse	1810 Broderick st.	Unknown	28 34
Larsen, Axel	2728 Pine st.	Unknown	23 71
Lee, Mrs. J. M.	Unknown	Unknown	89 39
Lewis, Jeanette	119 14th ave.	Unknown	48 17
Liess and Swasey	Humboldt Bank Bldg.	Unknown	34 28
Lipman, Dona Honig	241 43 Geary st.	Unknown	33 05
Lofters, Mary	245 Leavenworth st.	Unknown	38 59
Luke, E. E.	174 3d st.	Unknown	12 54
Madison, Joseph	1434 Hyde st.	Unknown	32 00
Maier, Mike	14 Clar st.	Unknown	151 71
Manhattan Leone Mining Co.	519 Rialto Bldg.	Unknown	61 10
Marine Improvement Association	Moss Beach	Unknown	11 65
McBride, Mrs. R. J.	1353 Geary st.	Unknown	26 46
McLellan, W. W.	Unknown	Unknown	11 25
Megginson, L. S.	613 Shotwell st.	Unknown	12 03
Morgan, Maynard	U.S. Marine Corps	Unknown	29 48
Mullooly, Mike	87 3d st.	Unknown	3,863 32
Murphy, John	Unknown	Unknown	13 67
Myers, Geo. J. or Kate S.	1080 Bush st.	Unknown	48 71
Nolan, Martin F.	228 Noe st.	Unknown	12 32
Ocean Star Mining Co.	471 Monadnock Bldg.	Unknown	10 96
Pepion, Andrew M.	Unknown	Unknown	22 97
Perry, Fred L. or Mary Hooper	Presidio, San Francisco	Unknown	25 33
Pszcol, Kovaka	Unknown	Unknown	19 00
Ross, George	Unknown	Unknown	76 88
Rothchford, James	Colton Hotel	Unknown	19 80
Scherer, Leona	550 Leavenworth st.	Unknown	23 29
Scott, Frank J.	263 12th st.	Unknown	22 35
Sharp, H. F.	376 Ellis st.	Unknown	21 80
Sherman, Alexander	Unknown	Unknown	201 25
Silvia, R. S.	Unknown	Unknown	43 00
Simmen, John	Unknown	Unknown	12 70
Small, Joe L.	Omaha, Neb.	Unknown	23 27
Snider, Dr. A. H.	Starr Hotel	Unknown	37 60
Sorg, Helen	900 Powell st.	Unknown	31 00
Standish, L. M.	Humboldt Bank Bldg.	Unknown	11 95

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Bank of America of California, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
783 Market Street Branch, San Francisco—Continued			
Stevenson, Bertha	Unknown	Unknown	\$32 70
Stuke, Chas. W.	1658 34th ave., Fruitvale	Unknown	21 57
Terry, S. W.	Washington Hotel	Unknown	31 73
Theman, Harry	220 3d ave.	Unknown	23 95
Tipoff, Vasil	562 5th st.	Unknown	19 29
Tire Appliance Co.	3188 Mission st.	Unknown	38 39
Venton, Laura M.	Glenn Ellen	Unknown	15 59
Wagner, John, trustee for Mazie Larson	Unknown	Unknown	13 47
Walsh, C. E. or N. J.	2222 Geary st.	Unknown	10 11
Wheeler, Mrs. M. L.	671 7th ave.	Unknown	13 20
Wright, Paul	White Swan, Washington	Unknown	26 06
2 Columbus Avenue Branch			
Alvera, Giovanni	Mammoth	Unknown	131 59
Andreotti, Omero	1012 Chester st., Oakland	Unknown	29 62
Arata, Angelo	536 Green st.	Unknown	48 68
Berdassone, Pietro	512 Union st.	Unknown	170 28
Bertani, Geo.	Crockett	Unknown	48 51
Biasotti, Giebattea Matilde	23 Bryant st.	Unknown	87 81
Bidourett, Martin	c/o Yriarte Hotel	Unknown	435 14
Bignone, Giovanni	6 Milew House, Colma	Unknown	60 38
Bisse, Caterina	2145 Taylor st.	Unknown	1,516 53
Bordoni, Giuseppe	363 J st., Benicia	Unknown	1,420 64
Borghi, Giovanni	1709 Mission st.	Unknown	18 06
Bozzini, Ernesto	650 4th st.	Unknown	15 36
Briaci, Stefano	c/o Swiss American Hotel	Unknown	14 70
Bridge, Wm. H.	95 Central ave.	Unknown	38 64
Busalacchi, S. Antonio	Rio Vista	Unknown	73 06
Casacco, Josephine	Mariposa City	Unknown	449 48
Caviglia, Francesco	5033 Van Ness ave.	Unknown	72 46
Cecchi, Quinto	Schod Landing German Islas	Unknown	64 30
Cigliuti, Lorenzo	c/o Cencio Hotel, Santa Cruz	Unknown	3,235 45
Cirelli, Giovanni	1615 Powell st.	Unknown	26 38
Cognori, Luigi	c/o Ocean Hotel	Dead	120 08
Corlatti, Pietro	Unknown	Unknown	26 40
Corsiglia, Ernesto	Colma	Unknown	22 14
Cosentino, Elia	451 Vallejo st.	Unknown	27 78
Croves, Rose	860 N. Point st.	Unknown	53 53
Dal Peggetto, Cesare	Watsonville	Unknown	84 44
Depianti, John	c/o Ticino Hotel	Unknown	22 40
Devoto, Michele	20 Car Halley	Unknown	2,320 67
Diaz, Juan	1571 Powell st.	Unknown	14 81
Franceschi, Colomba	1741 Greenwich st.	Unknown	977 82
Garcia, Serafin	Mammoth	Unknown	1,322 71
Ghioris, Joe	Lake Tahoe	Unknown	91 20
Giannini, Odeardo	145 Bartford st.	Unknown	22 17
Giovannoni, Adolfo	Jackson	Unknown	21 77
Giuffre, Nunziata or Salvatore	4118 18th st.	Unknown	26 84
Harris, Ralph	2056 Taylor st.	Unknown	262 73
Hernandez, Pedro or Antonio	983 Jackson st.	Unknown	46 84
Jareuna, Lucio	785 Broadway	Unknown	16 98
Jaussaul, Joseph Milon	1624 Taylor st.	Unknown	36 05
Justet, Etienne	43 3d st.	Unknown	33 88
Lanzinni, Ferdinando	Jenner	Unknown	85 49
Lardoes, Manuela	647 Whelan st.	Unknown	530 35
Liberti, Dan	Coulterville	Unknown	30 27
Macalli, Evaristo Ulisse	Cement	Dead	68 78
Marini, Angelo	2902 5th st., Berkeley	Unknown	18 55
Mirko, Matteo	Walnut Grove	Unknown	37 55
Moglia, Luigi	86 Balmy Lane	Dead	2,324 86
Olgar, Frank	Unknown	Unknown	26 60
O'Malley, Mabel	Unknown	Unknown	27 21
Pacini, Giuseppe	c/o Colony Farmers, San Joaquin	Unknown	2,530 28
Paganoni, Erminio	Elk, Nevada	Unknown	395 03
Pantaleoni, Armando or Camilla	1143 Bernard ave., Burlingame	Unknown	23 39
Payan, Justiniano	787 Broadway	Unknown	509 48
Pierangeli, Benedetto	1017 McAllister st.	Unknown	45 46
Picri, Vincenzo	Guernerville, Kerbel Ranch	Unknown	145 29
Ponte, Lucia or Lodovico	2110 Turk st.	Unknown	15 96
Pucci, Giuseppe	23 Scotland pl.	Unknown	36 79
Puccinelli, Giovanni	Dor st.	Unknown	19 40
Ragghianti, Domenico or Maria	9231 Walter st.	Unknown	575 79
Raggio, Giuseppe	1204 Stockton st.	Unknown	60 21
Restano, Eugenia or Joseph	16 S. Union st., Stockton	Unknown	51 75
Ricciardi, Abele	Sonoma	Unknown	17 03
Rubino, P.	27 Hixley Alley	Unknown	21 04
Santino, Luigi or Emilia	Redwood City	Unknown	1,800 29

REPORT OF SUPERINTENDENT OF BANKS
DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Bank of America of California, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
2 Columbus Avenue Branch—Continued			
Selva, Giovanni.....	3422 Mission st.....	Unknown.....	\$31 91
Steria, Angelo.....	6 Were st.....	Unknown.....	16 15
Toccalini, Giuseppe or Antonia.....	Emigrant Gapp.....	Unknown.....	1,484 00
Took, W. George.....	172 Columbus ave.....	Unknown.....	22 50
Ylarraz, Nicola.....	Westwood.....	Unknown.....	17 29
Zandrino, Bartolomec.....	Healdsburg.....	Unknown.....	684 61
Zanone, Giovanni.....	318 Broadway.....	Unknown.....	25 50
Guilianelli, Raffaele.....	Unknown.....	Unknown.....	47 26
Zucca, Peter or Josephine.....	412 Broadway.....	Unknown.....	31 86
			\$95,110 80

California Bank, at Los Angeles

Akahoshi, B.....	210 N. San Pedro st.....	Unknown.....	\$15 84
Allen, A. J. or Mrs.....	1446 Carroll ave.....	Unknown.....	10 95
Allen, W. M. or R. P.....	Q. M. Dept. Soldiers Home, Sawtelle.....	Unknown.....	68 29
Andrews, H. F., et al.....	S. Ellen st., Pomona.....	Unknown.....	412 79
Arnold, Wm.....	Soldiers Home, Sawtelle.....	Dead.....	30 36
Arnoll, William.....	Soldiers Home, Sawtelle.....	Unknown.....	126 00
Atkinson, Mrs. S. L.....	732 S. Flower st.....	Unknown.....	40 20
Bardler, Hannah.....	Torrance.....	Unknown.....	1,031 15
Becker, Mrs. Pearl.....	5895 Compton ave.....	Unknown.....	141 59
Bell, M. R.....	General Delivery.....	Unknown.....	1,458 25
Bishop, Mrs. Elizabeth Blair.....	Unknown.....	Unknown.....	1,271 05
Brown and Best.....	224 Corporation Bldg.....	Unknown.....	20 28
Brown, George.....	Unknown.....	Dead.....	112 00
Bryan, Fanny B.....	886 W. 47th st.....	Unknown.....	87 44
Burgess, Mrs. Ginnette.....	739 W. 16th st.....	Unknown.....	66 25
Burns, Hillery R.....	Unknown.....	Unknown.....	36 00
California Theatre Co.....	258 S. Spring st.....	Unknown.....	42 43
Callender, Sidney R.....	Unknown.....	Unknown.....	54 00
Carl, Mrs. Rose.....	Unknown.....	Unknown.....	67 21
Carter, John.....	Unknown.....	Unknown.....	45 00
Chandler, Fred A.....	Unknown.....	Dead.....	127 00
Chapnot, Ch.....	356½ Aliso st.....	Unknown.....	33 39
Christensen, Dave.....	Unknown.....	Unknown.....	33 71
Clark, Wallace.....	850 W. 36th pl.....	Unknown.....	24 26
Cline, Mrs. Edward Francis.....	2216 Duane st.....	Unknown.....	70 41
Cole, Mary.....	Unknown.....	Unknown.....	91 61
Collins, Eva B.....	Unknown.....	Unknown.....	19 25
Conaty, Marie.....	444½ S. Spring st.....	Unknown.....	20 69
Conley, Peter.....	Unknown.....	Unknown.....	12 00
Connelly, Daniel.....	None.....	Dead.....	356 00
Connolly, R. C.....	Unknown.....	Unknown.....	109 42
Cooper, Jessie Truman.....	Unknown.....	Unknown.....	33 60
Corbitt, Edward M. by Mary E.....	2113 Michigan ave.....	Unknown.....	16 46
Court, Neptune.....	Unknown.....	Unknown.....	28 31
Couse, Wm.....	Unknown.....	Unknown.....	179 00
Crane, Alice M.....	1026 S. Figueroa st.....	Unknown.....	50 37
Crocomb, Mrs. Genevera.....	Unknown.....	Unknown.....	212 89
Cummins, David S. or Bertie Dicken.....	Unknown.....	Unknown.....	66 00
Curtis, Geo. P.....	314 Rose ave.....	Unknown.....	40 00
Damien, Emile.....	Unknown.....	Dead.....	33 00
Dann, Sarah J.....	629 S. Grand ave.....	Unknown.....	718 72
Davis, Ione Parsons, administrator.....	867 Lucile ave.....	Unknown.....	112 75
Davlanis, T. H.....	Stalls 1F6-1FF Los Angeles Market.....	Unknown.....	40 12
Dewitt, Daniel.....	South Pasadena.....	Unknown.....	95 50
Dilks, Arthur.....	1427 N. Catalina.....	Unknown.....	16 78
Duparr, John A.....	Unknown.....	Unknown.....	184 00
Dyer, James.....	Unknown.....	Dead.....	32 00
Fenton, Mortimer.....	Box 552, Oceanside.....	Unknown.....	53 44
Finn, Margaret A.....	135 North Coronado.....	Unknown.....	104 09
Fitzgerald, Patrick.....	Unknown.....	Unknown.....	408 00
Flannery, David.....	Unknown.....	Unknown.....	376 00
Fraley, Frederick D.....	Unknown.....	Unknown.....	83 00
French, Beatrice L.....	Unknown.....	Unknown.....	24 53
Galligan, John J.....	Sentinel, Maricopa County.....	Unknown.....	107 07
Gasberg, Edna B. O.....	141 N. Grand ave.....	Unknown.....	198 29
Germin, Savornin.....	Unknown.....	Unknown.....	59 25
Gill, Charles.....	Unknown.....	Unknown.....	10 21
Gillespie, B. A.....	Unknown.....	Unknown.....	76 53
Gragg, William H.....	Unknown.....	Unknown.....	26 00
Graham, Finley.....	R.F.D. 32, Pittsburg.....	Unknown.....	30 29
Greenslitt, H.....	Unknown.....	Dead.....	42 00

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

California Bank, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Guillemet, Wm. A.	Unknown	Unknown	\$43 95
Hall, John W.	Unknown	Unknown	44 00
Hamlin, Lulu	Unknown	Unknown	100 80
Hastings, Mary	Claremont	Unknown	39 76
Hayes, Daniel	Unknown	Unknown	73 00
Heath, James E.	Sherman	Unknown	29 75
Highbaugh, Susie	921 Hemlock st.	Unknown	17 37
Hilden, Henry	General Delivery, Tonopah, Nevada	Unknown	169 64
Hinsdale, S. D.	Unknown	Unknown	65 00
Hobson, Viola D.	Avon Apartments, 5th and Boylston	Unknown	86 26
Holbrook, Asa A.	Unknown	Unknown	101 00
Holland, Alfred or Mrs. E. E. Roberts	Unknown	Unknown	104 69
Hull Chas. I.	Unknown	Unknown	43 50
International Securities Co.	Unknown	Unknown	82 37
Jenson, Mrs. Iva	312 Metcalf st.	Unknown	51 75
Jergens and Groat	Unknown	Unknown	22 45
Johnson, Adolph C.	Unknown	Unknown	187 40
Johnston, D. S.	839 W. 17th st.	Unknown	69 77
Keenan, Daniel J.	1450 E. 6th st.	Unknown	27 03
Kelly, John	Unknown	Dead	68 00
Kempin, Mrs. L. A.	1764½ E. Main st.	Unknown	106 40
Kenisten, Nathaniel F.	Unknown	Unknown	411 00
Kennedy, Nicholas	Unknown	Dead	545 45
Keppie, Eliz. E.	1056 Sanborn ave.	Unknown	658 96
Kinoshita, E.	R.F.D. 164, El Monte	Unknown	10 81
Kinsel, Mrs. L. J.	982 Main st., Portland, Oregon	Dead	341 08
Kuramoto, I.	323 E. 1st st.	Unknown	128 95
Laguerre, Arthur	Unknown	Unknown	376 00
Leader, J. M.	Unknown	Dead	86 00
Levitt, Ermine	Unknown	Unknown	40 53
Linsley, Ogden	Unknown	Unknown	25 00
Locke, Alice Myra	245 Isabel	Unknown	89 90
Locke, Mrs. N. H., for Alice M.	2626 Granada st.	Unknown	11 68
Lockhart, T. J.	309 W. 1st st.	Unknown	20 31
Long, J. M.	Mum Hotel	Unknown	24 85
Long, John L.	Unknown	Unknown	18 00
McDermott, Annabell	2203 W. 6th st.	Unknown	824 26
McDermott, Annabell	2273 W. 6th st.	Unknown	447 71
McDermott, M. J.	535 Miami st.	Unknown	158 41
McDonald, Mary Belle	839 S. Hill st.	Unknown	26 79
McElroy, Mary	Unknown	Unknown	27 59
McGillin, Geo. A.	624 S. Grand ave.	Unknown	19 87
McKeon, Thomas	Unknown	Unknown	217 00
McNeal, J. S.	Unknown	Dead	55 00
Manion, Helen, trustee for Jessie Richardson	345 S. Hope st.	Unknown	15 84
Marsh, J. E. or Robert	Unknown	Unknown	169 20
Marsh, Wallace E.	Unknown	Unknown	66 00
Matsuska, Matsuo	147 N. Central ave.	Unknown	37 67
Mays, George E.	Unknown	Unknown	239 19
Mearns, Mrs. L.	814 S. Broadway	Unknown	10 82
Miller, M.	Unknown	Unknown	17 17
Miller, Wm. F.	Unknown	Dead	45 00
Minzey, Frank E.	Unknown	Unknown	79 82
Morris, Peter	Unknown	Dead	116 00
Mullins, Dennis	Unknown	Dead	12 00
Mundix, Wm. B.	Unknown	Dead	1,466 00
Myers, C. M. or Marg. H.	Unknown	Unknown	253 44
Nakamura, Yoshihara	Unknown	Unknown	80 50
Navarro, Angelo	1043 S. Hope st.	Unknown	48 11
Nietzel, Lucille T.	Unknown	Unknown	180 94
O'Brien, S.	Unknown	Dead	142 00
Olvera, Roman	Shovel Camp 6, Brown	Unknown	59 93
Omichi, S.	R.F.D. 5, box 974 E.	Unknown	22 87
Ostrander, Mrs. B. F.	229 N. Bunker Hill ave.	Unknown	19 96
O'Toole, Michael	Unknown	Unknown	88 00
Pardo, Miguel	Unknown	Unknown	703 47
Pease, Wm. A.	Unknown	Unknown	11 00
Peoples Mutual Life	430 S. Broadway	Unknown	37 23
Perkins, Anna B.	Unknown	Unknown	78 36
Popular Finance Co.	129 S. Broadway	Unknown	307 41
Potter, Earle H.	6119½ S. Broadway	Unknown	12 30
Preece, Douglas	Soldiers Home, Sawtelle	Unknown	133 86
Quinn, Herbert J. or William John	908 Vincent st.	Unknown	38 44
Rasmussen, G.	330 2d st.	Unknown	26 75
Rattray, John	Unknown	Dead	33 00
Rea, A. E. Adelaide	Main st., Ocean Park	Dead	44 68
Reid, Harry J.	Unknown	Unknown	287 95
Robbins, Clara E.	905 S. Grand ave.	Unknown	42 73
Robinson, F. M.	1203 Hollingsworth Bldg.	Unknown	22 43

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

California Bank, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Roddan, John	1349 Oak st.	Unknown	\$21 38
Rogers, Ralph, treasurer	Unknown	Unknown	76 25
Rothen, Jacob	Unknown	Dead	107 00
Rowland, Joseph	Unknown	Dead	54 00
Scott, Edna R.	110 N. State st.	Unknown	172 90
Scott, Reed Buchanan by Anna Belle Scott	205 W. 46th st.	Unknown	22 04
Schreck, Jacob	Unknown	Unknown	73 00
Shaner, Claude	Unknown	Unknown	121 25
Shannon, Wm., special	Unknown	Unknown	1,420 62
Sharkey, Hugh	Unknown	Dead	102 00
Sheldon, Andrew J.	Unknown	Dead	392 83
Sheppard, Mrs. Cora	P. O. box 452, Santa Monica	Unknown	196 39
Simington, Isabelle	Dudley Apartments, Venice	Unknown	160 00
Smith, Chas. Frederick	Unknown	Dead	172 00
Smith, James	Soldiers Home, Sawtelle	Dead	96 00
Smith, Mervel, by Mrs. F. C.	Unknown	Unknown	10 48
Smith, Mrs. Nellie Z.	2608 Milvia st., Berkeley	Unknown	185 20
Smith, Sadie	633 San Julian st.	Unknown	26 85
Stark, Juliet H.	1033 Hudson ave.	Unknown	33 65
Stewart, Mathew	Sawtelle	Dead	30 21
Sullivan, Daniel	447 1/2 Central ave.	Dead	198 47
Sullivan, John	Unknown	Unknown	119 00
Sullivan, W.	Fortuna Apartments, E. 5th st.	Unknown	29 82
Talbot, William T.	Unknown	Dead	76 00
Tapper, Helen Mazie	1967 Marengo ave., Pasadena	Unknown	19 94
Toland, G. C.	Unknown	Unknown	30 09
Tutty, John	936 Potter Park ave.	Unknown	18 54
Van Anken, Miss Vance	652 S. Spring st.	Unknown	24 48
Vesey, F. D.	Unknown	Unknown	102 75
Wade, Fred H.	Unknown	Unknown	362 45
Wallace, John J.	343 San Pedro st.	Unknown	43 85
Walsh, Michael J.	Unknown	Dead	884 00
Weber, John B.	Unknown	Dead	176 00
Werner, Johanna	1919 E. 1st st.	Unknown	50 44
Wertz, Frank L.	Unknown	Unknown	61 04
Weyse, H. C., administrator	81 and 83 Temple Blk.	Unknown	163 00
Wilcox, L. G.	762 W. 16th st.	Unknown	15 50
Wilder, Frank	Unknown	Unknown	34 00
Williams, Cora A.	Unknown	Unknown	22 82
Williams, Lola or W. L.	Unknown	Unknown	18 22
Willis, Harriett Ware	Unknown	Unknown	32 06
Willis, Mrs. W. F.	216 N. 11th st.	Unknown	24 85
Wilson, Addie L.	1621 N. Harvard ave.	Unknown	47 13
Wilson, Catherine Newell	Unknown	Unknown	58 95
Wiltisch, Anna	535 Wall st.	Unknown	65 10
Yamada, S.	707 Turner	Unknown	52 93
Young, Virginia	5662 Kenwood ave., Hollywood	Unknown	34 00
			\$26,603 59

Security Trust and Savings Bank, at Los Angeles

Abel, Martha E.	307 Cherry ave., Long Beach	Unknown	\$40 09
Abrams, J. M., estate	1705 E. 1st st., Long Beach	Unknown	100 79
Ackerman, estate of Martin	228 S. Mariposa	Unknown	21 36
Adams, Anna M. B.	Williamsville, New York	Unknown	24 41
Adams, Mrs. T. D.	1333 Maple ave.	Unknown	13 38
Albers, Chas.	Unknown	Unknown	68 64
Albrigo, Verne	Unknown	Dead	75 00
Alexander, William B.	Tucson, Arizona	Unknown	40 07
Allen, Chas. A.	253 E. Broadway, Long Beach	Unknown	15 73
Anderson, Eleanor M.	1900 E. Ocean ave., Long Beach	Unknown	244 29
Anderson, Mrs. Ethel E.	Unknown	Unknown	11 33
Anderson, F. R.	Unknown	Unknown	10 03
Anderson, Jos. G.	4411 Fountain ave.	Unknown	15 32
Anderson, John	Ward 2 County Hospital	Unknown	18 20
Anderson, Minnie, G. or John Grant	Unknown	Unknown	33 58
Andrews, Nellie M.	439 E. Colorado ave., Glendale	Unknown	12 00
Angulo, Juana	4840 Sunset blvd.	Unknown	17 94
Arboreal Association of Southern Cal.	910 1/2 W. 40th pl.	Unknown	15 21
Arbuckle, Eva by Mrs. J. H. Samples	639 Ruth ave.	Unknown	43 14
Armstrong, Mrs. Lillie F.	828 N. Coronado	Unknown	15 00
Ashley, Mrs. Evangeline	6025 S. Figueroa	Unknown	23 18
Atchison, Mrs. W. B.	2000 S. Union ave.	Unknown	13 40
Atwood, Herbert W.	317 Crocker st.	Unknown	53 00

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Security Trust and Savings Bank, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Babbitt, Grant	6363 Sunset blvd.	Unknown	\$11 80
Bacon, Mrs. Frank	1765 Gower st.	Unknown	50 00
Baker, Lawrence C.	Santa Monica	Unknown	16 55
Baker, Maria Katrine	Unknown	Unknown	32 08
Baldy, W. W.	Griffin	Unknown	14 80
Ball, J.	Unknown	Unknown	94 67
Bandli, Richard	Hyde Park	Unknown	14 89
Barber, Mabel E.	138 N. Hobart blvd.	Unknown	11 46
Barbre, Ruth B.	235 W. Adams	Unknown	11 27
Bareno, Pedro	949 Hemlock	Unknown	10 95
Bargman, H. and P. E. Gentry	512 Cons. Realty Bldg.	Unknown	75 87
Barker, Mrs. Jane or Viola	Kennebec Hotel, Long Beach	Unknown	17 38
Barman, Fred, Jr.	742 S. Irola	Unknown	11 74
Barnes, Mrs. M. J.	1133 Lime ave., Long Beach	Unknown	18 33
Barrett, Viola A., Letha M., Adelbert W. by Beeman Barrett	447 E. 48th st.	Unknown	20 41
Barstow, Emeline M.	223 S. Main st.	Unknown	13 01
Baumgardt, B. R.	Unknown	Unknown	10 37
Beal, I. A.	Inglewood	Unknown	10 06
Beaver, Loraine May by W. W. Beaver, trustee	775 Termino ave., Long Beach	Unknown	20 04
Becher, Harry P.	Surrey	Unknown	10 35
Beck, Catherine M.	1021 Georgia st.	Unknown	24 62
Behler, C. R. or Mabel A.	840 W. 7th st.	Unknown	20 10
Bennett, Carrie L.	178 S. Ardmore	Unknown	61 00
Benson, C. M.	452 W. Vernon	Unknown	11 23
Berber, Sadie	3737 San Julian st.	Unknown	12 53
Berger, Ralph Lawrence by Ralph A.	454 S. Figueroa st.	Unknown	11 59
Beven, Chas.	Soldiers Home, S. W. 1st st.	Dead	12 00
Biederstadt, L. G.	P. O. box 423, Alhambra	Unknown	17 07
Biever, Jacob	San Francisco House, E. 2d st.	Unknown	31 63
Bigford, H.	General Delivery	Unknown	153 66
Bihn, Josie M.	Duarte	Unknown	14 25
Black, Clara Stoker	835 W. 41st st.	Unknown	10 00
Boggs, Jno. C.	Unknown	Unknown	17 00
Bohlander, Geo. P. and Gilbert B. Carr, trustee for Albert Hall, minor	137 S. Gates st.	Unknown	1,026 64
Bolam, Mr. or Mrs. R. S.	4217 S. Figueroa st.	Unknown	212 83
Born, Geo. D.	1147 S. Hillvale	Unknown	18 78
Bowdoin, Edna J.	726 Fairmont ave., Pasadena	Unknown	18 27
Bowers, Dorothy Alice by Mrs. Ralph R.	109 Paloma ave., Venice	Unknown	20 66
Bowlby, Ida A.	Heinzman Hotel	Unknown	11 29
Brady, Mrs. J. T.	1155 E. Ocean ave., Long Beach	Unknown	61 25
Brakehill, Myrtle H.	3045 E. 4th st.	Unknown	12 70
Brass, Sam	230 Clark st.	Unknown	20 03
Crawner, Mrs. C. E.	344 Cherry ave., Long Beach	Unknown	76 63
Brehmer, Esther	King Edward Hotel	Unknown	29 62
Bringet, Alexander A.	1333 E. 1st st.	Unknown	42 53
Brockway, G. A.	Unknown	Unknown	14 27
Broenniman, Edgar Ray	Krotina	Unknown	54 46
Brooke Co. by Frances E. Compton	1800 Bushnell, South Pasadena	Unknown	17 84
Brooks, Emma J.	Unknown	Unknown	10 00
Brooks, Esther Ann	Unknown	Unknown	14 43
Brown, Bess M.	246 S. Ardmore st.	Unknown	35 92
Brown, H. Raymond	Pioneer, Nevada	Unknown	10 42
Brown, Sam T.	449 Pine ave., Long Beach	Unknown	20 28
Bryant, Eliz. J. or Marie Halverson	3200 Emmett st.	Unknown	47 54
Bueher, A. E.	Taft	Unknown	11 90
Buck, R. H.	519 Orizaba ave., Long Beach	Unknown	40 19
Buffington, R. B.	4th and Hope sts.	Unknown	12 86
Buhler, estate of Merena J.	H. W. Hellman Bldg.	Unknown	13 60
Bull, Mrs. F. A.	Unknown	Unknown	10 65
Bulmer, Ray G.	2834 Stephenson ave.	Unknown	10 63
Burdick, E. E.	2666 Ellendale pl.	Unknown	24 75
Burns, Mary A.	1213 Westlake ave.	Unknown	1,003 39
Burton, Mrs. T. R.	Rockford, Illinois	Unknown	10 76
Burum, Pero	632 Castelar st.	Unknown	18 28
Bush, B. F.	727 E. 29th st.	Unknown	12 96
Byrne, Lizzie	125 E. 4th st.	Unknown	50 65
Calahan, Eugene	326 Boyd st.	Unknown	49 51
Calhoon, W. C.	1016 E. 7th st.	Unknown	15 05
California Colony and Home Promotion Association	Unknown	Unknown	14 06
Campbell, D. J.	R. R. 12, box 88	Unknown	10 02
Campbell, Jennie	Unknown	Unknown	67 91
Candfield, Roy	Taft	Unknown	10 37
Capen, Rosetta W.	246 Gano, Providence, R. I.	Unknown	54 09
Carmichael, Margaret R.	Watts	Unknown	10 06
Carns, David	236 E. 2d st.	Unknown	79 03

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Security Trust and Savings Bank, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Carnoehan, Mabel	1844 Santa Maria ave.	Unknown	\$25 24
Carr, Jessie Williamson	Malone, New York	Unknown	15 57
Carter, L. J.	Unknown	Unknown	25 58
Carton, S.	Unknown	Unknown	28 76
Cassady, Agnes E., by Mary C.	1525 Ricardo st.	Unknown	15 03
Castaneda, Margarita A. by Martha	936 Albany st.	Unknown	33 74
Caylor, H. M.	1316 Cherry ave.	Unknown	10 69
Cedar Sweep Co.	1654 Long Beach ave.	Unknown	11 93
Cesco, Romano	Rhyolite, Nevada	Unknown	802 94
Chamberlin, I.	806½ E. Centro ave.	Unknown	10 85
Chandler, J. Lee	Dundee	Unknown	83 91
Charves, Frank or Mollie	Unknown	Unknown	13 74
Chase, S. W.	Lumoncirra Ranch, Santa Paula	Unknown	66 76
Cherry, Cueva	Artesia	Unknown	12 93
Choquil, J. W. or Mary F.	Unknown	Unknown	68 75
Choquil, Mary F.	Unknown	Unknown	38 37
Christian, A.	1020 Trust and Savings Bldg.	Unknown	49 55
Christian Workers, Gertrude Shiflett, treas.	854 Cedar ave., Long Beach	Unknown	10 12
Clapp, C. B.	1703 St. James Court	Unknown	20 33
Clark, Mrs. F. T.	133 S. Figueroa st.	Unknown	24 16
Clark, Geo. or Olive Bell	Long Beach	Unknown	46 14
Clark, Mrs. H. M. or Edgar W.	2713 Downey rd.	Unknown	18 70
Clark, Jno. W.	419 Grandview blvd.	Unknown	39 94
Clark, Judah	1614 Sunset blvd.	Unknown	62 20
Clarke, A. D. or Mrs. A. D.	425 E. Seaside blvd., Long Beach	Unknown	14 26
Clarke, Lucy H.	236 N. Griffin ave.	Unknown	33 86
Clifford, John H.	156 2d st.	Unknown	10 50
Cline, R. E.	1642 Cahuenga ave.	Unknown	78 00
Clough, Hilda	916 Fedora st.	Unknown	12 00
Cochrane, Robert H. or Mrs.	1606 E. Ocean blvd., Long Beach	Unknown	22 69
Cohen, Mrs. Fannie	1621 W. Adams	Unknown	69 64
Colbert, Grace B.	2022 Atlantic ave., Long Beach	Unknown	11 46
Cole, Florence B.	1629 Morton ave.	Unknown	36 68
Coleman, Cora	Unknown	Unknown	69 20
Colwell, Kate Dealy	General Delivery	Unknown	3,710 61
Conley, John T.	1118 Santa Fe ave.	Unknown	16 55
Connor, H. G.	1114 Douglas st.	Unknown	111 50
Corbin, Jessie E.	Long Beach	Unknown	85 00
Cort, Geo.	Unknown	Unknown	96 00
Cotter, Edward	General Delivery	Unknown	315 32
Courtney, Chas. Clarke	Unknown	Unknown	14 18
Cowin, Katherine Phester	Douglas, Arizona	Unknown	10 01
Craun, Mabel or Mrs. James	R.F.D. 2, box 363, Los Cerritos, Long Beach	Unknown	12 99
Creese, Rebecca	243 S. Grand ave.	Unknown	13 37
Crocker Spaniel Club of Southern Cal.	711 Title Guarantee Bldg.	Unknown	12 34
Cronkite, Jno.	Unknown	Dead	149 62
Crown, Pool	General Delivery	Unknown	10 99
Crye, Catherine E.	General Delivery	Unknown	13 59
Cullen, Edwin J.	Cambridge, Mass.	Dead	73 22
Cunningham, Fannie J.	260 Loma ave., Long Beach	Unknown	28 00
Curtis, John	Unknown	Dead	66 87
Daffron, Oma	116 S. Olive st.	Unknown	24 37
Dagama, Ortie	Van Nuys Hotel	Unknown	29 98
Dainty, Katherine K.	500 Orange st., Glendale	Unknown	25 00
Dale, John W.	Manhattan Beach	Unknown	10 92
Dalianen, estate of Elmer	722 S. Fair Oaks, Pasadena	Unknown	23 54
Dane, Hiram	114 Tulare, Long Beach	Unknown	21 95
Darsie, L.	Unknown	Unknown	68 60
Davies, Daniel O. or Clara M.	1532 39th st.	Unknown	15 07
Davis, John J.	208 S. Olive st.	Unknown	2,427 08
Dean, Mrs. Ella R.	465 W. 4th st., Long Beach	Unknown	24 77
DeBerry, C. S.	1238 14th st., Santa Monica	Unknown	10 40
Debs, Philip Jacob	Gray Hotel	Unknown	46 13
Decoy Land and Water Co.	910 Central Bldg.	Unknown	28 56
De Kalb, Beatrice M. W. by Lily Eugenia	Unknown	Unknown	39 41
De Lapp, W. H.	R.F.D. 2, box 7, Compton	Unknown	78 36
De Long, E. I.	1169 Broadway, Glendale	Unknown	10 23
Demorest, John R.	S. Portal	Unknown	141 80
Denison, Myrtle C.	413 Gerard st.	Unknown	12 78
Derby, Marcia Louise	852 Monterey rd., South Pasadena	Unknown	12 45
Dessery, Gerald, M. by F. J. or J. M.	302 W. 41st st.	Unknown	13 81
Deubel, Catherine	34 S. Figueroa st.	Unknown	13 03
Dilley, Richard Howard by Howard	Norwalk	Unknown	10 64
Dixon, Thomas	7018 Hawthorne ave.	Unknown	40 87
Domaniacka, Agnes	Hershey, Arms Hotel	Unknown	230 23
Doran, Carl L.	919 Vermont ave.	Unknown	15 02
Doud, Betsey	Unknown	Unknown	32 12
Dover, Edwin I.	6101 Moneta ave.	Unknown	11 37

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Security Trust and Savings Bank, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Dullich, Roman	c/o Columbus Borax Mines, Lebec	Unknown	\$151 89
Dumas, Louis	Unknown	Unknown	568 38
Duncan, Dr. Sara J.	1325 Hoover st.	Unknown	38 27
Dupignac, Alice G.	134 N. Dillon	Unknown	11 28
Dutton, Richard Tomlinson by Prey Dutton	1671 E. 23d st.	Unknown	30 84
Dyas, Rebecca J., administrator	425 Merchants Trust Bldg.	Unknown	25 92
Eckstein, Bertha B.	Norwalk	Unknown	25 44
Edwards, W. R.	530 E. 5th st.	Unknown	37 80
Eggink, B.	Lemona and Sunset	Unknown	18 53
Eibeschutz and MacFarlane	Unknown	Unknown	21 85
Elder, Floyd M.	U. S. S. St. Louis	Unknown	14 69
Elliott, Thomas	Unknown	Unknown	24 21
Emerson, Mrs. Bertha	1125½ Maple ave.	Unknown	24 74
English, Theo. D.	Unknown	Unknown	15 05
Ensey, R. Lee	Minneapolis, Minnesota	Unknown	48 20
Eriksen, Mathilda	3021 Kingsley st.	Unknown	41 00
Erlanger, F. A.	Hotel Gray, Glendale	Unknown	34 92
Evans, Wm. J.	1416 E. 5th st., Long Beach	Unknown	72 04
Farjeon, Herbert as trustee for David	Burbank Theater	Unknown	27 67
Farmer, Jerry J.	Unknown	Unknown	40 07
Farnum, Larry	107 E. 5th st.	Unknown	33 15
Fickett, E.	Unknown	Unknown	33 04
Figge, Louie H.	2621½ Huron st.	Unknown	85 09
Finch, R. M.	Belmont Apartments	Unknown	13 44
Finney, A. H.	Goldfield, Nevada	Unknown	20 35
Fischer, Maude B.	112 N. Benton Way	Unknown	11 96
Fisher, E. G., Jr.	4714 Normandie ave.	Unknown	12 26
Fisher, Blanche	San Fernando	Unknown	11 90
Fisher, Carl F.	1349 San Julian	Unknown	87 72
Fisher, Charibel	San Gabriel	Unknown	12 30
Fisher, Joseph D.	1272 W. 35th st.	Unknown	27 28
Fiske, Rachel E.	Unknown	Dead	26 16
Fitch, Miss Fannie E.	Unknown	Unknown	10 43
Fleisher, W. C. or Effie Campbell Fleisher	Orange	Unknown	14 07
Ferbusch, Mrs. B. B.	225 Pacific ave., Long Beach	Dead	61 86
Foster, M. Edith	Unknown	Unknown	43 90
Foster, Mrs. M. F.	4251 Kansas ave.	Unknown	41 26
Fowler, Wm. Mervin by Jessie Carl Fowler	3408 S. Figueroa st.	Unknown	11 23
Francis, Daniel M. or Annie F. Gilmore	3329 Sulphur st.	Unknown	13 40
Francone, Mike	800 N. Broadway	Unknown	14 56
Frankenstein, Mrs. B.	821 Alpine st.	Unknown	10 91
Freyer, Sophia	Unknown	Unknown	31 17
Friggle, Mrs. Vanessa	Fullerton	Unknown	14 95
Frintz, J. M.	Santa Rosa Hotel	Unknown	138 85
Fry, Joames or Mrs.	848 Orizaba ave., Long Beach	Unknown	59 05
Gale, C. E.	Calexico	Unknown	13 40
Gardner, W. H.	Bowes Hotel	Unknown	14 75
Garner, H. L.	526 Maple st.	Unknown	19 52
Gaunt, Maude	General Delivery	Unknown	62 09
Gavoille, Louis	Klondike, Alaska	Unknown	18 02
Geffries, Thomas	Santa Monica	Unknown	156 56
Geiss, Mike	1339 Thalia st.	Unknown	18 20
Gentermouth, Gladys Loraine	Unknown	Unknown	10 28
Gibson, Josephine	755 W. Adams	Unknown	43 30
Gibson, Lillian M.	140 N. Chicago	Unknown	19 35
Gilmore, S.	219 Franklin st.	Unknown	47 10
Gimenez, Clara	21514 W. 2d st.	Unknown	100 09
Glass, E. F.	1457 E. 48th st.	Unknown	28 80
Gleason, J.	2416 E. 4th st., Long Beach	Unknown	21 51
Goin, Mrs. Catherine L.	631 Westlake ave.	Unknown	12 61
Gold Mountain Mines, Inc.	Unknown	Unknown	51 95
Golding, Fred E.	424 S. San Pedro	Unknown	14 89
Gomez, Emilio D.	701 S. New Hampshire	Unknown	10 62
Goodman, Mrs. Delia	739 E. 49th st.	Unknown	173 02
Gordon, Dora	432½ S. Flower st.	Unknown	41 30
Gotte, George	Shovel No. 11, Olancha	Unknown	13 86
Gould, Arthur Ross by Harry A.	716 E. 25th st.	Unknown	16 78
Graff, Wm.	c/o L. A. Aqueduct	Unknown	601 44
Graham, Sarah C. or Lucy Frances McIntosh	Monrovia	Unknown	148 40
Grant, B. A.	Unknown	Dead	12 43
Grant, Henry I.	Soldiers Home	Unknown	24 62
Gray, George	Bishop	Unknown	28 39
Gray, Grace	Unknown	Unknown	98 58
Gray, Harlie	Unknown	Unknown	20 30
Gregsten, Frances P.	Monrovia	Unknown	96 43
Griffith, Mary S.	Unknown	Unknown	37 51

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Security Trust and Savings Bank, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Gugolz, Marie, estate of, by C. M. Gehrkens, exec.	Unknown	Unknown	\$101 17
Gulow, Fred	Unknown	Unknown	139 25
Hackel, A. W.	1142 W. 10th st.	Unknown	145 50
Hall, Geo. D., trustee	Unknown	Unknown	17 56
Hall, W. E.	Foley, Minnesota	Unknown	317 31
Halliday, Wm. T.	General Delivery	Unknown	37 45
Hamilton, Geo. W. T.	Co. K, Ward 1, Bed 23, Soldiers Home	Unknown	40 00
Hamilton, J. F.	Box 462, Sherman	Unknown	92 01
Hammond, Rosetta J., T. D. or M. E.	Monrovia	Unknown	89 94
Hanson, Jno.	Unknown	Unknown	156 12
Hanson, Margareta W. by Lotta C.	1943 Norwood st.	Unknown	65 10
Harden, Gertrude M.	Sioux City, Iowa	Unknown	15 40
Harrington, Emma	859 E. 54th st.	Unknown	31 74
Harris, A. N.	1075 W. 35th pl.	Unknown	27 78
Harris, H.	211½ W. 5th st.	Unknown	47 65
Hart, Lasher	1317 W. 51st pl.	Unknown	15 32
Hartman, Mrs. Frantz	Unknown	Unknown	10 00
Harvey, Leona by Mrs. M. J. Smith	Los Alamitos	Unknown	11 49
Hatch, Jennie L., wife of E. M. Hatch	Bell	Unknown	151 41
Hawks, Harold	c/o Blue Mtn. Mining Co., White River	Unknown	45 67
Hayes, William	c/o The Wy Koff	Unknown	99 61
Hays, Mrs. D. E.	Unknown	Unknown	15 00
Haywood, Gene	Compton	Unknown	14 57
Heady, Alice R.	329 W. 67th st.	Unknown	41 24
Heath, T. S.	834 E. 5th st.	Unknown	11 53
Heaton, Lillian M.	General Delivery	Unknown	47 60
Hedrick, B. C.	Santa Paula	Unknown	83 02
Hedrick, Sanger Clinton by B. C.	Santa Paula	Unknown	177 75
Herbner, Samuel L.	1021 Erie st., Pasadena	Unknown	111 88
Hempel, Henry	North Hollywood	Unknown	43 99
Heminger, W. J.	512 Wall st.	Unknown	19 32
Henry, Dorothy E.	111 S. Norton ave.	Unknown	14 81
Henry, Mrs. Ruey C.	R.F.D. 12, box 104	Unknown	40 79
Henry, T. J.	Unknown	Unknown	10 00
Henson, Julia A.	753 E. 9th st.	Unknown	30 80
Herbert, Phil D. or Mrs.	926 Grattan	Unknown	54 99
Herdman, James D.	St. Louis Hotel	Unknown	16 51
Hermosa Lodge Sick Benefit	Unknown	Unknown	64 25
Herrmann, F.	2315 Damon st.	Unknown	197 38
Heylman, Horace T.	6112 Eleanor ave.	Unknown	10 08
Hickox, Marie F.	1028 Park View ave.	Unknown	12 91
Higgins, C. W.	Unknown	Unknown	68 21
High School Locker Fund	Unknown	Unknown	14 42
Hight, James P. Aft.	Unknown	Unknown	117 23
Hill, Esther	123 S. Ardmore	Unknown	10 43
Hilton, Edward	c/o Tax Office	Unknown	16 48
Hilton, Geo. B.	Parker, Arizona	Unknown	38 14
Hitchcock, Carrie A.	Ocean Park Heights	Unknown	74 40
Hixson, Margaret Marie by Mary	21 Sunset ave.	Unknown	17 07
Hochecker, Aurelia	417 Crocker st.	Unknown	10 42
Hoechst, Crist	2012 S. Main st.	Unknown	153 61
Hoffman, Geo. F.	Unknown	Unknown	11 09
Hofgaarden, Carrie C. or Hans	4015 E. 10th st., Long Beach	Unknown	10 91
Hollan, Margaret M.	2726 S. Vermont ave.	Unknown	18 16
Holland, Frances	137 N. Hill st.	Unknown	12 69
Hollywood Charity Society, C. F. Jones, treasurer	Unknown	Unknown	33 00
Holmes, George C.	General Delivery	Unknown	11 61
Holywell, Jeanette B.	2806 Western ave.	Unknown	12 01
Home Relief Fund	301 S. Olive st.	Unknown	64 03
Hood, Joe E.	Douglas, Arizona	Unknown	10 17
Hoover, C. L., L. W. Dunfee or J. G. Kethroe	1305 Atlantic ave., Long Beach	Unknown	19 51
Hopper, Lester	407 Exchange Bldg.	Unknown	20 99
Horton, G. A., R. D. or Samantha J.	U. S. Navy	Unknown	15 83
Hotel Twain	515 7th st.	Unknown	37 70
Hughes, Mary Elizabeth by Bessie B.	Inglewood	Unknown	17 20
Hulin, Craig by N. C.	1029 Sunset blvd.	Unknown	11 74
Huling, Lorraine	2600 Wilshire blvd.	Unknown	40 00
Hunjet, Tom	605 E. 1st st.	Unknown	155 09
Huntley, Eliza S.	1323 S. Hill st.	Unknown	92 26
Hurley, M. D. or M. E.	618 S. Grand ave.	Unknown	10 55
Hurman, John W.	Unknown	Unknown	97 98
Huse, Eleanor M. or Katherine B. Cross	448 Victor ave.	Unknown	21 90
Hutchison, J. H.	517 S. Flower st.	Unknown	19 07
Hutson, Lee	815 Hemlock st.	Unknown	11 49
Hutzen, Miss Lulu	Unknown	Unknown	57 59
Inouye, S.	1648 Cordova st.	Unknown	25 20

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Security Trust and Savings Bank, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Inyo Salt Sales Co.	Unknown	Unknown	\$14 79
Irving, Carl	Lone Pine	Unknown	17 06
Ishikawa, T.	Burnett	Unknown	200 50
Jack, Ralph W.	2400 Kent st.	Unknown	19 62
Jackson, Grace A.	1010 W. 3d st.	Unknown	17 80
James, Elmer H.	Sherman	Unknown	198 20
Jaques, Thos. I. by L. H.	Unknown	Unknown	10 74
Jausand, J. A.	6370 Selma ave.	Unknown	75 67
Jeffers, Chas. E.	R.F.D. 1, San Gabriel	Unknown	14 88
Jefferson, Jas.	Nogales, Arizona	Unknown	13 13
Jenkins, Howard Spencer by J. E.	1186 E. 55th st.	Unknown	28 88
Jenkins, Mrs. M. O.	Unknown	Unknown	100 67
Jennison, Mrs. C. H.	Unknown	Unknown	11 29
Jensen, Julius	330 Crocker st.	Unknown	119 18
Johnson, Etna A.	145 S. Beaudry ave.	Unknown	25 15
Johnson, Kate E.	802 W. 41st st.	Unknown	61 52
Johnston, Richard M.	U.S.S. Maryland	Unknown	35 00
Jolly, Clumb	2670 N. Griffin	Unknown	24 65
Jones, J. Wm.	Unknown	Unknown	10 43
Jones and Ryder Land Co., by F. E. Jones	218 W. 3d st.	Unknown	10 28
Jones, Wesley	Unknown	Unknown	226 60
Jorgeson, Andrew	Kings Boarding House	Unknown	21 17
Kaem Co.	Unknown	Unknown	130 82
Kappa Gamma Epsilon Society	342 S. Westlake	Unknown	43 57
Karoblis, Antonas	c/o Mrs. Shedlow, Loton	Unknown	327 60
Kase, Evelyn H.	1520 Grand st., Alameda	Unknown	50 00
Katayama, M.	Unknown	Unknown	10 52
Keeley, A. J.	Monrovia	Unknown	39 25
Keller, P. W.	Unknown	Unknown	84 75
Kelly, Gordon C.	146 E. 1st st., Glendale	Unknown	15 40
Kennedy, Alexander	413 Central ave.	Unknown	48 20
Kent, Chas. A.	Monrovia	Unknown	21 10
Kent, C. S., Co.	1700 E. Washington	Unknown	10 39
Kent, Don	Unknown	Unknown	10 99
Keyzers, Fay Adelia by Peter A.	2980½ W. Pico blvd.	Unknown	18 40
King, Audry M. by Clarence J.	R.F.D. 1, box 121, Artesia	Unknown	15 42
King, James G.	Rosslyn Hotel	Unknown	19 62
King, Mary S.	Unknown	Unknown	10 29
Kinney, W. J.	Unknown	Unknown	25 00
Kirby, L. M.	746 Bonnie Brae pl.	Unknown	28 58
Kirkpatrick, Gwynne Herbert	Monrovia	Unknown	39 05
Kleinsorge, estate of Henry	Unknown	Unknown	27 38
Knight, Thos. Gale by J. W.	Caruthers	Unknown	13 16
Koeppel and Alger	433 Stimson Bldg.	Unknown	14 20
Koeppel, O. O.	435 Stimson Bldg.	Unknown	38 02
Kornblum, Perle by H.	4419 Stephenson ave.	Unknown	45 46
Kosowsky, Annie	1396 E. 15th st.	Unknown	10 94
Kreim, Cornelius L. or Sarah	Cochrane	Unknown	18 49
Kuhlman, Dorothy A.	Unknown	Unknown	39 45
Kuhnemann, Karl	512 Crocker st.	Unknown	56 77
Kusada, Nimi	451 Wall st.	Unknown	18 09
Labarrie, Marie	512 Central ave.	Unknown	88 00
Ladd, Nettie L. by A. W.	Paso Robles	Unknown	13 25
Lagouis, Gust D.	464 S. Main st.	Unknown	12 00
La Rue, H. E.	638 E. 21st st.	Unknown	20 62
Lassen, Carl	5th and Central sts.	Unknown	71 80
Lavery, Jessie E.	214 S. Lake ave., Pasadena	Unknown	10 24
Lawr, C. W.	Douglas, Arizona	Unknown	10 01
Lawrence, estate of Martha F.	412 Central ave.	Unknown	10 08
Lawson, Josephine	629 Kohler st.	Unknown	74 49
Lawson, W. Noble	Ontario	Unknown	68 61
Learned, Edward B.	Box 86, Lone Pine	Unknown	15 28
Lee, Dora	Pahrumpjo	Unknown	134 72
Leighton, Joseph, Jr., by Sybil P.	Fullerton	Unknown	17 10
Lennox, estate of John	1524 Avery ave.	Unknown	26 72
Le Pard, Millie	410 W. 5th st.	Dead	76 25
Lewis, Eunice	Unknown	Unknown	10 97
Lewis, F. C.	Unknown	Unknown	22 70
Licensed Motor Car Dealers Association— coupon	Unknown	Unknown	121 05
Lindsay, W. P.	6006 Eleanor ave.	Unknown	13 84
Litchner, Wm. H. by Frank	622 N. Monterey st., Alhambra	Unknown	17 75
Little Tonopah Development Co.	Unknown	Unknown	54 75
Logel, Rose E.	R.F.D. 14, box 449	Unknown	17 58
Lohman, Fred	105 E. 2d st.	Unknown	18 50
L. A. Aerie 102 F.O.E.	Unknown	Unknown	132 50
Los Angeles Physical Education Associa- tion, by Fred E. Schlatter	502 N. Berendo st.	Unknown	48 84
Loustan, Mrs. J. B.	2080 W. Jefferson st.	Unknown	12 61

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

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Security Trust and Savings Bank, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Lovell, Mrs. C. J.	825 W. Colorado ave., Glendale	Unknown	\$56 65
Lynch, Mrs. A. R.	6510 Sunset blvd.	Unknown	36 47
Lytle, Fannie B.	2126 Thompson st.	Unknown	49 94
MacDonald, Geo. A. B.	Unknown	Unknown	12 51
MacDonnell, A. E.	628 N. Harvard	Unknown	11 20
MacKenzie, Olive L.	26 York House, Kensington Palace Gardens, London	Unknown	908 47
Maiklejohn, Geo.	Unknown	Unknown	85 31
Majer, Fridrich	717 Temple st.	Unknown	21 24
Manson, Charles W.	121 N. Beaudry ave.	Unknown	20 87
Maring, Wealthy A.	Unknown	Unknown	22 83
Marks, Eva	Ocean Park	Unknown	37 00
Marsden, T., Company	1822 Central ave.	Unknown	12 72
Martin, Anna M.	960 Park View st.	Unknown	129 05
Martin, Mary J.	Unknown	Unknown	12 08
Martin, W. P.	228 San Benita	Unknown	19 70
Martindale, Mrs. Linna	Unknown	Unknown	30 49
Maxwell, Mrs. J. B.	Armanda	Unknown	60 22
May, F. W.	Unknown	Unknown	11 34
Mayborn, estate of Minnie	510 Wall st.	Unknown	11 93
Mays Consolidated Oil Co.	H. W. Hellman Bldg.	Unknown	93 02
Maze Millinery	526 S. Broadway	Unknown	21 90
Mazzia, Nora	405 E. Walnut ave., Monrovia	Unknown	477 55
McAdams, R. J.	South Pasadena	Unknown	101 74
McCaffery, Rachel	1211 Beachwood dr.	Unknown	102 07
McCahan, Laura	215 W. 16th st.	Unknown	43 32
McCarthy, Cora L.	439 Towne ave.	Unknown	33 20
McClellan, Marjorie P. by Mrs. T. L.	703 N. Figueroa st.	Unknown	13 92
McCollom, W. L. or Mollie M.	6127 S. Vermont ave.	Unknown	19 50
McCreery, Fenton R.	Flint, Michigan	Unknown	20 09
McDonald, Alma C.	Issaquah, Wash.	Unknown	22 59
McDonald Concrete Spiked Tie Co.	Delta Bldg.	Unknown	12 28
McGinley, A. A.	575 Gladys ave.	Unknown	71 12
McGlinchey, Hannah	717 S. Burlington	Unknown	177 92
McGlinchey, Hannah	717 S. Burlington	Unknown	12 20
McKinsey, Mrs. Ella B.	108 E. 7th st., Long Beach	Unknown	17 70
McKenzie, A.	625 New High st.	Unknown	319 60
McKenzie, A.	625 New High st.	Unknown	536 37
McLatchy, C. S.	New Brunswick, Weldon, Canada	Unknown	244 44
McMillon, M. K.	304 H. W. Hellman Bldg.	Unknown	13 05
McPartlin, Mate E.	1305 W. 9th st.	Unknown	17 20
McWhorter, Addie M.	3506 Poydra st.	Unknown	14 45
McTigue, Nellie	Van Nuys Hotel	Unknown	111 66
Melton, Anna Robbins	Adams Apartments	Unknown	11 35
Metcalfe, Mrs. Lucy A.	827 Clanton st.	Unknown	12 53
Metherell, W. A.	816 Lomita ave., Glendale	Unknown	14 70
Mettler, E. G. or Mrs. E. G.	1730 W. 38th pl.	Unknown	17 68
Miller, Coursen C.	Soldiers Home, Sawtelle	Unknown	646 44
Miller, David	Unknown	Unknown	50 00
Miller, Fredericka	Unknown	Unknown	30 00
Miller, Ross	38 Desonso st., Long Beach	Unknown	167 86
Miller, Walter or Emily V.	2131 Manitou	Unknown	28 47
Mills, Laura Hoff	1639 La Brea ave.	Unknown	10 78
Mitchell, Mrs. L. D.	803 S. Figueroa st.	Unknown	40 24
Mitchell, Lulu F.	Edison	Unknown	35 50
Mix, T. E.	Unknown	Unknown	23 48
Mockbee, Dorothy	1703 W. 1st st.	Unknown	14 19
Modjiska Club	1146 King st.	Unknown	10 86
Moffatt, A. E.	1032 S. Olive st.	Unknown	23 37
Montrose, Mrs. D. or Joseph	Burbank Theatre	Unknown	34 56
Mooney, Nettie	606 Rampart	Unknown	20 48
Moore, Ella M.	R.F.D. 1, box 109, Pomona	Unknown	15 56
Moore, H. D.	2922 S. Flower st.	Unknown	11 33
Morgan, John F.	407 Adena st., Pasadena	Unknown	54 29
Morgan, Robert by C. F.	2348 W. 21st st.	Unknown	11 72
Morrell, Eliza	Unknown	Unknown	15 48
Morrison, Marie	1201 S. Olive st.	Unknown	10 90
Mortimer, Emily	6254 E. Sunset blvd.	Unknown	11 83
Moss, Mary M.	358 1/2 S. Clarence	Unknown	29 66
Moss, Mary M.	358 1/2 S. Clarence	Unknown	12 53
Mt. Gleason Mining and Milling Co.	Unknown	Unknown	16 35
Mouradian, Mrs. G.	1001 S. Mariposa	Unknown	128 52
Mouradian, Helen M. by Mrs. G.	1001 S. Mariposa	Unknown	24 59
Mouw, Anna M.	1700 Whitfield rd., Pasadena	Unknown	14 73
Moylan, Joyn K.	419 Ruth ave.	Unknown	16 31
Murata, Y.	Unknown	Unknown	29 92
Murphy, Rev. D. W. J., administrator	345 Prospect ave.	Unknown	20 50
Myers, Caroline W.	331 Market st.	Unknown	81 90
Myers, Israel	435 S. Spring st.	Unknown	10 20

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

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Security Trust and Savings Bank, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Myers, Miss N. J.	232 E. Chestnut ave., Monrovia.	Unknown	\$530 61
Myrick, Charlotte P.	2015 Highland ave.	Unknown	26 09
Nelles Company.	410 Byrne Bldg.	Unknown	740 29
Newman, M. E.	Taft	Unknown	18 16
Newmark, Henry M. or Sophie.	2701 Wilsbire	Unknown	54 30
Nichols, Clark A.	San Diego.	Unknown	10 13
Nichols, H. A.	Hawthorne.	Unknown	11 71
Nichols, R. K.	Unknown.	Unknown	26 92
Noda, F. T.	625 S. Olive st.	Unknown	18 08
Norstrom, John.	1021 S. Los Angeles st.	Unknown	84 16
Northrup, W. M.	San Gabriel.	Unknown	19 40
Oatman Thirty Syndicate.	329 Story Bldg.	Unknown	19 77
O'Kelly, Eleanor C.	Bryson Apartments.	Unknown	22 20
Oldham, Annie S.	1745 Harvard.	Unknown	33 53
Olds, W. J., administrator.	622 W. 4th st.	Unknown	176 84
Osgood, S.E.	3022 W. 1st st.	Unknown	11 10
O'Sullivan, May.	Venice.	Unknown	37 94
Oustie, C. C., trustee.	Unknown.	Unknown	68 88
Ozenne, O. A.	978 E. Jefferson.	Unknown	11 05
Paez, James R.	1204 W. 51st pl.	Unknown	23 20
Pacific Cable Excavator Co.	Hollingsworth Bldg.	Unknown	90 20
Paddison, W.	General Delivery, San Pedro.	Unknown	81 07
Parker, Lillian.	219 B. Marengo ave., Pasadena.	Unknown	130 00
Parsons, L. B.	Lankershim.	Unknown	10 35
Pasadena Produce Co.	45 E. Walnut st., Pasadena.	Unknown	23 84
Pascoe, Ramona Hasking.	Unknown.	Unknown	11 27
Patten, Frances Ada.	1814 S. Grand ave.	Unknown	24 83
Patterson, John R. or Lizzie.	Unknown.	Unknown	39 02
Patton, Florence L.	159 E. 49th st.	Unknown	10 54
Patton, John C.	Santa Margarita.	Unknown	10 00
Paul, Charles.	California Club Kitchen.	Unknown	137 24
Pauly, Mrs. Henry J.	520 Mt. Washington dr.	Unknown	22 60
Peak, Lila B.	P.O. box 1057.	Unknown	27 39
Peaslee, Truman.	Unknown.	Unknown	48 12
Pelley, W. E.	1009 Broadway, Glendale.	Unknown	11 24
Perfex Co.	52d and Santa Fe ave.	Unknown	11 20
Perkasin, George.	655 Castalar st.	Unknown	12 34
Perkasin, George.	655 Castalar st.	Unknown	32 96
Perkins, Mrs. Chas. J.	1151 S. Olivest.	Unknown	29 10
Perry, Bessie L. by Chas. H.	Jean, Nevada.	Unknown	13 81
Perry, Chas. G. by Chas. H.	Jean, Nevada.	Unknown	13 90
Peterson, H. A. by Andrew	201 S. Holliston ave., Pasadena.	Unknown	13 78
Pfund, E. L.	3017 N. Clark st., Chicago, Ill.	Unknown	23 01
Phelan, Florence L.	Hershey Arms Apartments.	Unknown	30 08
Phelps, Mabel.	354 N. Avenue 53.	Unknown	14 92
Pike, Mrs. A. M.	601 Temple st.	Unknown	54 80
Pilario, Mrs. J. D.	Walnut.	Unknown	11 06
Pitzer, W. E.	Lancaster.	Unknown	10 45
Polack, John.	386½ E. Colorado ave., Pasadena.	Unknown	11 27
Potter, Eleanor.	Rowan Apartments, 120 S. Bunker Hill.	Unknown	25 00
Potts, R. H.	634 E. 21st st.	Unknown	108 72
Pow, James.	2665 Humboldt.	Unknown	175 19
Pratt, Chas., attorney.	Fallbrook.	Unknown	55 94
Preston, E. W.	614 H. W. Hellman Bldg.	Unknown	20 60
Prince, Maude I.	Unknown.	Unknown	20 64
Prouty, Mr. or Mrs. W. L.	427 E. 28th st.	Unknown	200 00
Ragath, Mrs. W. H.	6134 Selma ave.	Unknown	40 00
Ramsay, Frances Desire by Robert Ewart Ramsey.	R.F.D. box 539, San Gabriel.	Unknown	20 73
Randberg, B.	Maryland Hotel, Pasadena.	Unknown	70 84
Ransburg, Grace D.	R.F.D. 1, box 179, Burbank.	Unknown	16 50
Raymond, W. M. or Etta C.	2405 E. 6th st., Long Beach.	Unknown	22 81
Read, Merton C. or Pearl F.	1115 Colton st.	Unknown	10 00
Reagan, Mark Colton by Ellen.	Fullerton.	Unknown	27 69
Ream, Bessie Mae, by Nellie.	1503 W. 56th st.	Unknown	16 12
Rector, Emma C.	667 Coronado st.	Unknown	81 75
Rector, Minnie S.	744 Hartford st.	Unknown	148 40
Reed and Company.	205 Grant Bldg.	Unknown	83 83
Reed, Mrs. Helen F.	244 S. Euclid ave., Pasadena.	Unknown	25 44
Reed, Lewis F.	1140 S. Hope st.	Unknown	18 68
Reinhold, Josie B.	2544 Malibou st.	Unknown	10 03
Renier, Bessie E.	Unknown.	Unknown	14 07
Reynolds, Mrs. E. E.	756 Carondelet st.	Unknown	32 66
Reynolds, N. A.	1103 W. 7th st.	Unknown	10 75
Reynolds, Pat Upton.	Santa Rosa House.	Unknown	10 86
Rice, Kate.	143 Cedar ave., Long Beach.	Unknown	20 22
Rice, Lena B.	Lindsay.	Unknown	24 50
Rice, Minnie E.	825 W. 50th st.	Unknown	55 20

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Security Trust and Savings Bank, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Riley, Albert	c/o W. P. Welker, Colonial Trust Co., Pittsburgh, Pa.	Unknown	\$10 55
Riley, S. A.	319 W. Franklin st.	Unknown	14 87
Ritchie, Catherine	317 E. 58th st., New York City, N. Y.	Unknown	1,545 78
Rix, Emma	633 South Hill st.	Unknown	43 66
Robbins, Geo. W.	Venice	Unknown	76 04
Robergh, V. H.	Unknown	Unknown	13 66
Robert and Huffman	Unknown	Unknown	58 22
Robinson, Harry J.	Angelus Hotel.	Unknown	10 53
Robinson, Robert	941 Towne ave.	Unknown	11 89
Robinson, Virginia Mae by Thomas W.	1918 La Salle ave.	Unknown	31 86
Roche, E. J.	136 S. San Pedro	Unknown	24 11
Roeder, Robt.	932½ S. Main st.	Unknown	14 99
Roland, John	Paloma ave.	Unknown	261 11
Romes, Sam	Victorville.	Unknown	30 00
Rose, C. C.	923 N. State st.	Unknown	13 10
Rose, Mrs. Frances	Van Nuys Hotel.	Unknown	18 71
Ross, Helen	2202¼ Griffith ave.	Unknown	20 05
Rossiter, Barbara L.	356 S. Figueroa st.	Unknown	15 45
Roth, Paul by Inez	1402¼ W. Pico st.	Unknown	14 10
Rothfuss, Anna	618 Turner st.	Unknown	551 22
Roulet, Louis	732 S. Flower st.	Unknown	14 76
Rourke, Bessie	Nogales Arizona	Unknown	11 10
Rowland, Anna S. Cary, administratrix.	Bairdstown	Unknown	24 51
Russell, Mary C. or Helen B.	628 Hawthorn ave.	Unknown	19 66
Russell, Mary M.	64 W. 41st pl.	Unknown	12 52
Ryan, B. F.	Terminal Station	Unknown	13 26
Salmen, Ida	1234 S. Grand ave.	Unknown	254 92
Salvatore, Turco	1922 E. 9th st.	Unknown	20 40
Salzer, A.	Unknown	Unknown	16 80
Samilis, estate of Evangelus by Michael			
Stamalatatos, administrator.	4567 W. 17th st.	Unknown	11 00
Sample, Nettie V.	276 S. Main st.	Unknown	11 79
Sanchez, Luisa	1511 S. Grand ave.	Unknown	154 49
Sargeant, Chas. M.	473 Lake st.	Unknown	24 64
Sayles, Josie B.	2339 Hunter st.	Unknown	10 11
Schablick, Mary	1725 W. Adams	Unknown	13 65
Schaefer, Maud E.	1448 Alvarado terrace	Unknown	12 42
Schmidt, E. H.	General Delivery	Unknown	412 85
Schmitt, Henry J., by Fogelina	600 W. 41st dr.	Unknown	25 06
Schneider, Fredericka	880 S. Louise, Edendale	Unknown	25 00
Schnoka, T. H.	Warner Spring	Unknown	18 02
Schwartz, Alfr. d.	Portland, California	Unknown	48 16
Schwartz, Milton D.	Statford Apartments	Unknown	65 78
Seligner, E. H.	Maricopa	Unknown	22 43
Shanewise, J. B.	c/o Elks Club.	Unknown	10 00
Sharp, G. F.	c/o U. S. Fruit Co., Lemon	Unknown	22 56
Shaw, Bernice E., by J. E.	5077 Saratoga st., Ocean Beach	Unknown	18 59
Shaw, Theodore	221 Loma ave., Long Beach	Unknown	18 56
Shepard, A. E.	Con. Realty Bldg.	Unknown	14 63
Shipman, B. W.	Corporation Bldg.	Unknown	13 26
Shivey, L. E.	Unknown	Unknown	12 70
Shoeneman, E.	739 Coronado st.	Unknown	22 80
Silvernael, E. M.	Monrovia	Unknown	33 55
Simons, Rodney R.	4505 Orchard ave.	Unknown	13 14
Simpson, W. E.	936 Albany st.	Unknown	138 90
Skerner, Lawrence	Unknown	Unknown	11 31
Slocum, Mrs. E.	605 E. 11th st.	Unknown	48 18
Small, W. M.	316 E. 5th st.	Unknown	126 04
Smith, Dora	Long Beach	Unknown	18 49
Smith, Jas. R. or Winifred E.	Harper, Orange County	Unknown	11 95
Smith, John	34 Green st., Pasadena	Unknown	43 05
Smith, John	1800 E. Main st.	Unknown	61 23
Smith, Lewis A.	40 St. James Park	Unknown	34 68
Smith, Wm. E.	332 S. Broadway	Unknown	63 20
Snow, Chas.	Unknown	Unknown	31 37
Somerville, Alexander	Nogales, Arizona	Unknown	11 64
Sotz, Goldy, by Lillie	942 S. Norton ave.	Unknown	40 48
Stankey, Mary	652½ E. 29th st.	Unknown	248 19
Staples, Alfred J.	422 W. 7th st.	Unknown	54 15
Stenger, John Paul	356 Winston st.	Unknown	45 97
Stevens, Eleanor	4608 Orchard ave.	Unknown	14 86
Stevenson, Mary M., by A.	821 Westlake ave.	Unknown	12 43
Stewart, Clyde	Villa May Hotel.	Unknown	21 69
Stewart, Florence H.	632 Lucas ave.	Unknown	22 31
Stewart, Mrs. J. T.	250 E. Union st., Pasadena	Unknown	56 20
Stewart, T. M.	2021 Bay st.	Unknown	171 60
Stirling, Thos. A.	2314 San Fernando rd.	Unknown	11 58
Strickling, Joe	1432 Cassil pl.	Unknown	15 18

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Security Trust and Savings Bank, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Strong, Mildred	417 Andrews blvd.	Unknown	\$19 56
Sullivan, Peter	General Delivery	Unknown	21 11
Sullivan, Thomas	Soldiers Home	Unknown	426 34
Sundelius, Olof	Isthmus, Catalina Island	Unknown	10 67
Sweberg, John	20 E. 1st st.	Unknown	204 37
Swem, H. A.	Long Beach	Unknown	12 48
Swindle, Mr. or Mrs. L.	1122 Colton st.	Unknown	20 05
Sybert, S. K.	Unknown	Unknown	15 00
Taylor, Cora B. or Marion	135½ S. Prichard	Unknown	15 12
Taylor, Ethel M.	459 Eleanor st.	Unknown	20 28
Taylor, Father Louis	Blessed Sacrament Church	Unknown	10 20
Taylor, T. W.	6001 Eleanor ave.	Unknown	12 09
Teague, Mrs. J. R.	Hollywood Apartments	Unknown	16 00
Tether, Emma	3803 Stephenson ave.	Unknown	28 18
Thayer, W. F.	2434 Channing way	Unknown	10 24
Thomas, Dr. C. P.	Unknown	Unknown	35 00
Thompson, Amanda	Monrovia	Unknown	58 50
Thompson, G. R.	1831 Bridge st.	Unknown	17 71
Thompson, W. L.	4th and San Pedro	Unknown	16 63
Thor, Mrs. Augustine	Casa Grande, Arizona	Unknown	10 10
Thornton, Isabella	3049 W. 6th st.	Unknown	47 32
Thurston, Fred W., trustee for Lillian A.	Olympic Club, San Francisco	Unknown	18 99
Tisnerat, E.	641 E. Seaside, Long Beach	Unknown	17 61
Tizzard, R. B.	204 Mercantile pl.	Unknown	18 66
Todd, Mrs. Myrtle	114½ Santee st.	Unknown	14 11
Tokitsu, S.	Route 1, box 269, Long Beach	Unknown	53 21
Tolley, Fern	Regal Theatre	Unknown	11 86
Tooney, Peter F.	Portsmouth Hotel	Unknown	61 94
Troxel, Clayton C., by Susie M.	San Fernando	Unknown	27 92
Turrill, M. E. S., administrator	Unknown	Unknown	26 85
Twin Sisters	Unknown	Unknown	11 11
Tanner, C.	Rosslyn Hotel	Unknown	50 00
Ulrich, H. O.	Unknown	Unknown	13 20
Union League Building Company	Union League Bldg.	Unknown	73 77
Upton, J. W.	163 N. Spring st.	Unknown	18 70
Usher, Fred E.	646 W. 60th st.	Unknown	19 70
Van Buskirk, E. B.	1237 E. 48th st.	Unknown	16 86
Van Dyne, Anna Hayes	1748 W. 24th st.	Unknown	19 95
Van Orden, James H.	Indio	Unknown	14 45
Van Patten, Clyde	Unknown	Unknown	13 89
Van Valkenburgh, Louis Hurd	1109 Ingraham	Unknown	25 00
Van Wyck, William or Madeline	434 W. 20th st.	Unknown	84 70
Varney, Alfred J.	463 S. Hope st.	Unknown	22 37
Vaughn, Emily L.	Unknown	Unknown	17 37
Venton, A. E.	Unknown	Unknown	34 08
Vucich, Gorg	420 Ord st.	Unknown	16 65
Wagner, Frank E.	939 S. Olive st.	Unknown	13 13
Walker, Frances Ann, by Mrs. H. E. Walker	1253 W. 30th st.	Unknown	13 79
Walker, F. W.	Unknown	Unknown	28 75
Walker, Helen L., by Edward B. Walker, guardian	127 Dexter st., Covina	Unknown	16 77
Walker, James W.	San Dimas	Unknown	10 52
Walker, Mary	236 N. Grand ave.	Unknown	19 62
Walker, Owen	2434 Channing Way	Unknown	11 40
Watson, Max	343 S. Hill st.	Unknown	10 70
Watte, Oscar	Los Alamitos	Unknown	49 11
Weathers, Matt	2119 Enterprise st.	Unknown	52 09
Weeks, I. T.	201 N. Occidental blvd.	Unknown	10 06
Welch, E. M. or Mrs.	Unknown	Unknown	23 11
Western Lumber and Mill Co.	Unknown	Unknown	27 33
Westlake, Dr. Clara	General Delivery	Unknown	25 96
Wheeler, Howard E. or Edgar T.	1038 W. 20th st.	Unknown	10 39
Wheeler, Raymond B.	2176 W. 30th st.	Unknown	16 08
Whitaker, C. N., Jr.	Monrovia	Unknown	35 60
White, H. L.	2500 E. 4th st.	Unknown	22 86
White, R. F. or Kate A.	1767 W. 23d st.	Unknown	12 80
Whittier, Minerva F. or Mrs. B. A. Denton	2529 E. Broadway, Long Beach	Unknown	100 00
Williams, Mrs. Fannie	1231 W. 8th st.	Unknown	84 07
Williams, Lillie Edith, by Edith B.	2937 Brighton ave.	Unknown	22 79
Williams, L. V.	Sedalia, Mo.	Unknown	13 20
Wilson, Annic, guardian	649 Mimosa st.	Unknown	18 86
Wilson, Bert Oliver	238 W. 42d st.	Unknown	56 56
Wilson, Edward	1069 Temple st.	Unknown	20 81
Wilson, Emmet N.	Taft	Unknown	18 83
Winn, D. H.	Unknown	Unknown	30 47
Witham, Alice T.	244 Burr ave., La Canada	Unknown	76 86
Witherbee, Donald	1020 Burlington ave.	Unknown	11 59
Witts, Chas. C.	Mojave	Unknown	135 48
Wolf, Carl	Unknown	Unknown	1,329 68

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Security Trust and Savings Bank, at Los Angeles—Continued

Name	Last known address	Alive or dead	Amount
Wolfe, Mrs. C. V.	4420 Wyoming st.	Unknown	\$73 95
Wood, Emma I. or Thos. L.	Unknown	Unknown	12 01
Wood and Flory	Unknown	Unknown	15 32
Wood, James	128 Locust ave., Long Beach	Unknown	56 36
Worman, Clare R.	Taft	Unknown	15 43
Worrall, Jos.	Soldiers Home	Dead	70 62
Wrede, Walter	Seneca, Ill.	Unknown	12 08
Wupperam, Cora Lee	1737 N. Cahuenga ave.	Unknown	18 23
Yerby, Josephine	Unknown	Unknown	11 34
Yoakum, Michael	Unknown	Unknown	65 63
Yost, Lauric H., trustee for Robert M.	1420 Riverside dr., Glendale	Unknown	28 16
Young, J. T.	Unknown	Unknown	10 00
Young, Samuel L., administrator	983 E. 36th st.	Unknown	86 57
Young, T. W.	3784½ Wisconsin	Unknown	18 19
Zahl, Charles	1123 Lakeshore ave.	Unknown	31 91
			\$47,016 07

Bank of Martinez, at Martinez

Costa and Francis	Martinez	Unknown	\$17 07
Evans, Winnie F.	Williams, Montana	Unknown	107 35
Hansen, Fred	Alamo	Unknown	20 75
Jensen, Daniel	Martinez	Unknown	17 50
Luke, S. A.	Martinez	Unknown	11 30
			\$172 40

Northern California Bank of Savings, at Marysville

Ah Hong	Marysville	Unknown	\$161 18
Hiscock, A. D.	Stonnyford	Unknown	48 52
Roach, Maggie	Portland, Oregon	Dead	227 31
			\$437 01

Stanislaus County Savings Bank, at Oakdale

Avosti, Bob	Unknown	Unknown	\$30 92
Rankes, George B.	Unknown	Unknown	41 83
Schaefer, Konrad	Unknown	Unknown	678 29
			\$751 04

Central Savings Bank of Oakland, at Oakland

Abbott, Mrs. L.	334 Lester ave.	Unknown	\$19 72
Adkins, Mrs. Julia	1307 Peralta	Unknown	38 55
Ab Sing	201 7th st.	Unknown	34 74
Alves, J.	Unknown	Unknown	180 15
Baraba, E. J. G., agent	Unknown	Unknown	15 50
Beche, Mrs. Elizabeth or Mary E. Scribner	Alvarado	Unknown	29 35
Bell, Ralph A.	Hilton	Unknown	11 25
Berry, Mrs. Peter	571 10th st.	Unknown	10 49
Bissell, Louis T., by Martha S. Bissell, tr.	1737 Alameda ave., Alameda	Unknown	11 16
Bissell, Martha Jane, Martha S. Bissell, tr.	1737 Alameda ave., Alameda	Unknown	17 81
Bissell, Wm. C., Jr., by Martha S. Bissell, trustee	1737 Alameda ave., Alameda	Unknown	19 42
Bleed, Miss Clara E.	272 21st st.	Unknown	24 78
Brandon, Jas. W., T. P. Brandon, tr.	588 Merrimac	Unknown	60 06
Braun, John M.	Altenheim	Unknown	105 15
Brazeau, Jos.	4751½ Telegraph ave., account with Telegraph ave. branch	Unknown	11 25
Burton, Fred	Grass Valley	Unknown	26 56
Butler, H. L.	2315 Telegraph ave.	Unknown	34 28

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Central Savings Bank of Oakland, at Oakland—Continued

Name	Last known address	Alive or dead	Amount
Carr, Mrs. Mary	1627 Market st.	Unknown	\$18 57
Ching, Wing Chuck	Alice, between 4th and 5th st.	Unknown	2,041 52
Clarke, Eleanor H.	Niles	Unknown	132 08
Cooper, R. W.	2100 Broadway or c/o Anthony Co.	Unknown	15 22
Copeland, Lizzie H. M. or Wm. E. Copeland	Unknown	Unknown	20 30
Cravens, B. H., or Mae Du Val Cravens	315 Lenox ave.	Unknown	16 15
Davidson, Elizabeth E.	3029 West st.	Unknown	22 14
Davidson, Lou	327 Grand ave.	Unknown	11 37
Davis, J. N.	2328 Fruitvale ave.	Unknown	149 27
Davis, Lillie	Unknown	Unknown	43 16
De Azevedo, Jose Silveria	Ormapac	Unknown	66 05
Dow, Myrtle B.	2437 10th ave.	Unknown	13 72
Dragas, Nick	Stockton	Unknown	376 94
Dunn, Chas. Stanley, Mrs. J. S. Dunn, tr.	Unknown	Unknown	48 12
Dunn, Rose B.	Unknown	Unknown	161 83
Eason, Sarah	846 18th st.	Unknown	48 59
Eckenberg, Ebba	3631 Jackson st.	Unknown	18 06
Eigholz, Mrs. P. H.	Sacramento	Unknown	11 66
Fallon, Margaret H.	1469 Harrison	Unknown	23 55
Fisher, Alice or Elizabeth	850 Athens ave.	Unknown	14 18
Forbes, Emma	1110 Jefferson st.	Unknown	69 42
Fung, Tom	1321 Washington st.	Unknown	35 04
Ganmans, Gordon	Landon Court Apartments	Unknown	11 83
Gartland, Mary	Unknown	Unknown	1,761 40
Gernert, Gertrude Kraft	P. O. box 138, Hollywood	Unknown	2,112 46
Giovanni, Guid ci	958 Myrtle st.	Unknown	143 73
Gordon, Josephine A.	919 Linden st.	Unknown	81 00
Grant, Mrs. Nellie	809 Lerida	Unknown	37 55
Handler, Conrad	1033 18th st.	Unknown	20 13
Hannah, Grace	1131 Marion ave., Albany	Unknown	11 99
Holm, Melvin Monroe, Lenette Holm, tr.	Unknown	Unknown	29 46
Hendrickson, John	Unknown	Unknown	330 92
Hill, Virginia R.	Vacaville	Unknown	38 68
Hines, Evelyn	429 13th st.	Unknown	11 98
Hogan, Mamie	Unknown	Unknown	773 08
Holm, Bernard Sanfred, Linette Holm, tr.	R. F. D. 3, box 81, Santa Rosa	Unknown	29 22
Hor Tat	318 6th st.	Unknown	900 45
Hughes, Susan M.	573 8th st.	Unknown	85 62
Hutchinson, Mrs. Mary	1135 Center st.	Unknown	11 27
Isaacs Eva M. or Anita Eva Isaacs	Dr. Balls Sanitarium, box 334	Unknown	20 07
Iverson, Valeria, or C.	Manhattan View and Hillside st., Elmhurst	Unknown	12 51
Jackson, Clarice M.	1413 Sherman st., Alameda	Unknown	10 18
Jamison, Howard M.	Hanford	Unknown	15 94
Jenkins, Grace I.	442 Salem st., Emeryville	Unknown	13 00
Jennings, Johanna, or F. R.	2105 Clement ave., Alameda	Unknown	17 12
Johnson, L. G.	Westwood	Unknown	14 47
Jungerman, Chas. W.	Unknown	Unknown	69 47
Kadawaki, M.	4101 E. 14th st.	Unknown	10 46
Kane, Mrs. Alice	628 Merrimac st.	Unknown	15 47
Kennedy, Howard A.	1057 12th st.	Unknown	11 51
Kenyon, William and Rilla	Unknown	Unknown	10 68
Kessler, Mary A.	2126 Dwight way, Berkeley	Unknown	110 93
Kgoondye, Club	Unknown	Unknown	23 54
Kuichi, Huni, by Shazo Takekoshi, tr.	361 26th st.	Unknown	12 08
Leahy, Hannah, M. J.	919 Union st.	Unknown	50 71
Lorenzana, S.	Unknown	Unknown	15 85
Lu Chong	733 Washington st., San Francisco	Unknown	34 77
Lucas, Mrs. Mary A.	1809 6th st.	Unknown	13 31
Magee, Elsie	630 54th st.	Unknown	20 08
Maguire, Mrs. Sabina	1211 West st.	Unknown	18 85
Mason, Ribbie Day	716 Calmar, Piedmont	Unknown	47 11
Maxfield, H. N.	Unknown	Unknown	10 70
Mayfield, Milton	Unknown	Unknown	37 22
McClusky, Miss Anna	670 22d st.	Unknown	17 25
Moore, C. T., administrator of estate of Elizabeth Z. Moore	Unknown	Unknown	79 83
Murray, J. M.	Unknown	Unknown	17 58
Murray, Mary, S. P. Co.	S. P. Co., Oak and 14th st.	Unknown	79 07
Murray, Mary	372 Edward st.	Unknown	141 94
Niven, James	Unknown	Unknown	10 33
Noble, Mrs. Emma M.	684 Wesley	Unknown	11 96
Norman, Ellen	Market and 22d st.	Unknown	41 40
Norton, Lottie E.	1830 Prince st., Berkeley	Unknown	10 71
Nunn, Clyde E.	2344 E. 17th st.	Unknown	17 29
Nye, Georgia	1509 Broadway	Unknown	46 44
O'Leary, Mrs. May T.	1560 Alice st.	Unknown	26 44
Palmer, Margaret	2636 Haste st., Berkeley	Unknown	84 79
Parke, Mrs. Jennie M.	Unknown	Unknown	569 16

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Central Savings Bank of Oakland, at Oakland—Continued

Name	Last known address	Alive or dead	Amount
Parker, Annie	3900 Broadway	Unknown	\$600 35
Pastarino, C.	239 Claremont ave.	Unknown	15 63
Patterson, J. L.	1325 Washington st.	Unknown	10 77
Petitpierre, Adella	Unknown	Unknown	14 22
Petrie, Arthur L., or Minne E.	6619 Telegraph ave.	Unknown	51 63
Pitts, Ruth F.	Unknown	Unknown	13 92
Reedsma, Mrs. Helen Blanche	Napa	Unknown	61 14
Reese, Deborah, trustee	Unknown	Unknown	18 16
Riffel, John W., or Sarah Riffel	438 Avon	Unknown	15 99
Riley, J. S., trustee for Ruth G. Riley	Fruitvale	Unknown	13 29
Robb, Thos., R. H. Spencer, trustee	234 E. 14th st.	Unknown	65 62
Roswell, W. Cheney	517 10th st.	Unknown	34 52
Runge, Constance I.	2715 Sutter st., San Francisco	Unknown	13 63
Russell, Anna H.	19th and Telegraph	Unknown	17 43
Schick, Jacob	2415 Santa Clara ave., Alameda	Unknown	25 08
Schmidt, Lena	Unknown	Unknown	60 64
Seebeck and Granholt	5001 Marshall st.	Unknown	11 85
Sheridan, Mrs. J.	715 17th st.	Unknown	19 05
Stelter, Rena	2408 13th ave.	Unknown	18 63
Stone, Elsa Verna and Navarra and Anona Stone, by Isabelle Stone, trustee	726 Camilla st., Berkeley	Unknown	18 07
Stone, Wilhelmine H.	Unknown	Unknown	21 65
Suckert, L. W.	Unknown	Unknown	42 78
Sullivan, Mathew	Merritt Hospital	Unknown	1,839 11
Sumi, Y.	63 6th st.	Unknown	13 12
Svenson, Charles	Unknown	Unknown	15 82
Van Sant, Robert H.	301 First National Bank Bldg.	Unknown	35 44
Vinay, John	1002 Webster st.	Unknown	10 04
Vincent, Carre S.	385 Orange st.	Unknown	51 62
Virluva, Giovanni	Unknown	Unknown	10 31
Ward, Mrs. C. W.	16th st. Station	Unknown	19 99
Watson, T. S.	Unknown	Unknown	17 84
Weaver, Mrs. F. B.	90 8th st.	Unknown	24 74
Westlake, Mrs. J. R.	3511 Market st.	Unknown	11 46
Wessells, Mervin George	2526 Market st.	Unknown	56 41
Wheeler, Pauline L.	Unknown	Unknown	152 79
Whilton, Katherine, Katherine S. Whilton, trustee	40 El Camino Real	Unknown	11 47
White, John	Unknown	Unknown	23 66
Wilson, Alex.	231 13th st.	Unknown	367 87
Wilson, Rae B.	Unknown	Unknown	49 14
Winslow, Emily M., or Mary Francis Dosete	581 33d st.	Unknown	50 92
Wishing, Annie	781 10th st.	Unknown	17 13
Wright, M. M.	Hotel Athens	Unknown	23 93
Yonikura, George	6526 Telegraph ave.	Unknown	10 51
Zachariah, Sam	3549 Damuth	Unknown	11 02
			\$16,156 44

Farmers and Merchants Savings Bank, at Oakland

Andreani, Pini, per Quinta Bordali, tr.	Oakland	Unknown	\$10 82
Arnold, Ethel, per Frank W. Arnold, tr.	Oakland	Unknown	21 15
Ashcom, Elizabeth D., per Alice L. Ashcom, trustee	4239 Howest	Unknown	10 67
Baker, Dale Hartley or R. M.	1212 Broadway	Unknown	25 59
Barnum, Dorothy, per Mrs. Ella Young, tr.	4620 Shattuck ave.	Unknown	14 49
Bennett, Elizabeth Glenn, per Roger H. Bennett, trustee	1055 8th st.	Unknown	33 75
Bennett, Grace Strader, per Roger H. Bennett, trustee	1055 8th st.	Unknown	31 66
Bona, Alfred, per E. Podesta, trustee	9529 Cherry st.	Unknown	10 94
Bunney, Fred	463 Rose st.	Unknown	10 26
Chappell, Edith, per J. D. Chappell, tr.	106 Henry st.	Unknown	15 04
Cooper, Chas. F., per Mrs. Frank Cooper	Alameda Point	Unknown	12 03
Elfredo, Dr. M.	St. George Hotel	Unknown	152 37
Fletcher, Wm. K., per W. K. Fletcher, tr.	3758 Shafter ave.	Unknown	11 46
Foo, Yee	1217 Harrison st.	Unknown	15 16
Fox, Mrs. Alice	San Pablo Creek	Unknown	15 29
Fristrom, Olivia	1002 28th st.	Unknown	10 77
Gillies, Donald, per Mrs. J. B. Gillies, tr.	Grant ave., Fitchberg	Unknown	20 35
Gillies, Margaret, per Mrs. L. Gillies, tr.	Grant ave., Fitchberg	Unknown	14 04
Goldsmith, Elsie Anna	764 Walker st.	Unknown	16 76
Gordon, Edw. B.	Key Route Inn	Unknown	24 16

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Farmers and Merchants Savings Bank, at Oakland—Continued

Name	Last known address	Alive or dead	Amount
Hofmann, Kathi	Crescent City	Unknown	\$666 42
Hogan, Chas., per Eliza A. Hogan, tr.	830 Oak st.	Unknown	10 64
Holst, Violet, per John Holst, tr.	1049 54 st.	Unknown	11 59
Hopkins, John W., per Mary R. Hopkins, trustee	Unknown	Unknown	15 38
Hull, Betty, per Hiram Hull, trustee	1427 5th ave.	Unknown	12 97
Jones, Ganeva, per Louise Jones, trustee	Unknown	Unknown	16 72
Keifer, W. and Emilie	Unknown	Unknown	50 50
Kirkland, J. N.	41 Shradet st., San Francisco	Unknown	39 46
Laycock, Herbert and Mrs. Herbert	Madison Park Apartments.	Unknown	27 32
Levy, Florine, per Geo. W. Hosmer, gdn.	3659 Piedmont ave.	Unknown	42 18
Levy, Sylvain, per Geo. W. Hosmer, gdn.	3659 Piedmont ave.	Unknown	54 90
MacDonald, Louise	1724 8th st.	Unknown	11 10
Mathier, Emilie	871 Broadway, San Francisco	Unknown	31 26
McGeane, Fred V.	Unknown	Unknown	10 33
McMillan, Jessie, per D. McMillan, tr.	San Lorenzo	Unknown	14 40
McNear, Cyril O., per Mrs. Willa McNear	937 Linden st.	Unknown	11 98
Monson, Emily J.	716 18th st.	Unknown	34 24
Moore, Harry J.	2117 10th ave.	Unknown	23 84
Mullen, John	916 Alice st.	Unknown	13 62
Nielsen, James P.	1279 Eddy st., San Francisco	Unknown	59 98
Podesta, Elaine, per Mrs. J. B., tr.	Oakland	Unknown	14 17
Reno, Robt. H., and Henrietta G.	962 28th st.	Unknown	11 31
Sherman, Hilda, per Isadore Sherman, tr.	1062 28th st.	Unknown	14 00
Silverman, M.	683 6th st.	Unknown	16 78
Suarez, Salvador, per Marie N. Suarez	3520 Douglas st.	Unknown	11 02
Whitlock, Mrs. M.	Sunol Glen.	Unknown	21 94
Wilson, Thomas	9433 Foothill blvd.	Unknown	10 82
Yan, M. C.	509 Webster st.	Unknown	23 15
			\$1,758 78

The Oakland Bank, at Oakland

Arthur, Frank E.	816 11th st.	Unknown	\$15 76
Blumenthal, Ben	754 Harrison st.	Unknown	17 93
Beercoft, Minnie V.	2310 Prospect st., Berkeley	Unknown	10 83
Bechtold, Anna M., or Harold Broderick	Unknown	Unknown	19 34
Bartges, Mrs. Lillian	1665 11th st.	Unknown	14 57
Belle, Edd	1864 7th st.	Unknown	75 25
Bilodeau, Lionel	2803 Regent st., Berkeley	Unknown	10 62
Coldridge, Katherine M.	3601 Telegraph ave.	Unknown	68 00
Cutter, C. H., Jr.	2260 Grove st.	Unknown	46 73
Comiskey, Josephine E.	Unknown	Unknown	11 30
Carey, Mrs. Mary	5131 E. 14th st.	Unknown	161 81
Curtis, Asenath P., or Murray	767 6th st.	Unknown	39 53
Costa, Miss Mary L.	1725 Market st.	Unknown	18 83
Delamater, Mrs. Vida N.	1235 Union st., Alameda	Unknown	309 03
Duck, Clair Roy	220 Grant ave., Napa	Unknown	12 16
de Lobingier, Mrs. Marie	340 Eddy st., San Francisco	Unknown	37 69
Duke, Mrs. Julia B.	1931 99th ave.	Unknown	39 80
Emerson, Miss Olivia	1162 Center st.	Unknown	237 28
Fahey, Annie C.	San Jose	Unknown	22 66
Foster, Annie	Livermore	Unknown	11 69
Fowitz, Harry J.	1743 King ave., Fruitvale	Unknown	37 91
Fisher, William	810 27th st.	Unknown	11 15
Farington, Clara A.	Fabiola Hospital	Unknown	148 51
Goslee, Miss Malinda E.	5100 G. ave st.	Dead	21 85
Gallagher, Elizabeth C., or Chas.	2825 Peniman st.	Unknown	17 50
Gross, John L., or Juliet W.	Paralta Apartments	Unknown	13 91
Gomes, Joao F.	824 Magnolia st.	Unknown	25 65
Guthrie, R. Theodore	201 Sansome st., San Francisco	Unknown	10 31
Gurd, Emma A., by A. W. Gamble attorney-in-fact	2248 38th ave.	Unknown	399 90
Hirshly, Miss Bertha A.	2015 Pacific ave., Alameda	Unknown	16 21
Hulvorsen, Enga	2361 Mitchell st.	Unknown	17 49
Hansen, Jens Holger	613 Broadway	Unknown	569 96
Henrahan, Milfred	3831 13th ave.	Unknown	15 27
Holt, Mrs. Emily B.	1422 8th st.	Unknown	13 86
Holmes, Edw. L., administrator of estate of Wm. H. Harnden	318 Pine st., San Francisco	Unknown	17 87
Heelan, Miss Nellie	864 31st st.	Unknown	36 20
Higley, W. B.	926 Poplar st.	Unknown	14 61
Hughes, Mrs. Susan M.	573 8th st.	Unknown	57 82
Johnson, Lars P.	Oakland	Unknown	62 12

REPORT OF SUPERINTENDENT OF BANKS

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The Oakland Bank, at Oakland—Continued

Name	Last known address	Alive or dead	Amount
Jenkin, Miss Eliza A.	Vendome Hotel, 9th st.	Unknown	\$22 88
Jacobs, Grace C., trustee for Robert Y. Jacobs	Oakland	Unknown	21 60
Jacobs, Grace C., trustee for Chas. Wm. Jacobs	Oakland	Unknown	36 11
Knudsen, Karl E.	125 Moss ave.	Unknown	11 26
Lowery, Jas. E. or Hattie J.	917 E. 24th st.	Unknown	11 34
Loomis, Lottie	Touraine Hotel	Unknown	16 89
Le Houeror, Miss Anna	57, 8th st.	Unknown	104 61
Lafon, Ernest or Julie	914 Oak st., Alameda	Unknown	12 18
Lansing, Miss Catherine	2721 Hillegrass ave., Berkeley	Unknown	22 57
Lyons, Frederick Nelson	Terminal Hotel, San Francisco	Unknown	10 68
Lamontagne, Mrs. Catherine	431 26th st.	Unknown	12 44
Loucks, Warren E.	3161 Fruitvale ave.	Unknown	61 09
Lucot, Joseph E.	119½ Sanford st., Pittsburgh, Pa.	Unknown	25 34
Meyer, Miss Dora	1724 Filbert	Unknown	23 49
McLaughlin, May B., or Jennie C. Robinson	837 Market st	Unknown	58 01
Peters, Miss Mary H.	3479A 18th st., San Francisco	Unknown	31 39
Pereira, Manuel	735 Henry st.	Unknown	263 52
Palmer, Geo. F.	619-21 Mission st., San Francisco	Unknown	11 73
Pearse, Reginald	617 10th st.	Unknown	37 16
Petersen, Mrs. Maria B.	3061 23d ave.	Unknown	79 84
Reney, Mrs. Mary	720 High st.	Unknown	16 93
Speakman, Thomas	169 Collingwood st., San Francisco	Unknown	18 40
Sorel, John	401 Vernon st.	Unknown	10 45
Teschau, Johann F.	4562 Vallejo st., San Francisco	Unknown	21 38
Wood, W. R.	5514 Dover st.	Unknown	22 18
Wick, Clara	1331 Castro st.	Unknown	997 39
			\$4,649 77

Orange Savings Bank, at Orange

Bradley, Edwin James	Orange	Alive	\$16 85
Eden, W. F.	Orange	Alive	28 40
Fox, Bert	Orange	Alive	17 31
Hickey, Mrs. E. C.	Orange	Alive	24 96
Landerich, Minnie Belle	Orange	Alive	13 90
Lucas, Marjorie	Orange	Alive	14 86
Reuter, P.	Orange	Alive	817 28
Williams, Jane Ann	Orange	Alive	15 86
			\$949 42

Bank of A. Levy, Incorporated, at Oxnard

Acosta, Jose	El Rio, Oxnard	Unknown	\$126 01
Cerfoglia, Gabriel	Camarillo	Unknown	480 03
Willhite, Isabelle	Oxnard	Unknown	15 52
			\$622 16

Citizens Savings Bank of Pasadena, at Pasadena

Hewitt, Etta H.	R.F.D. 2, box 910, San Gabriel	Unknown	\$16 17
James Bros., by James Wong	Unknown	Unknown	60 89
Johnson, J. B., guardian, Lucy Baker	66 Worcester	Unknown	14 88
Spinetta, Eugene Leslie	76 North Fair Oaks	Unknown	17 24
			\$109 18

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

First Trust and Savings Bank of Pasadena, at Pasadena

Name	Last known address	Alive or dead	Amount
Ahlstrom, Mrs. Florence L.	777 N. Fair Oaks ave.	Unknown	\$58 66
Benson, L. L., or Eva K.	363 Ashtabula st.	Unknown	147 39
Carter, Anna M.	74 W. Walnut st.	Unknown	142 66
Chourrieu, F., or Katherine.	132 S. Pasadena ave.	Unknown	53 55
Clark, E. R.	345 N. Pasadena ave.	Unknown	62 97
Dalton, John B., Alice B., trustee.	236 N. Lake ave.	Unknown	14 84
Dillon, H. A.	128 W. Green st.	Unknown	92 16
Forves, Kenneth.	236 Oakland	Unknown	14 89
Frederick, Mrs. S. H.	39 E. Howard	Unknown	23 54
Harris, Mahala A.	136 S. Vernon	Unknown	14 60
Henderson, Norman	Palm Springs	Unknown	13 53
Horne, Mary B.	1715 25th st., Los Angeles	Unknown	13 95
Lacey, Mr. or Mrs. W. S.	374 S. 2d st., San Jose	Unknown	13 15
Leach, George L.	254 S. Hudson	Unknown	141 49
McGee, Maggie	158 E. Colorado st.	Unknown	148 40
Pierce, Cora Belle	Dewey, Yavapai county, Arizona	Unknown	62 23
Robertson, Gerald A., by Mrs. E. C., tr.	Lamanda Park	Unknown	14 38
Spaulding, Mrs. Gertrude	1514 Alice st., Oakland	Unknown	199 87
			\$1,232 26

Bank of Pinole, at Pinole

Beasley, Alma	Dover, New Jersey	Alive	\$21 95
Beasley, Warren	Dover, New Jersey	Alive	23 18
Gonsalves, Jesus	Rodeo	Unknown	382 71
Graham, Rosalie Florence	Rodeo	Alive	16 87
Hansen, John Clair	Rodeo	Alive	315 63
St. Isabel Society	Pinole	Alive	80 92
Moller, Paul	Unknown	Dead	114 31
Pereria, Joe	Crockett	Alive	100 00
			\$1,055 57

Bank of Point Arena, at Point Arena

Bridgeport Creamery Co.	Elk	Liquidated	\$10 25
Moore, George E.	Point Arena	Alive	17 91
			\$28 16

Pomona Commercial and Savings Bank, at Pomona

Andrews, H. F.	South Ellen st.	Unknown	\$412 79
Hastings, Mary	Claremont	Unknown	39 76
Johnson, Adolph C.	Unknown	Unknown	187 40
			\$639 95

Bank of Tehama County, Red Bluff

Dairyville, Aux.	Los Molinos	Unknown	\$114 53
Boggs, Margaret L.	Unknown	Unknown	40 00
Grant, T. H.	Unknown	Unknown	45 00
Mitchell, R. J.	Unknown	Unknown	30 00
			\$229 53

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Security Savings Bank of Riverside, at Riverside

Name	Last known address	Alive or dead	Amount
Armington, Mrs. M. J.	Arlington	Unknown	\$43 17
Baldwin, Chas. D.	595 Orange st., Riverside	Unknown	21 23
Barney, B. B.	Unknown	Unknown	33 82
Board, Adelaide	Unknown	Unknown	19 23
Boone, Henrietta F.	Warrington Hotel	Unknown	149 66
Brilen, Dorie S.	Unknown	Unknown	42 80
Brown, Jack, by B. Brown	Unknown	Unknown	11 15
Burks, Eva	183 Cottage st.	Unknown	15 62
Clark, Hester	Unknown	Unknown	33 43
Cleveland, Arthur M.	Unknown	Unknown	313 64
Compton, A.	Unknown	Unknown	65 38
Condon, Lillian	Unknown	Unknown	19 69
Ferrell, Geo. D., Jr.	Unknown	Unknown	13 12
Foster, Norman, H., by Mrs. Bannie	451 Jurupa ave.	Unknown	19 71
Gilliland, Edwin J., or Helen M.	Corona	Unknown	22 52
Green, H. Viola	Unknown	Unknown	40 95
Gregory, Angelina N. J.	1889 Park ave.	Unknown	68 20
Harma, Martha E., or Mrs. J. S. Ballard	Lincoln Heights	Unknown	11 15
Harrison, David Milton	Unknown	Unknown	28 18
Kolb, T. B.	Unknown	Unknown	41 11
Laurence, Roger	Unknown	Unknown	12 25
Lochlin, Martha May	Unknown	Unknown	57 59
Mansfield, Francis, trustee	Sherman Institute	Unknown	19 80
Mather, Mrs. Emma	Unknown	Unknown	32 67
McKee, Bronson	Seattle, Wash.	Unknown	14 53
Meneley, Helen S.	Unknown	Unknown	17 44
Miller, Rebecca	Unknown	Unknown	159 53
Muzzy, J. T.	Unknown	Unknown	43 23
Nuttle, Maria M.	1790 Park ave.	Unknown	71 46
Omsted, E., or Pauline	Constancia, Cuba	Unknown	83 33
Pablo, John	Sherman Institute	Unknown	84 78
Reinhuber, Wm.	Unknown	Dead	180 91
Richmond, Esther G.	Unknown	Unknown	36 53
Searnell, Mrs. E. W. P.	Unknown	Unknown	42 57
Smith, Mary Hooker	Colton	Unknown	37 40
Snyder, H. M.	1627 S. Hope st., Los Angeles	Unknown	23 48
Ward, Ida May	Unknown	Unknown	22 11
Wardrobe, W. F., trustee	Armada	Unknown	16 73
Weed, Mary J.	Unknown	Unknown	17 70
White, Mrs. J. E.	Unknown	Unknown	148 40
Woodman, John A.	698 14th st.	Unknown	165 60
			\$2,301 80

California Trust and Savings Bank, at Sacramento

Andrada, J. C.	535 36th st., Oakland	Unknown	\$103 07
Alacon, Tone	922 2d st., Sacramento	Unknown	153 54
Boboo	Unknown	Unknown	178 35
Chama, Maya	Unknown	Unknown	14 73
Daal, H. A.	1615 8th st., Sacramento	Unknown	38 50
Donadel, John	Unknown	Unknown	156 74
Fay, Mrs. P., trustee	1017 Natoma st., San Francisco	Unknown	92 01
Kinsey, A. K.	Biggs	Unknown	470 33
Laurinaga, Juan	925 Front st., Sacramento	Unknown	21 23
Leng, Kweng Cho	735 Clay st., San Francisco	Unknown	177 26
Looftbourrow, H. L.	809 1st, Sacramento	Unknown	46 59
Maynard, Mason	Spring Garden	Dead	296 98
Moffett, Katherine F.	1700 N st.	Unknown	44 60
Morodomi, S.	1406 4th st.	Unknown	11 24
Ning, Chang	920 3d st.	Unknown	77 10
Olding, Mrs. A. F.	4407 Kentucky ave., Oxfordshire, Eng.	Unknown	497 95
Singh, Bachinet	Box 12, Colusa	Unknown	10 57
Singh, Ban	Unknown	Unknown	19 61
Singh, Budh	Unknown	Unknown	13 95
Smislan	Unknown	Unknown	307 34
			\$2,765 46

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

San Bernardino Valley Bank, at San Bernardino

Name	Last known address	Alive or dead	Amount
Ellison, Nannie, trustee for Wm. C.	821 Main st., Albuquerque, N. Mex.	Unknown	\$10 61
Greer, B. F.	629 Hearst Bldg., San Francisco; Douglas, Kansas	Unknown	61 69
Hansen, Chris., by Mrs. Agnes Benedict	Unknown	Unknown	16 45
Hansen, Ray, by Norma Hansen, tr.	Unknown	Unknown	18 59
Hillis, Lucy, trustee for Elmore T., Jr.	Barstow	Unknown	81 73
Hillis, Mary Duane	Barstow	Unknown	19 58
Mason, Earl and Gertrude, by Mrs. R. Stratton, guardian, Roscoe Goodcell, Legal guardian	489 7th st.	Unknown	34 44
Miller, Mrs. C. E., trustee for E. O.	Unknown	Unknown	21 64
Miller, Samuel Kendall, by Georgiana K. Miller, trustee	Unknown	Unknown	21 16
Peck, Vernon	439 Arrowhead ave.	Unknown	27 33
Peterson, Mr. or Mrs. J. A.	Unknown	Unknown	17 02
Phinney, Lillie B.	Unknown	Unknown	27 75
Reed, Marion, or Mrs. Beulah	Nehalem, Tillamook, Oregon	Unknown	426 72
San Bernardino Board of Fire Underwriters, W. H. Dixon, secy. and treas.	Unknown	Unknown	38 82
Smith, Mrs. Agnes	566 9th st.	Unknown	37 55
Weatherman, David, by Mrs. Silas, trustee	Unknown	Unknown	51 19
			\$912 27

San Diego Trust and Savings Bank, at San Diego

White, Mrs. A. M.	National City	Unknown	\$37 98
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Security Trust and Savings Bank of San Diego, at San Diego

Greenberger, Joseph	Unknown	Unknown	\$218 05
Hansen, Harry N.	1312 Front st.	Unknown	393 10
			\$611 15

American Trust Company, at San Francisco

464 California Street Office			
Byrne, Rev. Phillip	1243 Stanyan st.	Unknown	\$19 03
Campbell, Ira G.	Unknown	Unknown	23 41
Churchill, M. A.	Napa	Unknown	12 45
Estate of Karl Howard	Unknown	Dead	119 76
Estate of Stephen D. Ives	Unknown	Dead	178 00
Estate of Edward Pollitz	Unknown	Dead	109 55
J. D. Milton Oil and Development Co.	Unknown	Unknown	138 22
Rodgers, Elizabeth	Hotel Fairmont	Unknown	46 25
Tobin, Mary D.	840 Powell st.	Unknown	14 07
Savings Union Office			
Alabakon, Andres	139 Townsend st.	Unknown	279 17
Althof, Lottie L.	2775 Telegraph ave., Oakland	Unknown	14 39
Amos, Tiffany M.	Simpson, Nevada	Unknown	29 07
Anderson, Robert, Jr., and Emma A.	Los Gatos	Unknown	12 16
Baker, Mrs. Elise	1224 6th st., Alameda	Unknown	330 23
Bardsley, Leonard	Hotel Thomas	Unknown	17 72
Barry, Margaret J., trustee, Ethel	Courtland	Unknown	11 30
Bates, Henry S., trustee, Merrill	101 Montgomery st.	Unknown	47 90
Baum, Margarita	276 Leet st., Oakland	Unknown	16 61
Bay, Lewis I., or Maude	Watsonville	Unknown	18 81
Beck, Eva G.	431 Lagunitas ave., Oakland	Unknown	43 81
Beck, Rollo H.	3219 Briggs ave., Alameda	Unknown	20 88
Benjamin, Leung Jim	915 4th st., Sacramento	Unknown	17 84
Bird, Donald M.	5436 Locksley ave., Oakland	Unknown	69 06
Bithell, Villard or Sophie	First National Bank Bldg.	Unknown	46 04
Blair, John G.	Alaska Packers Association, 310 Sansome st.	Dead	160 10
Blumenthal, Alvita H.	Palace Hotel	Unknown	18 33
Braida, John	3408 Woodland ave., Seattle, Wash.	Unknown	25 21

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

American Trust Company, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Savings Union Office—Continued			
Cahalan, Harry F.	Petaluma, R.F.D. No. 2	Unknown	\$74 94
California Co-operative Society	c/o Geo. W. Lewis, 712 Larkin st.	Unknown	13 40
Cannon, Flora B.	3720 Telegraph ave., Oakland	Unknown	11 15
Carter, Dr. Martin G. or Ella R.	1638 Cimarron st., Los Angeles	Unknown	15 22
Carter, Richard	Mammoth, Shasta County	Unknown	27 07
Casey, Frank H.	162 Bernard st.	Unknown	504 66
Cheung, Mooie	Stockton Asylum	Unknown	173 35
Christiansen, Hans H.	360 Elizabeth st.	Unknown	13 71
Church, Frank, trustee for John I.	Taylorsville, Plumas County	Unknown	10 11
Clark, Frank A.	S. F. Protestant Orphan Asylum	Unknown	19 43
Clarke, Frank E.	Niles, Alameda County	Dead	52 89
Clinch, William G.	2310 Buchanan st.	Dead	81 62
Coombs, Wm. B.	Little River, Mendocino County	Unknown	20 45
Cooper, Anita H.	Burlingame	Unknown	10 44
Cressey, Ellen M., or Laura Gear	2844 California st.	Unknown	38 77
Curtis, Carleton A.	Fort Bragg	Unknown	97 64
Danielson, Peter	c/o Northern Bank and Trust Co., Seattle, Wash.	Unknown	101 95
deSilveira, Jose V.	Athlone, Merced County	Unknown	11 82
De Jogh, Ivanhoe	831 Clayton st.	Unknown	12 97
Demarest, David D.	1710 Walnut st., Berkeley	Dead	20 87
Dexter, Rusha W.	379 Santa Clara ave., Oakland	Unknown	31 26
Dietz, Lizzie A.	2115 Scott st.	Unknown	15 95
Dittmas, Cecil H., trustee, Barbara	Misich P.O., San Luis Obispo County	Unknown	17 43
Donahue, Henry M.	c/o Pacific Mail, S. S. Siberia	Unknown	2,303 35
Dougherty, Dave	Cuprite, Nevada	Unknown	13 84
Dresser, Nell	Paso Robles	Unknown	40 49
Dunne, Viola H.	Gilroy	Unknown	16 87
Dunn, Virginia L.	562 Waller st.	Unknown	145 43
Dutton, Henry S.	700 Mason st.	Unknown	24 77
Edwards, Richard C.	1451 Union st.	Unknown	10 97
Egerton, Ada S. or Josephine	616 Baker st.	Unknown	389 00
Eldredge, Zoeth S., or Frances	2621 Divisadero st.	Dead	11 76
Ensign, William H.	Roberts, Los Angeles County	Unknown	20 28
Fall, Margaret T.	Paris, France	Dead	21 88
Fenton, Henry	San Jose de Guatemala, Central America	Unknown	33 70
Ferguson, Tillie J.	315 5th st.	Unknown	10 58
Foley, Patrick	639 Bryant st.	Unknown	7,757 68
Fox, George W.	Redwood City	Unknown	13 40
Frediani, Giuseppe	2727 California st.	Unknown	15 94
Fryer, Ernest C.	Kelvin, Arizona	Unknown	12 93
Gillagher, Ernestine E.	1590 Sacramento st.	Unknown	12 77
Girin, Gertrude V. or Etienne	1418 Waller st.	Unknown	18 61
Garwood, Daniel S.	Livermore	Unknown	30 56
Gillihan, Allen F.	Health Department, Oakland	Unknown	15 55
Glessner, Chauncey M.	1400 Van Ness ave.	Unknown	15 82
Goldstein, Percy I.	338 45th st., Oakland	Unknown	15 09
Goudy, Joseph	2243 Turk st.	Unknown	54 31
Graham, John	964 Haight st.	Unknown	15 15
Grant, Ella	420 Bartlett st.	Unknown	15 83
Gray, Charles R.	141 Sicksels	Unknown	31 58
Greenwood, Chester C.	626 York st., Vallejo	Unknown	12 29
Gustave, Alfonso R.	820 Sutter st.	Unknown	173 60
Hamilton, William J.	3284 Mission st.	Dead	21 22
Hannah, William	Cisco	Unknown	272 18
Hanson, Charles W.	1214 Laguna st.	Unknown	12 74
Haswell, Nellie C. or Mary	576 Greenwich st.	Unknown	24 28
Heuck, Fanny H., Executrix	716 Franklin st.	Unknown	2,030 13
Higgins, Raymond A., trustee	660 Bush st.	Unknown	22 20
Hilemon, William	Oroville	Dead	105 49
Hislop, John	c/o Arnold and Company	Unknown	16 79
Hobro, George F.	2138 Divisadero st.	Unknown	40 77
Horan, James	St. Johns, 8th and Howard sts.	Unknown	877 33
Hosking, Mrs. M. J., executrix of estate of W. Hosking	Redlands, San Bernardino County	Unknown	15 24
Howard, Harry	Leviathan Mine, Yucca, Arizona	Unknown	17 45
Hoyt, George L.	895 Mission st.	Unknown	18 56
Huber, Valentine	682 46th ave.	Unknown	36 83
Hunt, Harry C.	200 Laurel st.	Unknown	90 94
Hutchinson, Lincoln	9 Canyon rd., Berkeley	Unknown	22 01
Hyne, Henry A.	Belmont, San Mateo County	Unknown	282 58
Irwin, William R.	1506 29th ave., Oakland	Unknown	14 73
Jarvis, Alice	3765 Army st.	Unknown	11 37
Johnson, Ada, trustee, Maurice Dore	210 California st.	Unknown	45 84
Johnson, Anna	3 Peralta ave.	Unknown	19 07
Johnson, Evelyn D., or Walter S.	833 Cabrillo st.	Unknown	24 44
Johnson, Sillie J.	Crocker Old Peoples Home	Dead	357 48
Jones, Julia L.	634 Ashbury st.	Unknown	13 76

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

American Trust Company, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Savings Union Office—Continued			
Jones, Latona H.	1164 W. 37th pl., Los Angeles	Unknown	\$131 98
Judy, Walter or Grace, trustees, Clayton Kauffman, Eugene or Florence, trustees for Jean F.	Roseville	Unknown	11 02
Kelham, Mary I., trustee for Frederick B. Kelton, Matilda E., tr., for Lorenzo, Jr.	740 Mission st.	Unknown	16 48
Kentfield, Harriet	Sharon Bldg.	Unknown	322 74
King, Eliza F.	1714 Oak st., Alameda	Unknown	12 63
Kummerlander, Frank, tr., for R. Simcoe.	333 Fremont st.	Dead	132 27
Kustel, Albert J.	1501 Van Ness ave.	Unknown	11 58
Lennon, Roger	1256 Broadway	Dead	67 84
Lohman, Grace H., trustee for Alice	268 Market st.	Dead	108 23
Lonnberg, Mrs. Lisi	c/o Wm. Cluff Company	Dead	11 56
Loughran, Lizzie	Los Altos	Unknown	71 30
Luse, Edna	1145 Pine st.	Unknown	29 45
Lux, Frank A., Jr.	St. Catherine Home	Unknown	38 05
Mass, Joseph	111 Montgomery st.	Unknown	19 71
Madrid, Ygnacio	Baldwin House, 6th and Market sts.	Unknown	10 67
Martini, Emma A.	42 McKibbin st., Brooklyn, N.Y.	Unknown	965 38
McDonald, George	1950 Washington st.	Unknown	151 36
McKee, Mary	2834 Divisadero st.	Unknown	197 16
McKenzie, Phillip	Veterans Home, Napa County	Unknown	102 27
MacKinley, Jennie J.	119 Serpentine	Unknown	13 87
MacLeod, Marian, trustee for Marian K. Campbell	Pacific and Battery sts.	Unknown	1,048 99
McNyre, William L.	135 Hayes st.	Unknown	12 97
Mead, Lewis D., (Incompetent)	726 Fillmore st.	Unknown	38 54
Miller, Lizzie M., or Helen A.	Unknown	Unknown	900 00
Molera, Ensebino	Butler Bldg.	Unknown	10 49
Mulligan, James, or Mary A. Norris	2925 Bray ave., Fruitvale	Unknown	32 30
Munton, Ernest or Frances	2025 Sacramento st.	Unknown	27 92
Ng Gee Kit	986 Page st.	Unknown	10 62
Overend, Elizabeth	Larkspur	Unknown	16 22
Painter, J. B., Company	781 Clay st.	Unknown	17 33
Parker, Caroline L.	81 Clara ave.	Dead	47 15
Powell, Alvin	514 Kohl Bldg.	Unknown	67 97
Power, John	2545 Van Ness ave.	Unknown	15 35
Prendergast, John W.	Thayer Bldg., Oakland	Unknown	57 72
Reese, Harriet	S. S. Sierra	Unknown	167 62
Rey, Emile	510 W. 31st st., Los Angeles	Unknown	26 68
Richardson, Alfred D.	12 Bartol st.	Unknown	39 21
Riley, Thomas	211 Gough st.	Unknown	461 78
Roller, Frank R.	Watsonville	Unknown	26 37
Ross, Chas. T.	6 Mile House	Unknown	835 55
Safra, Juse	West Berkeley	Unknown	22 32
Salter, Thomas C.	1714 Fell st.	Unknown	13 66
Samuels, Abraham M.	833 Kearny st.	Unknown	29 26
Sausalito Bay Land Company	92 7th st.	Unknown	42 05
Schager, Ernest L.	1740 Polk st.	Unknown	10 17
Schernstein, Eleanor H.	303 California st.	Unknown	11 34
Schier, Herman	442 Haight st.	Unknown	12 36
Schmitt, Emma	San Rafael	Unknown	116 92
Schoenfeld, Ben.	6 Alexandria Terrace, Whitley Bay, North Cumberland, Eng.	Unknown	17 64
Schroeder, Francis C.	822 29th st., Oakland	Unknown	60 43
Sexton, George B., trustee for Roger Kornshoett	522 Market st.	Unknown	37 10
Shaw, Edith A.	c/o Reilly Bros., 129 O'Farrell st.	Unknown	318 46
Shaw, Virgil F.	1532 Cole st.	Unknown	20 34
Sherman, George R., and Frances (dead)	1120 Jackson st.	Unknown	10 22
Skellenger, H. D.	2758 Union st.	Unknown	19 75
Smith, Hulda G. and Harry G.	748 Hunter st., Stockton	Unknown	149 23
Smith, Lancelot H., or Rosa	Rutherford	Unknown	37 25
Smith, Thos. H., and Ida E.	Vancouver, Wash.	Unknown	1,006 64
Spengler, Albert	1710 Waverly st., Palo Alto	Unknown	29 06
Spiers, Katherine E.	Mountain View	Unknown	10 30
Strouse, Emilie, gdn., for estate of Albert Strouse	1040 Monadnock Bldg.	Unknown	15 79
Strouse, Emilie, gdn. for estate of Mark Sue, Locke	N.E. cor. Gough and Vallejo sts.	Unknown	11 12
Suenderman, Charles or Henry	2412 Pacific ave.	Unknown	23 70
Thompson, Mary F.	2412 Pacific ave.	Unknown	23 70
Todd, Cora	202 Sansome st.	Unknown	10 88
Tskoores, George	Colma	Unknown	181 75
Twombly, Margaret	1905 McAllister st.	Unknown	38 50
Vincent, William	1480 Waller st.	Unknown	18 81
	834 Cabrillo st.	Unknown	23 25
	31 Tilden st.	Unknown	27 35
	2641 Sacramento st.	Unknown	19 27
	221 Front st.	Unknown	31 41

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

American Trust Company, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Savings Union Office—Continued			
Wahlberg, Harold E.	Los Molinos	Unknown	\$16 87
Watts, Alvin	Protestant Orphan Asylum	Unknown	11 92
Weber, John D.	2610 Hyde st.	Unknown	423 03
Webster, Frederick W.	511½ Fellst.	Unknown	24 36
White, Charles A.	R.F.D. box 94, Sanger	Unknown	100 22
White, Geo. W.	2076 Ellis st.	Dead	161 04
Whitney, Grace C.	Pacific Grove	Unknown	13 20
Williams, Mrs. Florence D., tr. for Beatrice	2425 Piedmont ave., Berkeley	Unknown	29 51
Woods, Josephine G.	2000 California st.	Unknown	41 65
Wright, Fanny M.	641 O'Farrellst.	Unknown	11 11
Wadsworth, Emma, gdn., of J. W.	1223 Yorkst.	Unknown	34 26
Russ Building Branch			
Adams, Arras, trustee for Edith Marie	79 Sharon st.	Unknown	11 46
Braun, Helen, trustee for Harry	Unknown	Unknown	30 42
Barney, Mary B., or Thos. R.	Unknown	Unknown	170 79
Brown, Mary E.	2195 Bush st.	Unknown	583 16
Canova, Giacomo, or Angelina	Unknown	Unknown	660 85
Cohen, Emma B.	Fruitvale, Alameda County	Unknown	33 20
Curran, Anthony J.	635 Vallejo st.	Unknown	26 16
Chapman, Grace A., tr., for Ione Grace	140 Fillmorest.	Unknown	17 52
Edwards, Kathryn F., trustee for William J., Jr.	1530 Burlingame ave.	Unknown	47 84
Edwards, Kathryn F., trustee for Kathryn Egan, Thos., or Theresa	1530 Burlingame ave.	Unknown	47 84
Harrison, Virginia	667 3d ave.	Unknown	10 64
Hutchinson, Helen J., tr. for Catherine	Unknown	Unknown	861 32
Jacobson, Carl F., tr. for Gladys Tremain	Unknown	Unknown	39 85
Jones, E. V.	Unknown	Unknown	65 08
Kentfield, Edward E.	1727 9th ave.	Unknown	45 35
Kellond, Katherine S., tr. for Harriet Elizabeth	Unknown	Unknown	55 34
Knudson, H. D., Trustee for Duncan H.	23d Infantry, Camp Travis	Unknown	92 94
London, Theresa	177 17th ave.	Unknown	16 39
Peterson, Albot	2346 McAllisterst.	Unknown	14 28
Ryer, Blanch, or Doris Fletcher	789 Howard st.	Unknown	791 17
Randolph, Flora A.	Unknown	Unknown	89 79
Ritche, Agnes, or W. L.	2962 Derbyst., Berkeley	Unknown	18 32
Taylor, Samuel H., Jr., trustee	Unknown	Unknown	60 90
Warner, Sam B., or Helen W.	123 Bonita ave., Piedmont	Unknown	10 51
Williams, Sarah	c/o McCutchen, Olney and Willard	Unknown	35 16
Wallace, J. P., guardian	c/o Mrs. Gomez, Travelers' Aid Society	Unknown	103 57
Wagener, A. C., tr. for David H.	1770 Pacific ave.	Unknown	87 75
American National Bank, C. D. No. 14413 (Issued May 9, 1905, purchaser unknown)	Unknown	Unknown	10 91
Mission Savings Bank Branch			
Brown, Albert W.	3522 19th st.	Unknown	14 76
Cauley, James	82 Brady st.	Unknown	26 98
Dilbert, L. C.	352 Dolores st.	Unknown	14 62
Driscol, Timothy	2290 Mission st.	Unknown	14 46
Einset, Christian	951 Dolores st.	Unknown	12 08
Enright, John	2128 3d st.	Unknown	856 75
Gallagher, Joe	2036 Mission st.	Unknown	152 39
Glenn Park Outdoor League	319 Cherery st.	Unknown	14 11
Grimley, Frank J.	57 Sharon st.	Unknown	83 91
Hackett, Arthur E.	1103 Valencia st.	Unknown	53 07
Hays, J. A.	227 San Jose ave.	Unknown	18 16
Hind, George U.	310 California st.	Unknown	76 44
Hyland, John	Hotel Rec.	Unknown	14 75
Jones, Adam W.	142 Hearst ave.	Unknown	16 69
Kelley, Mae M.	171 Jersey st.	Unknown	14 85
Lichenwalter, H. C. W.	594 Valencia st.	Unknown	23 01
Maguire, John H.	314 6th st.	Unknown	19 51
Martinson, Edith	636 Shotwellst.	Unknown	11 76
Mathesen, Hans	767 Treat ave.	Unknown	72 45
McQuaide, Emma L.	1092 Masonic ave.	Unknown	32 89
Nelson, Albert	3481 17th st.	Unknown	20 25
Noonan, Helena	2108 Hayes st.	Unknown	14 73
Otis, F. W.	342 San Carlos ave.	Dead	14 09
Phillips, Charles	129 Liberty st.	Unknown	14 79
Reagon, Thos.	1514 7th ave.	Unknown	214 34
Reisman, Marie A.	50 Ramona st.	Unknown	18 43
Rowe, Lilia	184 San Carlos ave.	Unknown	312 90
Southerland, C.	2191 Mission st.	Unknown	29 48
Stentz, Monika	381 Shotwellst.	Unknown	15 54
Summers, Bertha	204-A Valencia st.	Unknown	13 64
Taylor, Elizabeth	352 Dolores st.	Unknown	12 87
Toarsten, Verein	141 Albion st.	Unknown	24 55
Woodfield, W. H.	3523 17th st.	Unknown	13 28

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

American Trust Company, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Portuguese-American Branch			
Azeveda, A.	Unknown	Unknown	\$14 00
Anderson, Frank	Unknown	Unknown	501 52
Avila, Jose Matos	Point Reyes	Unknown	14 21
Baptista, Antonio Teixeira	San Bruno	Unknown	15 67
Frade, Joao da S.	S.S. Pride of the River	Unknown	24 60
de Freitas, Jose L.	Fresno	Unknown	223 59
Kukaniza, Milan	1054 12th st., Oakland	Unknown	10 68
Machado, Manuel Simas	Lafayette	Unknown	51 87
Martin, Mary Francis or Manuel Silveira	122 Ellis st.	Unknown	10 36
de Mattos, Victorio	979 Market st., Oakland	Unknown	43 03
de Menezes, Manuel Paine	927 Folger ave., Berkeley	Unknown	18 56
Pacequeiro, Manuel da Silva	Oakland	Unknown	22 96
Perry, Vincent Denis	San Leandro	Unknown	150 70
Roza, Antonio S.	San Rafael	Unknown	55 94
Salvador, Jose	33 Clay st.	Unknown	103 47
Silvera, Manuel de Souza	738 Harrison st.	Unknown	10 11
Valladares, Augusto	748 Vallejo st.	Unknown	398 55
Broadway Branch, Oakland			
Andrews, Elizabeth	1734 Linden st., Oakland	Unknown	20 32
Andrews, N. G.	1109 Oak st.	Unknown	11 62
Bailey, Mrs. E. A., or Miss Ruth M.	Unknown	Unknown	15 90
Baker, S. T.	Unknown	Unknown	85 18
Barber, James B., Tax Collector	Unknown	Unknown	133 95
Berk, Henry P.	1116 2d ave.	Unknown	10 00
Boland, Beatrice, or Mary S. McKenzie	936 12th st.	Unknown	15 23
Bonstell, E. C., or C. L.	1830 Castro st.	Unknown	34 36
Brown, Harry K.	567 17th st.	Unknown	12 06
Carter, Sam	Rex Hotel	Unknown	207 33
Chilen, Geo. W.	616 18th st.	Unknown	152 11
Chope, Emmett	Unknown	Unknown	20 80
Cooper, Mrs. Kita, tr. for Carmelita Eloise	1633 6th ave.	Unknown	11 38
Cottier, Mary E., tr. for Thomas Allen	5835 Bayview ave.	Unknown	53 22
Craig, Walter S.	1540 Broadway	Unknown	54 27
Crowley, Mrs. T. J.	2046 Mitchel st., Fruitvale	Unknown	21 65
Crozier, Georgie E., or Sarah J. Lee	Unknown	Unknown	15 14
Curran, Edward H.	1118 18th st.	Unknown	39 93
Cye, Kousaku	331 6th st.	Unknown	22 15
De Pedro, Antonio Aguiar	1797 7th st.	Unknown	16 07
Dickenson, J. W.	1023 Magnolia st.	Unknown	25 61
Doane, Lizzie L.	1630 11th st.	Unknown	29 50
Ely, Emilie, or Doretta Heider	368 Clifton st.	Unknown	199 34
Embury, Mrs. Sarah A.	2301 Bancroft Way, Berkeley	Unknown	12 36
Fischer, Alfred	511 15th st.	Unknown	11 04
Fleming, Robert C.	3020 College ave., Berkeley	Unknown	21 36
Foley, Thomas	638 36th st.	Unknown	14 06
Goldthorpe, Lewis	Unknown	Unknown	50 00
Goldthorpe, Lewis	Unknown	Unknown	50 00
Gow, Jew	250 Perry st.	Unknown	13 28
Griffin, Mate E.	903 Virginia st., Vallejo	Unknown	28 16
Gwilt, John M., trustee for Gertrude E. Fant, or John E. Fant	906 Broadway	Unknown	10 28
Hall, Frances	3888 Howe st.	Unknown	12 45
Harrier, Maria L., or Maude H. Heyne-mann	539 39th st.	Unknown	12 12
Henderson, James	828½ Broadway	Unknown	45 35
Higgins, Ronald De Wolf	Castle Apts., 41st and Piedmont ave.	Unknown	10 57
Hilliard, Dr. Ruth	3235 Telegraph ave.	Unknown	47 15
Hubs, Mrs. J. J., tr. for Ray E. Ingraham, Mrs. Carrie, tr. for Kenneth Le Forest Maehler	Tracy, San Joaquin County	Unknown	14 19
Joe, (Chinese)	1070 57th st.	Unknown	12 36
Johnson, Mary A.	8th st.	Unknown	92 47
Jones, Claudia H.	458 Bay View ave.	Unknown	17 39
Karrigan, Chas.	802 Center st.	Unknown	20 70
Katzenberger, Alois	817 Jefferson st.	Unknown	91 95
La Rue, A. C., trustee for Francis May	723 14th st.	Unknown	12 00
Lasserot, Catherine	2941 Myrtle st.	Unknown	12 44
Long, Richard Henry	4693 West st.	Unknown	62 15
Low Young, Sam and Company	Unknown	Unknown	14 63
MacLean, Nana Bryant, tr. for William Mann, J. F., or Mrs. J. F.	918 7th st.	Unknown	810 20
Martin, G. E.	Ye Liberty Theatre	Unknown	19 71
Martinelli, Mrs. M.	2638 College ave.	Unknown	28 64
McGinnis, F. H.	c/o Cal. High Com., Sisson	Unknown	35 93
McGrade, Mrs. S. C., or Frank	San Leandro	Unknown	10 24
McKernon, James L., or Edith F.	5501 Kales ave.	Unknown	38 80
McLennan, K. C.	805 59 st.	Unknown	14 12
	210 E. 15th st.	Unknown	13 33
	1301 7th st.	Unknown	26 82

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

American Trust Company, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Broadway Branch, Oakland—Continued			
Merrill, H. A., trustee for David H.	5536 Manila ave.	Unknown	\$39 98
Mertens, T. B.	1607 39th ave.	Unknown	39 93
Metcalf, Martin K., or Louise M.	Bushnell pl., Berkeley	Unknown	18 80
Miller, Mabel L.	1633 Bonita ave., Berkeley	Unknown	115 34
Morris, Charles M.	c/o Company I 25th Infantry	Unknown	14 98
Nedderman, Mary J.	1003 E. 24th st.	Unknown	58 61
Olson, Mrs. Andrine	1736 11th ave.	Unknown	30 28
Parker, Mrs. Sadie	1032 Gates ave., Brooklyn, N. Y.	Unknown	10 08
Phillips, Mary	c/o Thomas Cook and Son, San Francisco	Unknown	32 07
Pillione, J. B.	1036 45th st.	Unknown	12 48
Powe, Edwin	Unknown	Dead	77 15
Proudley, Henry W., or Mrs. Alma Woogerd	1624 Washington st.	Unknown	198 46
Rainer, Wilhelmina	23 East st., San Jose	Unknown	14 08
Roberts, Louis	115 Woolst.	Unknown	27 74
Rogers, Harry E., executor	4629 San Bruno ave., San Francisco	Unknown	22 20
Schneider, Itskow	27 Market st.	Unknown	17 89
Security Building Co. (Reserve fund)	1016 Broadway	Unknown	13 03
Silverman, M.	221 Broadway	Unknown	15 37
Smith, A. O., tr. for Robert E. Walsh, Jr.	Grangeville, Idaho	Unknown	14 44
Spalding, Stella M., or B. T.	c/o W. W. Tucker Company, 14th and Webster st.	Unknown	17 21
Stern, F. W.	Unknown	Dead	64 60
Tevlin, I. J., trustee for Joseph	1448 6th st., West Berkeley	Unknown	55 55
Trujillo, Natividad Fernandez	1800 Alice st.	Unknown	76 84
Van De Mark, Lucy M.	1535 E. 38th st.	Unknown	29 16
Vanos, Tom	61st st. and San Pablo ave.	Unknown	20 45
Vickery, Jennie	28 Vernal ave., Piedmont	Unknown	241 60
Whitaker, Helen	1469 12th st.	Unknown	73 33
First Berkeley Branch			
Andrews, T. L.	Unknown	Unknown	259 73
Blake, Mrs. E. M.	2608 Milvia st.	Unknown	92 15
Booth, W. C.	2229 Ashby ave.	Unknown	44 61
Bradley, Mrs. E. M., trustee for Gladys	Alameda	Unknown	29 70
Campbell, J. S.	Unknown	Unknown	301 87
Chambers, Mrs. Katie	2018 Francisco st.	Unknown	28 09
De Frietas, Marie Andre	Unknown	Unknown	15 84
Hansen, Lucille M.	2316 1/2 Bancroft way	Unknown	100 00
Hareb, Addie	Unknown	Unknown	10 00
Klos, Mrs. Ida M.	Unknown	Unknown	16 21
Lehe, W. E.	2617 Benvenue ave.	Unknown	64 15
Heath, Eugene Schofield, or Virginia S.	Vinings, Georgia	Unknown	184 34
Morris, Abbie	Unknown	Unknown	20 00
Murphy, Mrs. Alice	2227 Dwight way	Unknown	29 28
Simons, A. B.	Unknown	Unknown	12 50
Tace, Jhon	Center st.	Unknown	10 41
Tipton, Mary N.	Unknown	Unknown	306 00
Tyng, Gong	1638 Josephine st.	Unknown	11 15
Vinzent, A. S.	2308 Haste st.	Unknown	17 89
Wood, Georgia A.	Thousand Oaks	Unknown	97 98
Westerberg, Andrew	1812 McGee	Unknown	64 41
Widmann, Pauline L.	4263 24th st., San Francisco	Unknown	43 00
Woodworth, Anna L., and Lyman	1330 Alice st.	Unknown	15 78
Bank of Alameda Branch			
Carey, Annie	1432 Webster st.	Unknown	51 63
Culoves, A.	1311 Park st.	Unknown	23 29
De Venoe, Clarence S., Ida Bell De Venoe, trustee	282 Jayne ave., Oakland	Unknown	33 14
Fegan, Louise, or Jas.	Tiburon	Unknown	16 40
Field, Emma	Lima, Peru	Unknown	525 95
Fink, Mrs. Celia V.	1031 Fair Oaks	Unknown	61 76
Fitspatrick, John Farrell	Lebec	Unknown	12 54
Erickson, Wm. L.	1716 Fell st., San Francisco	Unknown	11 99
Flood, Mary	1235 Regent st.	Unknown	14 32
Lacau, Michel	1861 Union st., San Francisco	Unknown	57 81
Lassen, A., or Auguste L.	Unknown	Dead	10 42
Lick, Carrie, trustee for Knowland A.	2241 Alameda ave.	Unknown	74 19
Potter, Caroline	1613 Alameda ave.	Unknown	18 10
Schrader, Mrs. Amelia	1518 Buena Vista ave.	Unknown	16 79
Somers, Henry Oscar	Unknown	Dead	97 61
Thomsen, Mrs. E. W., trustee for Edw. D. Morrison	2029 Encinal ave.	Unknown	24 10
Treleven, Annie	Unknown	Dead	22 04
Thorp, Jennie L.	Unknown	Dead	21 10
Weeks, Bessie M., tr. for Julia Thomas	2255 Central ave.	Dead	25 66

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

American Trust Company, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Campbell Branch			
Dorety, Fred, and Mrs. P.	Campbell.....	Unknown.....	\$12 59
Silveria, A.	San Jose.....	Unknown.....	60 00
Walker, A.	Campbell.....	Unknown.....	316 20
Bank of Burlingame Branch			
Baradat, A., or Johanna	San Bruno.....	Unknown.....	54 37
Bryant, Susan	14 Highland ave., San Mateo.....	Unknown.....	21 15
Gilligan, Agnes A.	376 N. D st., San Mateo.....	Unknown.....	15 48
Harrington, Julia E.	Burlingame.....	Unknown.....	22 05
Hill, Jean	Burlingame.....	Unknown.....	14 87
St. Paul's Building Fund	Burlingame.....	Unknown.....	13 11
Upton, Margaret Elizabeth	Burlingame.....	Unknown.....	220 83
Concord Branch			
Dias, W. H.	Concord.....	Unknown.....	63 45
Mt. Diablo Commercial Company	Concord.....	Unknown.....	143 66
Eleventh and Franklin Branch, Oakland			
Cavaleiro, Manuel Ferreira	1238 97th ave., Elmhurst.....	Unknown.....	74 17
da Silva, Victorino	319 Jersey ave., San Francisco	Unknown.....	13 36
Mendes, Francisco Rodrigues	1485 8th st.	Unknown.....	55 34
Sylve, George	Hayward.....	Unknown.....	30 23
Elmhurst Branch			
Quinn, Miss Monica	89th ave., and Plymouth st.	Unknown.....	15 37
Sawyer, T. A., Jr.	Elmhurst.....	Unknown.....	15 97
Emeryville Branch			
Cleveland, Mabel B., or A. C.	Unknown.....	Unknown.....	10 96
Flood, G. L.	Unknown.....	Unknown.....	16 13
Goodnight, Mattie E.	3254 Adelire st., Berkeley	Unknown.....	15 22
Mitchell, Mrs. Maggie	Franklin Court Apts., 1901 Franklin st., Oakland	Unknown.....	39 99
Pereira, A., and Frank Soares	1109 34th st., Oakland	Unknown.....	161 19
Russell, Mrs. A. M., trustee for Charles Wysinger	1182 34th st., Oakland	Unknown.....	30 84
Wartal, Frederick	Unknown.....	Unknown.....	556 98
Whalen, Frank	Emeryville	Unknown.....	10 65
Herbert, Joseph	Unknown.....	Unknown.....	15 00
Martinez Branch			
Holmes, W. D.	Martinez.....	Unknown.....	13 20
Wilkins, Margaret Frances	Martinez.....	Unknown.....	75 98
Bank of Palo Alto Branch			
Beebe, Willard, gdn. for Violet V.	500 Palo Alto ave.	Unknown.....	18 23
Beeson, Tkla, trustee for Milton	45 Oak ave., Redwood City	Unknown.....	12 62
Bosingana, Albino	Unknown.....	Unknown.....	320 59
Davenport, W. P.	Camp Fremont, Menlo Park	Unknown.....	30 00
Duncan, Thomas	Unknown.....	Unknown.....	103 17
Forgarty, Martin	212 Emerson st.	Unknown.....	25 74
Frank, Lawrence P.	Unknown.....	Unknown.....	22 63
Hansen, Daisy	417 Emerson st.	Unknown.....	21 99
Kankel, Mrs. P.	Unknown.....	Unknown.....	100 00
Ludeke, George	Unknown.....	Unknown.....	30 00
Maconachy, Florence	305 Hamilton ave.	Unknown.....	118 92
Organ, William R.	454 Forest ave.	Unknown.....	470 72
Palo Alto Construction Co.	Unknown.....	Unknown.....	245 17
Perrotton, P.	Box 68, Menlo Park	Unknown.....	13 68
Quinn, Henry Wilder	Unknown.....	Unknown.....	14 13
Smith, Daniel	Los Altos	Unknown.....	20 53
Turner, Mrs. L. A.	Unknown.....	Unknown.....	18 00
Watters, Marjorie	Unknown.....	Unknown.....	64 65
Welch, A. J., tr. for Louise Alan Welch	244 California ave.	Unknown.....	151 36
Yarrow, Harriet	640 Waverley st.	Unknown.....	17 18
Petaluma Branch			
Modini, M.	Petaluma.....	Dead.....	14 33
Stratton, Mrs. C. H.	Petaluma.....	Dead.....	10 96
Jensen, Hans	Petaluma.....	Dead.....	23 24
Ziegler, John W.	Petaluma.....	Dead.....	623 23
Colombini, Francisco	Unknown.....	Unknown.....	28 00
Holmes, A. G.	Unknown.....	Unknown.....	14 65
Jurgensen, Fred P.	Unknown.....	Unknown.....	500 00
Ziegler, J. W.	Petaluma.....	Dead.....	350 00
Karlson, Axel	Petaluma.....	Unknown.....	14 24
McAbee, Forest L., Mrs. F. McAbee, gdn.	Petaluma.....	Unknown.....	41 57
Skabo, Inger Charlotte, Roar Skabo, gdn.	Petaluma.....	Unknown.....	44 54

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

American Trust Company, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Petaluma Branch—Continued			
Howe, Mary J.	Petaluma.....	Unknown.....	\$13 41
Walker, Joseph R., Ida M. Walker, tr.	Santa Rosa.....	Unknown.....	75 25
Walker, Ida M., tr. for Regina Walker	Santa Rosa.....	Unknown.....	37 54
Walker, Ida M., tr. for Edna M. O'Connor	Santa Rosa.....	Unknown.....	37 54
Walker, Ida M., tr. for Inez M. McFarlane	Santa Rosa.....	Unknown.....	37 54
Parry, Anna M.	Petaluma.....	Unknown.....	155 98
Pittsburg Branch			
Donovan, T. M.	Pittsburgh.....	Unknown.....	21 25
Louis, Manual S.	Pittsburg.....	Unknown.....	80 00
Point Richmond Branch			
Boyce, L. F.	Unknown.....	Unknown.....	26 63
Peiper, August	Unknown.....	Unknown.....	38 63
Richmond Branch			
Bailey, Frank R.	Unknown.....	Unknown.....	35 00
Bone, Meta S.	Unknown.....	Unknown.....	10 00
Cady, Mrs. C. A.	Unknown.....	Unknown.....	12 52
Christodulo, Costo	Unknown.....	Unknown.....	309 76
Davis, John C.	100 Ohio st.	Unknown.....	36 12
Downer, A. M.	Unknown.....	Unknown.....	106 00
Cox, Mary	Unknown.....	Unknown.....	75 80
Gillan, Jennie, and/or Mrs. M. J. Kelly	Unknown.....	Unknown.....	24 87
Gonzalez, Candido	Unknown.....	Unknown.....	15 32
Hail, Mrs. S. W.	2443 Clinton ave.	Unknown.....	10 84
Johnson, A. L.	Unknown.....	Unknown.....	22 31
Kelly, Mrs. M. J.	550 5th st.	Unknown.....	24 64
Kelly, Alice M.	R.F.D. box 19-D, West Berkeley	Unknown.....	14 67
Kitchen, Minnie A.	1811 Clinton ave.	Unknown.....	12 69
Longcor, Myrtle V.	Unknown.....	Unknown.....	86 87
Manuel, Jack	Unknown.....	Unknown.....	981 21
Molinari, J.	R.F.D. box 34-D West Berkeley	Unknown.....	13 88
Rodriguez, D. F.	927 7th st.	Unknown.....	10 52
Simmons, E. M.	Unknown.....	Unknown.....	20 20
Switzer, Joe	Standard Hotel, Point Richmond	Unknown.....	154 14
Teska, Paul F.	523 9th st.	Unknown.....	10 43
Ludewig, Victor Frederick	Unknown.....	Unknown.....	20 00
Matthews, James	Unknown.....	Unknown.....	200 00
Palrais, Francisco	Unknown.....	Unknown.....	40 00
San Jose Branch			
Blauer, Emma D.	1270 The Alameda.....	Unknown.....	45 42
Clark, Frank	Unknown.....	Unknown.....	25 00
Chambers, Mrs. W. F., or Cora Chambers			
Ruff	San Jose.....	Unknown.....	90 79
Dunton, Margaret	Pratt Home.....	Unknown.....	119 61
Funderson, Guibert F.	Unknown.....	Unknown.....	10 00
Gerlach, F. C.	223 S. 3d st.	Unknown.....	14 32
Graff, Minna	510 Elm st.	Unknown.....	36 41
Jensen, Julius	154 W. Santa Clara st.	Unknown.....	73 24
Matteson, Mrs. F. A.	42 Magnolia ave.	Unknown.....	64 68
Miguelgory, John G., Sr., trustee for John G., Jr.	Sunnyvale.....	Unknown.....	12 37
Minak, Lud.	212 Josefa st.	Unknown.....	15 56
Porter, Dr. Edw. E.	Watsonville.....	Unknown.....	26 05
Rosenberg, Francis, trustee for Philip	300 Park ave.	Unknown.....	18 46
Singh, Anough	Unknown.....	Unknown.....	10 69
Utter, Lula Treas.	Luther ave., Campbell	Unknown.....	56 94
Whitton, Mrs. Belle D., or Frances Davis	Norwood ave.	Unknown.....	14 63
Wentz, R.	Unknown.....	Unknown.....	100 00
Williams, Thelma V.	225 S. 3d st.	Unknown.....	12 72
Santa Rosa Branch			
Automobile Club, Sonoma County	Sonoma County.....	Unknown.....	170 13
Arnando, Meri	Unknown.....	Unknown.....	389 83
Blanckenberg, Erwin	Sonoma ave.	Unknown.....	16 04
Christian, Blanche	Elk P.O., Mendocino County	Unknown.....	207 80
Cunningham, W. T.	410 Carrillo st.	Unknown.....	28 66
Decker, Mary	707 Tupper st.	Unknown.....	107 44
Gowan, J. M.	Unknown.....	Unknown.....	50 00
Gregg, James	Unknown.....	Unknown.....	28 87
Hardin, John	Unknown.....	Unknown.....	150 00
Lagomarsino, Rose	Unknown.....	Unknown.....	40 61
Pino, Guiseppe Dal	Unknown.....	Unknown.....	52 01
Rea, Jessie and Bessie	Unknown.....	Unknown.....	25 00
Shaffer, Gladys	Unknown.....	Unknown.....	16 00
Squibb, Horace G.	Unknown.....	Unknown.....	100 10

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

American Trust Company, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Santa Rosa Branch—Continued			
Sund, Josie.....	Unknown.....	Unknown.....	\$19 12
Weeks, Mary D.....	Santa Rosa.....	Unknown.....	1,431 42
Weise, J. H.....	Unknown.....	Unknown.....	200 00
Williams, E. P.....	Unknown.....	Unknown.....	63 98
San Rafael Branch			
Everson, William A., and Margaret.....	San Rafael.....	Unknown.....	208 26
Fitzgibbons, James.....	San Rafael.....	Unknown.....	51 78
Leonardi, Mrs. Angelina, trustee for Tony, Mary and Katie Leonardi.....	San Rafael.....	Unknown.....	30 60
Maloney, Harold P., and Mrs. A. M.....	San Rafael.....	Unknown.....	\$14 16
McKinna, Mary C.....	Ross, Marin County.....	Unknown.....	399 17
Ramos, Maria.....	San Rafael.....	Unknown.....	11 13
Remy, Camille.....	Lansdale, Marin County.....	Unknown.....	12 43
Roy, John.....	San Rafael.....	Unknown.....	18 61
No name, 3 C.D's. issue prior to 1912.....	Unknown.....	Unknown.....	144 31
San Anselmo Branch			
Elbening, Lilia.....	Ross.....	Unknown.....	30 64
Elberling, John.....	Ross.....	Unknown.....	12 05
Foley, Thomas F.....	San Anselmo.....	Unknown.....	20 99
Friebert, Alexander and Alvina.....	Fairfax.....	Unknown.....	20 00
Glass, Melville Arnold.....	2007A Golden Gate ave., San Francisco.....	Unknown.....	16 17
Grasso, Mrs. Lizzie.....	Fairfax.....	Unknown.....	34 93
Huge, Jean.....	San Anselmo.....	Unknown.....	11 81
Keil, Arthur D.....	San Anselmo.....	Unknown.....	42 78
Reanier, Helen Elizabeth.....	San Anselmo.....	Unknown.....	13 28
Stephenson, Wm. and Annie.....	San Anselmo.....	Unknown.....	18 81
Smith, Morgan Max.....	Kentfield.....	Unknown.....	62 15
Seegelman, H. J. and Anna.....	San Anselmo.....	Unknown.....	663 78
Young, Frances M.....	Ross.....	Unknown.....	23 86
San Leandro Branch			
Neto, Manuel Gomes.....	West Oakland.....	Unknown.....	696 49
Saratoga Branch			
Marsh, Mary E.....	Saratoga.....	Unknown.....	74 16
Smead, A. G.....	Saratoga.....	Unknown.....	152 17
Sausalito Branch			
Da Silva, Manuel Fernandez.....	Woodland.....	Unknown.....	23 05
Jackson, E. W., or M. W.....	Sausalito.....	Unknown.....	18 23
Murphy, Harriet.....	Unknown.....	Unknown.....	80 27
Tamalpais Union High School, Loan fund, Class 1917.....	Sausalito.....	Unknown.....	46 38
Shattuck Square Branch			
King, Stella C.....	2501½ Telegraph ave.....	Unknown.....	13 17
Fisher, Sarah M.....	Summit ave., Mill Valley.....	Unknown.....	478 34
Sonoma Branch			
Frederickson, Frans O.....	Sonoma.....	Unknown.....	10 89
South Berkeley Branch			
Ballard, Mrs. C. W., tr. for Mrs. A. Rustad.....	1821 Woolsey st., Berkeley.....	Unknown.....	13 97
Carr, Mary C.....	544 63d st., Oakland.....	Unknown.....	149 95
Davis, Jennie C.....	2139 Essex st., Berkeley.....	Unknown.....	18 54
Dias, Edward M.....	c/o Santa Fe Co., Richmond.....	Unknown.....	105 08
Oliphant, Alfred W., and May J.....	2843 Grant st., Berkeley.....	Unknown.....	11 75
Ruggles, George Wesley.....	708 Castro st., San Francisco.....	Unknown.....	13 12
Telegraph Avenue Branch, Berkeley			
Atkinson, Florence E.....	1 Panoramic Way.....	Unknown.....	10 61
Cooke, Edwin E.....	2425 Le Conte ave.....	Unknown.....	23 20
Crump, Nadine.....	2401 Prospect ave.....	Unknown.....	28 51
Holmes, Kate E.....	2535 Hillegass ave.....	Unknown.....	28 17
Phi Gamma Delta House Fund.....	2620 Bancroft Way.....	Unknown.....	109 45
West Berkeley Branch			
Johnson, Mrs. Jessie.....	1332 3d st.....	Unknown.....	15 00
West Oakland Branch			
Antunovich, Frana.....	7th and Pine sts.....	Unknown.....	29 50
Buratovich, Tom, trustee for Nick Gasper.....			
Buratovich.....	1473 9th st.....	Unknown.....	12 86
Buratovich, Tom, guardian for Pavina.....	1473 9th st.....	Unknown.....	12 79
Duarte, Antonio Gomes.....	1797 7th st.....	Unknown.....	295 90
Lee, Alex.....	1725 Myrtle st.....	Unknown.....	31 99
			\$60,235 43

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Anglo-California Trust Company, at San Francisco

Name	Last known address	Alive or dead	Amount
Burke, Mary A.	Unknown.	Unknown	\$368 36
Cavalli, Jim	Dos Palos	Unknown	12 80
Conway, J. F., tr. for J. F., Jr.	832 Fellst.	Unknown	10 29
Cony, Gene M.	300 Baker st.	Unknown	12 26
Cerredi, Conrad	Humboldt House.	Unknown	11 38
Crouthers, J. C.	Westwood	Unknown	34 73
Derby, Delia M.	1254 Filbert st.	Unknown	21 70
Dillon, James T.	10 LeRoy pl.	Unknown	8 37
Longler, Mrs. W. D., trustee	Unknown	Unknown	10 61
Fowler, C. A.	Unknown	Unknown	159 59
Gambetta, Louis	1731 Powell st.	Unknown	14 98
Gardner	Unknown	Unknown	95 06
Gardner	Unknown	Unknown	123 79
Guild, Arthur E.	824 Eddy st.	Unknown	41 02
Hashager, Chris F.	902 Florida st.	Unknown	13 44
Johansen, C.	70 Bartlett st.	Unknown	53 65
Kelling, Mrs. H. E.	Unknown	Unknown	118 15
Marchi, Louis	2029 Fulton st.	Unknown	17 54
Midgley, Elinor M., H. L. Midgley, trustee	233 23d ave.	Unknown	13 96
Murphy, C. E., trustee Carol E. Murphy	773 Page st.	Unknown	9 00
Newbauer, Will	Unknown	Unknown	13 84
Pappas G.	Unknown	Unknown	15 39
Pedrazzini, J.	Unknown	Unknown	50 60
Perez Anthony	Unknown	Unknown	28 35
Peters, Anita M.	Unknown	Unknown	16 73
Pieri, Angelina	Unknown	Unknown	29 56
Renstrom, Gustave Lambert	2444 48th ave.	Unknown	10 04
Seiber, John	Unknown	Unknown	282 47
Selmarini, Silvestro	Half Moon Bay	Unknown	68 83
Stork, Chas.	Unknown	Unknown	23 72
Wilson, Annie	Unknown	Unknown	27 11
Young, Hilda M.	Unknown	Unknown	14 44
Zimmerman, T.	Unknown	Unknown	14 87
Fillmore Branch			
Hermanson, J. P.	Unknown	Unknown	131 22
Gordon, Kitty	2270 Sutter st.	Unknown	36 06
Kalm, Munshi	1802 Geary st.	Unknown	11 46
Leszinsky, Cyrus	2152 Sutter st.	Unknown	19 24
McDevitt, Edward	Unknown	Unknown	27 45
Oster, Naymo	685 McAllister st.	Unknown	103 38
Stevenson, Mrs. H. D.	1121 Golden Gate ave.	Unknown	12 34
Volz, Mrs. Lillian	2160 Post st.	Unknown	28 59
Zalman, Mannes	1212-A Scott st.	Unknown	14 98
Anderson, S.	Unknown	Unknown	91 22
Mission Branch			
Berman, J. L.	373 Shotwell st.	Unknown	25 32
Black, James J.	c/o Wiley B. Allen Co.	Unknown	13 47
Friesleben, H. M.	67 New Montgomery st.	Unknown	13 08
Kaplon, Harry	1305 Castro st.	Unknown	10 35
Hawkins, Grace	1747 15th st.	Unknown	10 84
Strassburger, L.	484 California st.	Unknown	19 73
White, Katie	2612 Folsom st.	Unknown	34 43
Whelan, Mrs. D., trustee	42 Francis st.	Unknown	13 04
Lawson, Sarah A.	840 Hayes st.	Unknown	11 03
Pera, Angelo	604 Castro st.	Unknown	16 18
Prangos, M.	2656 Mission st.	Unknown	16 90
Webb, James	Unknown	Dead	39 60
Wichman, Barbara, tr. George Wichman	3340 19th st.	Unknown	11 24
Seaboard Branch			
Cote, Joseph L.	Unknown	Unknown	18 79
			\$1,746 65

Bank of Montreal, at San Francisco

Holmstead, O.	c/o British Consulate, Los Angeles	Unknown	\$222 22
O'Connell, Mary	722 Taylor st.	Unknown	17 42
			\$239 64

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Canadian Bank of Commerce, at San Francisco

Name	Last known address	Alive or dead	Amount
Bates and Cheesebrough.....	Merchants Exchange Bldg.	Unknown.....	\$13 28
Bernardi, O. H.....	c/o J. J. Moore and Co.....	Unknown.....	123 22
Betts, P. G., treasurer.....	888 Folsom st.....	Unknown.....	11 60
Blanding, F. H.....	4337 Michigan ave., Chicago, Ill.....	Unknown.....	48 13
Blue Channel Mining Co.....	Downieville.....	Unknown.....	10 10
Burnham, Agnes (in trust).....	83 Divisadero st.....	Unknown.....	92 00
Catts, J. H., or D. M. Purcell.....	749 Ralston st.....	Unknown.....	57 52
Davis, Mrs. Annie.....	2040 Broadway, Oakland.....	Unknown.....	10 45
Garrety, Hugh.....	Seattle, Wash.....	Unknown.....	2,199 51
Graham, Margaret Jane.....	Stockton.....	Unknown.....	3,523 15
Greenway, R. or D.....	1921 Broderick st.....	Unknown.....	22 73
Ireland, Rachael.....	Menlo Park.....	Unknown.....	86 02
James, Mrs. E. M.....	217 3d ave.....	Unknown.....	24 65
Johnson, Miss Bertha.....	1259 O'Farrell st.....	Unknown.....	22 46
McGillivray, Donald.....	825 Bush st.....	Unknown.....	25 10
MacDonald, D., or F.....	1042 Golden Gate ave.....	Unknown.....	27 49
Mackie, Jas.....	Greenwich Seamen's Hospital, London.....	Unknown.....	70 74
Moorhead Radio Corporation.....	519 Call Bldg.....	Unknown.....	22 70
Nelson, Victor.....	846 Jackson st.....	Unknown.....	3,014 22
Pinkerton, Wm.....	c/o Bank of New Zealand, Dunedin.....	Dead.....	180 21
Schosching, Paul.....	1258 Hyde st.....	Unknown.....	12 29
Simelton, Lucy.....	2255 Vallejo st.....	Unknown.....	24 96
Smith, Rudolph.....	Hall Hotel.....	Unknown.....	14 07
Street, Victor H.....	7809 Blake st., Berkeley.....	Unknown.....	21 46
Tait, Robert.....	Adrian Hotel.....	Unknown.....	178 17
Van Horst, Louis.....	Palace Hotel.....	Unknown.....	23 50
			\$9,859 73

Crocker First Federal Trust Company, at San Francisco

Adams, Ernestine S. H.....	26th st. and Oakland ave.....	Unknown.....	\$20 23
Adams, Maude G.....	Chico.....	Unknown.....	17 71
Amos, Elizabeth P.....	1520 Larkin st.....	Unknown.....	52 27
Barth, Edwin R.....	610 Octavia st.....	Unknown.....	10 96
Battle, Michael.....	705 Laguna st.....	Unknown.....	69 92
Bell, Aubrey.....	275 25th ave.....	Unknown.....	11 98
Benedick, Joe.....	Clay st.....	Unknown.....	186 56
Berg, Andrew.....	915½ Market st.....	Unknown.....	12 12
Bithell, Villard.....	915 First National Bank Bldg.....	Unknown.....	14 85
Bowne, Denis.....	228 East st.....	Unknown.....	10 87
Brown, Amelia E.....	726-B 14th st.....	Unknown.....	11 97
Bryner, Karl.....	2084 Mission st.....	Unknown.....	15 07
Buol, John.....	Cowcord.....	Unknown.....	11 89
Burnham, Lillian M.....	2004 Bush st.....	Unknown.....	40 31
Cairns, James.....	352 Waller st.....	Unknown.....	10 85
Carroll, Celia.....	Kentfield, Marin County.....	Unknown.....	20 31
Coghlan, J. H.....	1693 Market st.....	Unknown.....	67 43
Collins, Cyrus J.....	5401 Genoa st., Oakland.....	Unknown.....	11 05
Collins, Wm. H.....	Norton Hotel.....	Unknown.....	76 05
Connolly, Anne.....	Unknown.....	Unknown.....	60 26
Connor, John S.....	Sausalito.....	Unknown.....	12 36
Constontini, Stanisloo.....	111 O'Farrell st.....	Unknown.....	59 93
Cooper, James A., tr. for Jno. J. Brooks.....	Ocean View.....	Dead.....	1,766 14
Corcoran, Thomas.....	737 Mission st.....	Unknown.....	232 63
Detviller, John, tr. for Jas. W. Loister.....	150 Jackson st.....	Dead.....	96 94
Doyle, Owen E.....	1715 15th ave.....	Unknown.....	453 83
Edises, Ada L. and Mildred.....	3346 16th st.....	Unknown.....	22 15
Elburn, Edith.....	St. Lukes Hospital.....	Unknown.....	39 05
Farr, David Kirby.....	1105 Powell st.....	Unknown.....	101 44
Filmer, Philip.....	General Delivery.....	Unknown.....	12 34
Fishback, May.....	225 Ellis st.....	Unknown.....	11 57
Flaherty, Michael.....	331 Tehama st.....	Unknown.....	16 38
Fox, Walter T.....	2021 Harrington ave., Fruitvale.....	Unknown.....	11 36
Freely, John.....	Unknown.....	Unknown.....	61 74
Galpin, Julia B., or Julita B.....	2205 Sacramento st.....	Unknown.....	18 76
Gates, James L.....	U. S. Receiving Ship.....	Unknown.....	418 82
Gibson, Anna Emily.....	140 8th ave.....	Unknown.....	25 20
Hamilton, Nettie.....	2243 Green st.....	Unknown.....	15 90
Hansen, Mons.....	614 Howard st.....	Unknown.....	204 30
Hardy, Rebecca R.....	Clift Hotel.....	Unknown.....	21 89
Hartig, Herman.....	Unknown.....	Unknown.....	103 09
Healy, Thomas.....	Elmhurst.....	Unknown.....	23 55
Hill, Edwin W., and, or Jennie A. Lundquist.....	Unknown.....	Unknown.....	26 73
Honegger, Walter G.....	495 Ellsworth st.....	Unknown.....	13 23

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Crocker First Federal Trust Company, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Huff, Cora L.	238 Townsend st.	Unknown	\$13 07
Hurlick, Annie	323 Webster st.	Unknown	29 39
Johnson, Amelio	2725 Pacific ave.	Unknown	18 42
Johnson, Henrik	59 Clay st.	Unknown	11 04
Jones, Charles E.	1249 Hayes st.	Unknown	10 45
Kelley, Fred H.	3125 Webster st., Oakland	Unknown	10 36
Kelly, Delia and, or, Julia H. Stackhouse	1909 1/2 Hyde st.	Unknown	14 88
Kelly, William	173 3d st.	Dead	237 59
Kimball, Amos W.	Presidio	Unknown	209 80
Kirkwood, Etta L.	Topaz, Mono County	Unknown	24 31
Klinger, Erich	176 3d st.	Unknown	134 25
Kummerlander, Fred A., trustee for Fred O. Simcoe	1505 Taylor st.	Unknown	52 48
Lafensky, S.	Unknown	Unknown	3,536 62
Leach, James	Unknown	Unknown	777 56
Lederer, Myra	33 5th ave.	Unknown	11 63
Lineer, Swante G.	Dupont Powder Works, Pinole	Unknown	706 63
Lohman, Arthur	Justice Hotel, 645 Clay st.	Unknown	15 91
Lopez, Manuel	Unknown	Unknown	357 98
Lucke, Marie E.	1216 Fulton st.	Unknown	40 59
MacLennon, Davis	521 Post st.	Unknown	15 68
Maher, John	268 Market st.	Unknown	10 77
Mallen, Willie	464 Fairmont ave., Oakland	Unknown	11 35
Marcellana, Leincio E.	International Hotel	Unknown	135 97
McCarthy, George J.	637 3d ave.	Unknown	59 99
McElroy, Joe R.	Fort McDowell	Unknown	14 76
McGurn, John	538 Pine st.	Unknown	458 27
McLain, James L. and J. R. Gilbert, trustees for James L. McLain	San Carlos	Unknown	11 13
McLoughlin, Patrick	Relief Home, Ingleside	Unknown	45 33
McMahon, Ada I., tr. for Earl McAlester	2072 Baker st.	Unknown	13 53
McNamara, Margaret	1616 Jackson st.	Unknown	12 87
McNeill, Hector A.	2004 Delaware st., Berkeley	Unknown	12 67
McSheehy, Francis T.	243 8th st.	Unknown	18 07
Mini, Elvezio	Unknown	Unknown	14 18
Morgan, Emily	901 Fell st.	Unknown	42 13
Muller, Mary H.	Madera	Unknown	14 22
Murphy, Philip	1626 Dolores st.	Unknown	10 90
Natoo, John	Colusa	Unknown	20 44
Nelson, Blanche C., tr. for Frances E. Nelson	1551 Hyde st.	Unknown	11 48
Newman, Louis, tr. for Leighton Strauss	Unknown	Unknown	16 73
O'Connor, James H.	511 Folsom st.	Unknown	119 40
Olsen, John	91 Stuart st.	Unknown	90 66
Parton, Lemuel F.	14 Macondray st.	Unknown	13 75
Patterson, George A.	227 4th st.	Unknown	51 42
Paymal, George W.	Virginia City, Nevada	Unknown	24 34
Peck, C. L. and, or, Mrs. C. L. Peck	Chateau Bolig	Unknown	55 70
Penlington, Thos.	Belvedere	Unknown	245 99
Perry, E. O. and, or, Mrs. Angeline Perry	Unknown	Unknown	239 87
Pierce, Barbara Small	Ft. McDowell, Angel Island	Unknown	66 73
Putman, Alice A.	1276 Sacramento st.	Unknown	10 65
Roche, Bessie J. F.	2848 Greenwich st.	Unknown	10 52
Rooch, Marie	401 Fillmore st.	Unknown	15 31
Rookes, John A.	200 California st.	Unknown	356 74
Ryan, Tom	Vallejo	Unknown	67 36
Schmidt, Rosine, trustee	Harcourt Hotel	Unknown	42 55
Schmidt, Rosine	696 36th st., Oakland	Unknown	36 13
Schroeder, William G.	925 Mission st.	Unknown	17 86
Schorcht, Marie Alma	811 Turk st.	Unknown	18 97
Sherman, Frances A.	Stockton	Unknown	16 99
Simpson, Florence A., trustee for William F. Lee Simpson, Jr.	3663 Washington st.	Unknown	49 16
Singh, Karm	857 Kearny st.	Unknown	14 72
Smith, Charles	Red Lodge, Montana	Unknown	61 42
Smith, Joseph G.	281 Noe st.	Unknown	10 82
Stafford, Alice T.	212 Presidio ave.	Unknown	15 92
Stuart, Chas. C., trustee Donald Sherman Stuart	18 Powell st.	Unknown	69 18
Sullivan, R. N.	550 Green st.	Unknown	15 34
Thomas, Margaret B., gdn. Eliz. A. Thomas	1836 Clinton ave., Alameda	Unknown	28 27
Thompson, Gene	Admiral Hotel, 337 O'Farrell st.	Unknown	14 08
Thompson, Robt. P. and, or Perry M. Graves	3010 Benvenue ave., Berkeley	Unknown	154 34
Trowell, William H.	Unknown	Unknown	24 35
Veale, Miriam E.	Martinez	Unknown	16 03
Waller, Brady M.	U.S.S. South Dakota, c/o Post Master	Unknown	52 20
Walls, Wm. H.	U.S.S. South Dakota, c/o Post Master	Unknown	28 83
Weber, Shirley H. and, or Geo. P. Hunt	2251 Telegraph ave., Berkeley	Unknown	10 52
Wells, Charles M., tr. for Chas. S. Wells	Phelan Bldg.	Unknown	26 62
Wells, Harry L.	621 Sansome st.	Unknown	16 47

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Crocker First Federal Trust Company, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Werner, Johanna	General Delivery	Unknown	\$227 85
Whelan, Hanora	232 Diamond st.	Unknown	18 43
Wren, Edward J., and, or, Catherine Wren	Unknown	Unknown	20 02
Yusy, Pedro	1059 Grant ave.	Unknown	13 29
			\$14,054 22

The Donohoe-Kelly Banking Company, at San Francisco

Adair, John	San Francisco	Unknown	\$10 20
Bacon, W. R.	San Francisco	Unknown	10 00
Boggs and Sage	San Francisco	Unknown	145 10
Carter, Alfred	San Francisco	Unknown	10 72
Cassidy, Thomas	San Francisco	Unknown	123 88
Chase, E. C.	San Francisco	Unknown	12 58
Corbett, H. W.	San Francisco	Dead	10 00
Dougherty, Anna J.	San Francisco	Unknown	14 00
Estate of Margaret Hesly	San Francisco	Unknown	26 50
Ford, James E.	San Francisco	Unknown	14 84
Foye, E. H.	San Francisco	Unknown	12 02
Green, H. A.	San Francisco	Dead	17 40
Green and Company	San Francisco	Unknown	20 23
Heath Mfg. Company	San Francisco	Unknown	20 09
Hector Gold Mining Company	San Francisco	Unknown	16 10
Hoefler, Meineck and Baech	San Francisco	Unknown	22 89
Hume, A.	San Francisco	Unknown	12 02
Kenny, John	San Francisco	Unknown	171 32
Moran, Thomas	San Francisco	Unknown	21 20
O'Reilly, H. J.	San Francisco	Unknown	115 50
Redmond, J. E.	San Francisco	Unknown	18 75
Rodgers, H. J.	San Francisco	Unknown	33 56
Russell, G.	San Francisco	Unknown	81 00
S. F. High License	San Francisco	Unknown	10 50
Sawyer, A. T.	San Francisco	Unknown	66 66
Scott, Thomas	San Francisco	Unknown	35 75
Ward, Frederick	San Francisco	Unknown	193 00
			\$1,245 81

The Hibernia Savings and Loan Society, at San Francisco

With credits over \$50.

Name	Last known address	Alive or dead	Amount
Ackerman, Portia	2126 California st.	Unknown	\$73 71
Anderson, Charles	142 Company, C.A.C., Fort Mills, P.I.	Unknown	75 65
Barss, Sydney Clark (minor)	Placerville	Unknown	74 55
Black, Robert J.	227 2d st.	Dead	423 46
Birale, Giuseppe	Grandview	Unknown	186 80
Barrett, William	323 1st ave.	Unknown	294 95
Bates, John	c/o Deputy J. Mutters, San Diego	Unknown	411 93
Barry, Hanorah	105 Utah st.	Unknown	79 22
Beale, William I.	St. Mary's College, Oakland	Dead	173 85
Berry, Nickalos	San Rafael, Marin County	Unknown	470 42
Berry, Pamela May (minor)	Castlewood Apts., 12th and Grove sts., Oakland	Unknown	56 28
Birdsall, Norah A.	Tehama	Dead	1,254 44
Broderick Parlor No. 117 N. S. G. W.	c/o John Stornetta, Point Arena	Unknown	1,873 26
Bond, Joseph	c/o Henry Blankins, 6 Mile House, San Bruno rd.	Unknown	78 59
Boitano, Gianbatista	Groveland	Unknown	119 25
Bouchie, Richard F.	455 Franklin st.	Dead	71 67
Burns, James J.	995 Folsom st.	Unknown	84 45
Buckley, Nora	2217 Scott st.	Unknown	91 69
Butler, Edna, or Francis Hayward Butler (minor)	1428 Page st.	Unknown	88 81
Callaghan, Timothy	670 Minna st.	Unknown	539 52
Chase, Mrs. Juanita	1596 7th ave., Oakland	Unknown	254 55
Clarke, Michael	Company I, Engineers, Honolulu, T.H.	Unknown	95 01
Crane, Hallie C.	551 Natoma st.	Unknown	225 94

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Cassidy, James	Corner 6th and Harrison sts.	Unknown	\$105 46
Carrigan, Patrick	212 Leavenworth st.	Unknown	137 89
Carol, Mrs. K.	608 Bush st.	Dead	69 50
Carroll, Mary	Hayward	Unknown	1,007 76
Chapuy, Louis	Veterans Home, Napa	Dead	713 61
Cole, Lue F.	1945 Mission st.	Unknown	79 82
Cole, Vernon R.	Private 1st Class, H.C., Ft. Mills, P. I.	Unknown	231 27
Cohelan, Robert Wenzel (minor)	127 27th st.	Unknown	74 74
Connelly, Bernard A.	2003 Rose st., Berkeley	Unknown	737 06
Costello, Katie	Hartford Hotel, Polk and Sutter sts.	Unknown	74 12
Crowley, James T.	Route 5, Bakersfield	Unknown	61 35
Crowley, Jeremiah	Port Costa	Unknown	100 23
Cowhig, Timothy	On the Pipe Line, S. O. Co., Dos Palos	Unknown	10,359 96
Cronin, Dennis	187 3d st.	Unknown	1,991 22
Cook, Mary A., or Mary F.	892-A Noe st.	Unknown	89 36
Cosmos Lodge No. 5 A. and A.S.R.F.M.	c/o Harvey A. Deline, 20 Graystone Tr.	Unknown	223 03
Cullinane, Mary A.	280 24th ave.	Unknown	107 98
Davies, Annie E.	2619 22d st.	Unknown	72 11
Davids, Fred	c/o Vallejo House, Vallejo and Powell sts.	Unknown	552 04
Davis, George	Denver House, 3d st.	Unknown	107 51
Davidson, Sarah M.	2221 Washington st.	Dead	1,586 72
Daly, Mary A.	8 Antonio, near Jones	Unknown	92 55
Drganic, Stefan	156 Missouri st.	Unknown	62 47
Deasy, Daniel	Blair Nevada	Unknown	631 54
Dent, William	Petaluma, Sonoma County	Dead	77 93
Donahue, Mary E.	San Mateo	Unknown	128 10
Donohue, Arthur or Roger P. Donohue (minor)	163 17th ave., Tonopah, Nev.	Unknown	155 74
Doyle, Henry	San Mateo	Dead	468 30
Dunn, Delia	112 4th st.	Unknown	125 30
Edwards, Albert J.	Chancellor Hotel, Powell st.	Unknown	74 12
Engstrom, William R., or Angela Engstrom	620 Post st.	Unknown	171 33
Ekquist, Axel	Colton House, 224 3d st.	Unknown	90 41
Fahey, James, trustee for Esther Duffy a minor	1080 York st.	Dead	203 14
Farrelly, Patrick	Goldbar, Nye County, Nevada	Unknown	99 80
Fairbairn, Kate B.	Crystal Hotel, 571 McAllister st.	Unknown	219 25
Ferrand, Aline	619 Ellis st.	Unknown	108 42
Fey, Fred	425 Belvedere st.	Unknown	59 03
Flinn, Teresa	6 Waller st.	Unknown	78 71
Fisher, Mary	Unknown	Unknown	112 33
Fisher, Mary or Herman	230 Louisa st., Oakland	Dead (both)	253 76
Fitzpatrick, Mary G.	1733 Geary st.	Unknown	2,079 71
Foley, Miss Lucy	184 Precita ave.	Unknown	403 29
Gallagher, Mary	100 Blake st.	Unknown	80 35
Garaventa, Caterina	7 Lafayette pl.	Unknown	58 64
Garaventa, Maria	3000 Webster st.	Unknown	68 52
Graham, William G.	555 Golden Gate ave.	Unknown	163 31
Glesen, William	U.S.S. Pennsylvania	Unknown	57 95
Greatish, John	1670 Clantice st., Oakland	Unknown	664 99
Giles, Isabella or Mary (minor)	Goldfield, Nevada	Dead	73 66
Gillot, Louis	2004 Delaware st.	Unknown	345 42
Govan, Owen	El Pismo Beach, San Luis Obispo Co.	Dead	201 48
Harms, Minna or Moening, Minnie S.	654 Fell st.	Unknown	77 39
Hanna, William	156 Church st.	Unknown	304 27
Hagerty, Dominick	McCarthy, Alaska	Unknown	3,040 16
Hansen, Emil	Cor. East and Mission sts.	Unknown	2,475 69
Hayes, Anne	Vallejo	Unknown	76 79
Halina, Harry N.	Y.M.C.A., Golden Gate ave. and Leavenworth st.	Unknown	439 22
Hamlin, William F.	Co. L, 3d Battery Engineers, Cagayan, Sulu, P. I.	Dead	61 29
Hauck, Marian	Carlton Hotel, Berkeley	Unknown	218 66
Hermann, Carl	452 Oak st.	Unknown	537 03
Hermann, Ikoen or Margaret M.	29 Casel j ave.	Unknown	98 28
Heller, Robert	572 Eddy st.	Unknown	314 59
Herriott, Alexander M. (minor)	547 Ellis st.	Unknown	98 98
Herrod, Luke J.	426 3d st., Detroit, Mich.	Unknown	161 69
Hicks, James H., or Julia Osborn	323 2d st., Santa Rosa	Dead (both)	102 55
Higgins, John J.	Hornbrook	Unknown	82 51
Hodges, Mary C.	San Bruno	Unknown	64 97
Holm, Johan A.	1811 Haight st.	Unknown	230 64
Hunt, Ella E.	Broadway Apts., 2048 Polk st.	Unknown	191 53
Hunt, Thomas	Virginia, Nevada	Unknown	292 53
Hustad, Bertha	113 Stockton st.	Dead	75 38
Hurley, Patrick	4079 23d st.	Unknown	67 26
Irish Relief Fund	c/o R. C. O'Connor, 1835 Scott st.	Unknown	611 12
Jared, Mary	805 San Jose ave.	Unknown	230 88
Jacob, Hazel	236 3d st.	Unknown	163 38

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Johnson, Mary	1751 Broadway	Unknown	\$268 94
Johnson, Ruth Florence (minor)	2113 Geary st.	Unknown	65 87
Judge, James	861 Market st.	Unknown	338 98
Kelly, Sarah or Bridget Ann (minor)	Tyrone, Killmore County, Ireland	Dead	931 01
Kinloch, Anita Marie or Kathryn Mildred (minor)	Tonopah, Nevada	Unknown	50 54
Koch, Adele M., or Bernice E. (minor)	4369 25th st.	Unknown	74 41
Lawlor, Elizabeth	1024 Howard st.	Unknown	155 81
Lepp, August	44 and 46 East st.	Unknown	1,504 97
Lillie, Mrs. Sarah J.	1413 California st.	Dead	135 83
Lynch, John B.	U. S. S. Denver	Unknown	82 89
Lynch, Patrick	c/o Standard Oil Co., San Pablo	Unknown	80 43
Lyons, Frances M.	2775 Clay st.	Unknown	178 58
Lyddy, Bridget A.	1408 McAllister st.	Unknown	205 14
Mack, Edward P.	New Washington Hotel, 4th and Bluxome sts.	Unknown	272 00
Maas, Joseph	c/o Chas. Palmer, 7 Upland rd., Everett, Mass.	Unknown	8,026 71
MacDonald, George Richard (minor)	Mountain View	Unknown	67 59
MacNamara, William Nugent	Virginia City, Nev.	Dead	198 73
Maguire, Cecilia M.	2909 Bush	Unknown	82 78
Marshall, Frank J.	16th Co. C.A.C., Fort Mills, P. I.	Unknown	211 40
Mandel, Charles	Searchlight, Nev.	Dead	546 90
McArdle, Ferguson	Sonora	Unknown	4,266 71
Mandziuk, Peter	1162 1/2 Washington st.	Unknown	137 62
Mattos, Ernest	1123 Ellis st.	Dead	645 47
Manly, John W.	c/o Mrs. Kohan, near San Anselmo	Unknown	196 40
Moran, John	443 Minna st.	Unknown	514 55
Morrissey, Thomas	New York House, Howard st.	Unknown	168 63
Moylan, Mary	864 Folsom st.	Unknown	129 76
Mulcahy, Catherine F.	751 Guerrero st.	Unknown	94 54
Mulkern, Helen	726 Pine st.	Unknown	54 68
Mullien, Annie	Alms House	Dead	357 22
Murray, Charles	1674 Eddy st.	Unknown	80 15
Murphy, D. J., and Mary J. Whelan, trustees for Ladies Silk Culture Society of California	539 Clayton st., and 2015 Webster st.	Unknown	128 91
Murphy, Emma F.	1501 Leavenworth st.	Unknown	183 57
Murphy, Michael F.	611 Haight st.	Unknown	2,076 64
McAuliffe, James I.	612 1/2 18th st.	Unknown	104 80
McCall, Kate or Eunice McCall Barnard	P.O. Box 166, Alameda, or Tehachapi	Unknown	3,875 94
McCall, Kate or Olive McCall Hornberger	P.O. Box 166, Alameda, or 1826 Mintwood pl., Washington, D. C.	Unknown	3,875 95
McCall, Kate or Elizabeth McCall Clarke	P.O. Box 166, Alameda, or Dunsmuir, Siskiyou County	Unknown	3,875 96
McCann, Joseph	California House, 4th and Mission sts.	Unknown	206 48
McGarahan, James	Duboce st., bet. Market and Church	Unknown	124 02
McNamara, Mary G.	625 Fairmont ave., Oakland	Unknown	105 62
McKenna, Malachy	Towle	Unknown	242 72
McGinn, Mary or Georgiana Page	1237 Versailles ave., Alameda	Unknown	357 36
McWilliam, Jennie	Menlo Park	Unknown	5,189 97
McHugh, Kathrine	24 Ellis st.	Unknown	471 91
Nikolajsen, Simon	Sunset Hotel, 153 Market st.	Unknown	1,679 65
O'Hanlon, Joseph	1124 Howard st.	Unknown	359 20
Organ, Patrick	626 4th st.	Dead	108 58
O'Shea, Julia	100 Noe st.	Unknown	432 74
O'Neill, James	241 4th st.	Unknown	723 52
O'Neill, William	1124 Howard st.	Dead	489 16
O'Brien, Bridget	2996 California st.	Unknown	81 39
O'Donnell, John	Lovelock, Nevada	Unknown	1,087 62
Pappa, James V.	Co. D, 19th Infantry, Camp Jossman, P. I.	Unknown	56 26
Panagiotopoulos, Philipos, Theofanis Georgu and William Pavlopoulos	1798 18th st., 840 Kansas st., or 725 Rhode Island st.	Unknown	72 29
Patrick Henry Improvement Club	c/o Janet Mowatt, 3265 Garfield ave.	Unknown	69 29
Pattison, Edith	309 1/2 Octavia st.	Unknown	557 82
Paddock, Charles	Ft. Klamath, Oregon	Unknown	214 97
Pancoast, Benjamin or Aseanath Hutchinson	Keystone Apts., Washington and Hyde sts.	Unknown	166 62
Pancoast	3256-A 16th st.	Unknown	148 40
Pendergast, Micheal J.	850 Fulton st.	Unknown	2,284 10
Pinkus, Richard	2727 Vallejo st.	Unknown	1,287 84
Pollok, Allan	5 Adelaide pl.	Unknown	3,148 17
Rauch, Tobias	Stanislaus, Tuolumne County	Unknown	414 38
Rasmussen, Marius	1115 Wall st., Los Angeles	Unknown	79 80
Reed, Ernestine			
Reich, Sarah Elizabeth or Charles David	2737 Clay st.	Unknown	59 69
Reich Jr. (minor)	2308 Washington st.	Dead	2,029 45
Reilly, Rose			

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Rich, Thomas E.	80 N. 2d st., San Jose.	Dead	\$791 34
Richardson, Edward	U. S. S. New Orleans	Dead	99 66
Riley, Edward	Battery E, 5th F. A., France.	Unknown	76 16
Rothschild, Joseph M.	2060 Sutter st.	Unknown	50 68
Ryder, Claude Clifford, or Nettie	Prado 99, Havana, Cuba.	Unknown	4,192 99
Salamunovich, Nick	561 Wiscorsin st.	Unknown	227 01
Sharp, Hattil C.	U. S. S. Milwaukee	Unknown	54 47
Shaw, Elizabeth	3 Parsors st.	Unknown	241 29
Schwartz, Carl	139 Clara ave.	Unknown	78 98
Scamman, Francesca B.	788 Geary st.	Unknown	429 27
Sheehan, Bridget	904 Speedway Camp, Golden Gate Park	Unknown	127 65
Shelley, Michael W.	427 9th st.	Unknown	194 82
Sweeney, George	6th and Harriett sts.	Unknown	144 54
Sweeney, Peter	850 Central ave.	Unknown	167 99
Sheridan, Thomas M.	1259 Laguna st.	Unknown	74 80
Schneider, John	Q. M. Corps, Ft. Lawton, Wash.	Dead	1,122 69
Schneider, William	2628 Turk st.	Unknown	179 58
Steindorff, Ida A.	2309 24th st.	Unknown	595 64
Seufert, Aloys	City and County Hospital	Unknown	117 93
Smith, Alfred	Fairbanks, Alaska	Dead	101 58
Smith, Annie	447 Valencia st.	Unknown	944 59
Smith, Edward	Veteran's Home, Yountville	Unknown	1,855 09
Smith, Florence L.	1349 McAllister st.	Dead	227 59
Smith, Fred Allen	2607 Franklin st.	Dead	95 16
Smith, Margaret	1911 Pacific ave.	Unknown	709 72
Silva, Joseph	Boulder Creek, Santa Cruz County	Dead	683 46
Schindler, G.	Evans Hotel, 89 Broadway	Dead	22,746 46
Springer, Abraham C., or Susie E.	2301 Green st.	Unknown	51 17
Sierra Lodge No. 24 I. O. O. F. of Downieville	Downieville	Unknown	765 85
Storm, Sigurd	Detch. 15th Infantry, Co. L, Tientsin, China	Unknown	52 37
Schoenberg, Louis	58 2d st.	Dead	377 40
Sundgran, Swante N.	Harbor No. 15, Ferry Bldg.	Unknown	79 66
Sullivan, John J.	826 Eddy st.	Unknown	169 23
Sullivan, Maggie	335 Prague st.	Unknown	259 99
Sullivan, Nora M., or Annie M. Madigan	370 Lilly ave.	Dead	309 34
Smyth, Peter	314 6th st.	Unknown	278 02
Tabeau, Frank	61 Herman st.	Unknown	214 42
Tachna, Gery	1115 Geary st.	Unknown	112 08
Thalman, John	Guerneville	Unknown	153 92
Tangney, Hanna	1198 Fulton st.	Unknown	129 40
Taylor, Winnifred A., or Elizabeth May (minor)	c/o Salmon Creek Club, Sonoma County	Unknown	170 15
Thomas, Joseph B.	U. S. S. Independence, Mare Island, Vallejo	Unknown	3,217 80
Thomsen, Ole S.	230 Clinton Park	Unknown	84 12
Thompson, Elmer H.	1143 Turk st.	Unknown	80 31
Thompson, Emma	1124 De Haro st.	Unknown	192 75
Thompson, Mikkell	68 Rae ave.	Unknown	101 62
Timm, Albert	c/o O. P. Co., Port Angeles, Wash.	Unknown	452 57
Tumelty, Patrick	Dough's House, Harrison st.	Unknown	134 71
Turner, Elizabeth	1245 6th ave., South San Francisco	Unknown	113 40
Ward, John W.	Co. I, 31st Infantry, Fort McKinley, Rizal, P. I.	Unknown	195 73
Wagner, Mary	765 14th st.	Unknown	126 37
Waring, Maggie	Napa State Hospital, Imola	Unknown	1,891 65
Weber, Gertrude	110-A 28th st.	Unknown	15,176 21
Wende, Anna	3700 California st.	Dead	84 32
Werner, Johanna	719 Lincoln way	Unknown	762 51
Wheeler, Nathan H.	19 Farren ave.	Unknown	261 28
Williams, John	451 Washington st.	Dead	136 74
Williams, Thomas J.	c/o Standard Oil Co., 200 Bush st.	Unknown	101 74
Wilson, Margrat	76 Prosper st.	Unknown	76 28
Widdowson, Arthur Reginald	2010 Parker st., Berkeley	Unknown	756 55
Wollard, Mary E.	400 Oak st.	Unknown	68 50
Ziegler, John W.	c/o G. L. Goodwin, 311 E. Main st., Stockton	Dead	276 03
Total			\$163,251 44

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

With credits over \$10 and under \$50

Name	Last known address	Alive or dead	Amount
Abrams, Louis	2717 Page st.	Unknown	\$37 35
Armanino, Metilde	1915 Jennings st.	Unknown	38 53
Aljets, John	Crockett	Unknown	14 20
Allen, David H.	c/o H. F. Lorigan, Santa Clara	Unknown	44 71
Allen, Frank C.	Co. L 8th Inf., Ft. McKinley, P. I.	Unknown	25 24
Allen, William O.	615 16th st., Bakersfield	Unknown	15 78
Adelseck, Edward	309 S. Hoover st., Los Angeles	Unknown	45 85
Arnsten, Albert	1007 Aileen st., Oakland	Unknown	18 24
Ascher, Helen L., or Robert E. (minor)	1423-A Clay st.	Unknown	40 12
Asper, Bert	2967 26th st.	Unknown	23 49
Anderson, John G.	745 1st ave.	Unknown	18 03
Acosta, Luisa T., or Amparo L. Loaiza (minor)	1344 Jackson st., or 1820 Carlton st., Berkeley	Unknown	12 03
Acosta, Luisa T., or Leo Lester Loaiza (minor)	1344 Jackson st., or 1820 Carlton st., Berkeley	Unknown	12 03
Anthony, Mrs. Lena	3235 21st st.	Unknown	13 4)
Amos, John P.	929 Grove st.	Dead	14 68
Ball, Jessie F.	Pvt. Co. B 1st Inf., Schofield Bks., T. H.	Unknown	14 52
Balmain, William G.	Broadway and Washington sts. Oakland	Unknown	17 36
Barney, Thomas R., or Mary E.	2711 Dana st., Berkeley	Unknown	15 48
Braley, Sarah E.	1206 Market st.	Unknown	11 96
Bradley, Mary A.	280 30th st.	Unknown	17 71
Brady, Eugenie J.	1145 Guerrero st.	Unknown	18 45
Barker, Enoch Arthur	U. S. S. Hull, c/o Postmaster	Unknown	19 12
Baugh, Andy J.	Co. K 15th Inf., Tientsin, China	Unknown	28 17
Braun, Isabelle Duwer, or Lawrence A. Duwer Braun (minor)	702 San Jose ave.	Unknown	13 70
Bantel, Minnie	1614 McAllister st.	Unknown	15 14
Barlow, Clarence L.	U. S. S. West Virginia	Unknown	14 6)
Batten, Mrs. Mary Ann, or Edward S.	2921 1/2 California st.	Unknown	37 77
Bassett, Nellie T.	Menlo Park	Unknown	36 70
Barnard, Hyman	246 12th ave.	Unknown	11 47
Barbieri, Bartholomew	445 4th ave.	Unknown	28 34
Blacet, Charles	Co. K, 2d Inf., Ft. Shafter, Honolulu, T. H.	Unknown	14 68
Bauer, George W.	1023 Leavenworth st.	Unknown	33 26
Barnhisel, Blanche	933 Ellis st.	Unknown	24 35
Ball, Frederick Oscar	U. S. Naval Hospital, Olongapo, P. I.	Unknown	13 92
Blakenore, Exum D.	Ft. Shafter, T. H.	Unknown	13 36
Balance, James	Co. E, 27th Inf., Texas City, Texas	Unknown	13 70
Bell, Charles N.	725 Geary st.	Unknown	39 46
Bell, Ewell	U. S. S. Decatur	Unknown	21 66
Bell, Thomas White	Co. I, 30th Inf., Ft. W. H. Seward, Alaska	Unknown	24 05
Berg, Mary, or Francis W.	140 Rose ave.	Unknown	44 08
Berlinsky, Rachel	1146 Oak st.	Unknown	15 65
Bergman, Peter	International Hotel, Kearny near Jackson	Unknown	34 52
Betts, Ione Lawrence, or Herold Nelson Betts	141 Garden st., Prescott, Ariz.	Unknown	38 89
Bernert, Marie	122 Collingwood st.	Unknown	44 70
Bekir, Vessel	315 1/2 16th st.	Unknown	12 91
Bertuccielli, Danielle	12 Barthold pl.	Unknown	17 26
Beecher, Clyde W., or Mabel	289 Lily ave.	Unknown	17 76
Berry, Mary	The Cleveland House, 3d and Harrison sts.	Unknown	21 86
Bennett, Jerry L.	Hosp. Corps, Dispensary, Ft. Ruger, T. H.	Unknown	16 87
Becker, William H.	1st Co., 2d Aero Squadron, S. C. Fort Mills, Corregidor, P. I.	Unknown	14 90
Bennett, Bennie E.	Ambulance Co. No. 9, Schofield Bks., T. H.	Unknown	25 54
Berlin, Frederick T.	1206 Naples st.	Unknown	22 66
Bible School, First Baptist Church San Francisco, Primary Department	c/o Pearl Schockly, Supt., 458 Castro st.	Unknown	39 12
Bock, Henry C.	496 6th st.	Unknown	15 81
Bolitho, William	Mountain View, Santa Clara County	Unknown	13 57
Bosfigli, Emma	40 Scott pl.	Unknown	12 74
Boronda, Ruby E., or Beonne (minor)	Monterey	Unknown	14 79
Bouret, Jean, or Anna	285 9th st.	Unknown	12 39
Boland, Mrs. P.	680 Carondelet st., Los Angeles	Unknown	15 12
Boarman, Irene	1074 106th ave., Oakland	Unknown	19 16
Brosnahan, Mary	531 York st.	Unknown	23 05
Brown, Julia F., or Frank	Seminary ave., near E. 14th st., Fruitvale or E. Auburn, Placer County	Unknown	15 10
Brown, Richard D.	U. S. S. Helena	Unknown	17 77
Bolen, Carew	Co. K, 15th Inf., Tientsin, China	Unknown	21 52
Burke, Mary	3855 20th st.	Unknown	11 22
Burrell, Clayton	U. S. S. Dale	Unknown	14 43
Busser, Harry M.	Co. M, Signal Corps, Presidio	Unknown	14 59

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Burton, Earnest E.	Co. G, 8th Inf., Torrey Barracks, P. I.	Unknown	\$16 46
Burke, Lizzie	2911 Russellave., Berkeley	Unknown	25 25
Buist, Betsy, or Isabella S.	519 Leavenworth st.	Unknown	10 51
Bullen, John	Taft	Unknown	16 20
Burns, Edward J., or Edward J., Jr., (minor)	556 Divisadero st.	Unknown	46 14
Burke, Clarence B.	U. S. S. Chauncey	Unknown	14 66
Byrne, Alonzo L., or Marian G.	309 San Jose ave.	Unknown	34 65
Campbell, Harry W.	Co. A, 19th Inf., Manila, P. I.	Unknown	14 52
Carr, Patrick J.	614 Howard st.	Unknown	12 35
Carey, Mary A.	431 Ellis st.	Unknown	20 23
Carr, Peter	907 Folsom st.	Unknown	18 74
Carlson, Otto Wilhelm, or Edla Johanna	632 Castro st.	Unknown	16 70
Carey, John C.	1428 Laguna st.	Unknown	26 26
Crafton, Adrienne, or John H.	62 Bartlett st.	Unknown	10 36
Chance, James Harny	Regt. Detch., Co. I, 18th Inf., Camp Keithley, Mird., P. I.	Unknown	15 95
Crane, Henry Jasper (minor)	1321 Carolire st., Alameda	Unknown	26 35
Clarke, Peter	4327 18th ave.	Unknown	13 98
Campbell, Patrick	Pioneer Hotel, Fairbanks, Alaska	Dead	13 20
Crane, Georgiana, or Ruth Dorothy (minor)	4168 26th st.	Unknown	19 84
Casey, Alexandra S., or Marian Katherine, (minor)	1290 California st.	Unknown	33 71
Castro, Agnes F.	399 Steiner st.	Unknown	17 03
Cameron, Kenneth, or Donald (minor)	740 Arkansas st.	Unknown	47 34
Chambers, William R., or Ida E.	253 Bartlett st.	Unknown	18 10
Clack, Henry	50 Endicott Park	Unknown	21 52
Clark, Fred Clifton	U. S. S. Helena	Unknown	18 95
Clarity, Frank J.	Co. L, 31st Inf., Ft. McKinley, P. I.	Unknown	22 66
Creighton, Gertrude B.	605 O'Farrell st.	Unknown	17 06
Creedon, Daniel	19-A Moss st.	Unknown	35 31
The Celtic Union	c/o John Mulhern, 124 Market st.	Unknown	10 43
Cisco, Eugene J.	Co. K, 2d Inf., Ft. Shafter, Honolulu, T. H.	Unknown	13 40
Crittenden, Frederick Daved	90th Co. C. A. C., Ft. Mills, P. I.	Unknown	16 96
Circe, William J.	Carson City, Nevada	Unknown	13 61
Connolly, Richard, or Mary	501 7th st.	Unknown	26 13
Colman, William J.	Forcet City	Unknown	19 83
Conley, Zebulon V.	Pvt. Co. D, Hosp. Corps, Ft. Wm. McKinley, P. I.	Unknown	11 74
Cosgrove Mary E.	Angels	Dead	24 20
Courneen, K. T., or D.	734 Vallejo st.	Unknown	10 74
Crothers, Shirley	628 9th ave.	Unknown	17 02
Cronin, Maurice	Menlo Park	Unknown	10 00
Conklin, Kate	24 12th st.	Unknown	41 63
Conger, Frank	68th Co. C. A. C., Honolulu, T. H.	Unknown	16 18
Costley, Peter A., or Louie G. Reno	Boulder Creek	Unknown	13 57
Corcoran, Daniel	Bay Oak Flat, Stockton	Unknown	23 25
Cordes, H. W.	528 Shotwell st.	Unknown	33 93
Crotty, John J.	Co. F, 13th Inf., Ft. Wm. McKinley Rizal, P. I.	Unknown	23 52
Coffee, Marion M.	Terminal Hotel, Market st.	Unknown	15 12
Collins, Cecile B.	455 Minna st.	Unknown	14 89
Coleman, John	Ocean View	Unknown	21 66
Cohen, Max W., or Kathryn M.	1531 Turk st.	Max W., dead	12 22
Cody, William F.	960 Potrero ave.	Unknown	14 54
Coughlin, Jeremiah	2040 Bryant st.	Unknown	18 74
Conniff, Michael A., or Ellen	Santa Rosa	Unknown	32 84
Collins, Charles W.	U. S. S. Alert	Unknown	32 92
Conaway, Walter	Hosp. Corps., Camp Stotsenberg, P. I.	Unknown	24 15
Cobb, George W.	Casual Detachment Office, Recruit Fort McDowell Depot, Angel Island	Unknown	22 45
Coates, Claude K. (minor)	955-A Dolores st.	Unknown	24 69
Croatian Benevolent Society, Dalmatia Assembly No. 3, Croatian Unity of the Pacific	Oakland	Unknown	14 14
Cochran, Hugh M.	200 Eureka st.	Unknown	30 50
Coe, W. J.	U. S. S. Helena	Unknown	10 74
Crowley, John F.	140 Mason st.	Unknown	47 79
Coons, Edna Rae	2411 Clay st.	Unknown	10 77
Courneen, Peter F.	914 Divisadero st.	Unknown	12 97
Cunningham, Thomas H.	2529 Harrison st.	Unknown	30 02
Curnett, Monte H.	Co. K, 2d Inf., Honolulu, T. H.	Unknown	13 67
Dahl, Sven Edward	519 Leavenworth st.	Unknown	30 50
Daly, Kate	2728 Pacific ave.	Unknown	16 58
Darling, Frank H.	664 Larkin st.	Unknown	14 60
Daughney, Mrs. Kate	48 Louisa st.	Unknown	15 28
Daly, Joseph W., or Rosanna	1532 Sanchez st.	Unknown	16 76
Daly, Josephine	184 East st.	Unknown	18 95
Danenman, Charles	Co. B, 15th Inf., Tientsin, China	Unknown	15 18

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
D'Abreo, Manuel, aod, or John E. (minor)	27 Middle st.	Unknown	\$45 83
Davis, Charles C.	Co. K, 15th Inf., Tientsin, China	Unknown	23 10
Davis, Hannora, or James A. Conaghan (minor)	Tonopah, Nevada	Unknown	10 17
Davis, William H.	U. S. S. Barry	Unknown	29 48
Decker, Joseph	Fireman 2d Class, U. S. S. California	Unknown	30 53
Devine, Mary	Lomita Park, San Mateo County	Unknown	14 84
Dean, Mary Alice	3834 17th st.	Unknown	47 41
De Claer, Charles	275 Minna st.	Unknown	37 62
Del Ghingaro, Louis	Jackson, Amador County	Unknown	10 92
Dempsey, Patrick	45 Minna st.	Unknown	11 64
Deane, Homer A.	320 Haight st.	Unknown	14 60
Desmond, Lillian Lamson	Court Hotel, 555 Bush st.	Unknown	10 42
Devoy, Edmund B.	U. S. S. Lurline, Matson Navigation Co.	Unknown	27 25
Devincenzi, Louise A. (minor)	38 Monte Vista ave., Piedmont	Unknown	10 52
Deacon, Joseph	205 College ave., Santa Rosa	Unknown	16 58
De Lary, Etta	2150 Washington st.	Unknown	10 09
Devan, Mary C.	1949 Page st.	Unknown	12 97
Devery, Joseph P.	15th U. S. Inf., Tientsin, China	Unknown	18 49
Dennison, Mary	119 London st.	Unknown	10 64
Driscoll, Joanna M.	815 Eddy st.	Unknown	39 55
Dievich, Nick, or Sarah	1261 Golden Gate ave.	Unknown	14 71
Diamantopoulos, Pantageotes	1567 Post st.	Unknown	34 99
Dimond, Hugh	Dimond	Dead	14 47
Doherty, Patrick	322-A Bryant st.	Unknown	21 74
Doolin, James	202 Hale st.	Unknown	15 35
Donovan, John	9th bet. Clay and Washington sts., Oakland	Unknown	34 50
Doyle, Morgan	Goldfield House, 652 Sacramento st.	Unknown	11 97
Doherty, James H.	Co. D, 15th Inf., Tientsin, China	Unknown	12 66
Donahue, Mervin J.	First Federal Trust Co.	Dead	27 89
Doyle, James Patrick	1151 Polk st.	Unknown	28 49
Dougherty, Helen (minor)	130 E. Julian st., San Jose	Unknown	20 77
Donchue, Margaret R.	145 Divisadero st.	Unknown	13 58
Dorman, Bitore	Yumas, Arizona	Unknown	31 47
Donon, Charles, and Clara M.	P.O. Box 1010, Sacramento	Unknown	10 08
Donnallan, Annie L.	San Andreas, Calaveras County	Unknown	17 54
Dore, Armand	Hospital Corps, Regan Bks., P. I.	Unknown	14 05
Dow, Nellie B., or Myrtle D.	2437 10th ave., Oakland	Unknown	18 65
Dupuy, George J.	1308-A Leavenworth st.	Unknown	17 30
Dumesnil, Eugene	Fairmont Hotel	Unknown	28 30
Edwards, Frank G.	U. S. S. California	Unknown	15 24
Edwards, Charles L.	Co. C, 15th Inf., Tientsin, China	Unknown	15 05
Everett, Charles Frank	Co. A, 1st Bat. Eng., Honolulu, T. H.	Unknown	43 07
Evers, Ruby I.	1539 Franklin st.	Unknown	11 08
Elledge, Elizabeth M., gdn. of the person and estate of Albert Douglas Elledge (minor)	735 Ellis st.	Unknown	19 67
Engels, Brady T.	12th Co., Fort Mills, P. I.	Unknown	13 38
Elliott, Maria Teresa, exec. of the last will and testament of Orson H. Elliott	479 Fair Oaks st.	Unknown	16 76
Erickson, Ruth O.	2863 Harrison st.	Unknown	10 89
Ensburry, George	145 Perry st.	Unknown	14 85
Fait, Peter E.	Co. L, Signal Corps, Ft. Wm. McKinley, P. I.	Unknown	17 58
Fallon, Frank J., or Maurice Mercer (minor)	484 Oak st.	Unknown	22 74
Freed, Louis C., or Estella	232-A Lexington ave.	Unknown	18 81
Fenwick, William A.	Windsor Hotel, 5th and Market sts	Unknown	11 78
Feldman, Henry	224 Page st.	Unknown	10 56
Fleming, Doris Grace (minor)	300 Baker st.	Unknown	13 30
Fleming, Ruth Maria (minor)	300 Baker st.	Unknown	14 68
Fremont, Leyb	1414 Webster st.	Unknown	18 37
Feller, Lester F.	U. S. S. Cincinnati, Shanghai, China	Unknown	10 62
Ferrie, Robert	Co. B, 13th Inf.	Unknown	45 75
Feeley, Annie	81 Webster st.	Unknown	15 48
Fleetwood, Thomas Emery	Hosp. App., U. S. Naval Station, Cavite, P. I.	Unknown	31 84
Fischer, William	1400 McAllister st.	Unknown	15 20
Fitzgerald, John J.	3024 Buchanan st.	Unknown	46 46
Finn, Nora B., or Veronica (minor)	270 Clara st.	Unknown	10 22
Field, Marguerite T.	2512 Mills ave., Oakland	Unknown	18 44
Filter, Ward	Co. H, 15th Inf., Manila, P. I.	Unknown	40 16
Fox, Mary F. Gott	San Pablo	Unknown	13 25
Foley, William	100 Cole st.	Unknown	25 36
Ford, Mary	717 19th st., Sacramento	Unknown	14 66
Foley, Martin	Box 97, Kennett, Shasta County	Unknown	22 42
Flynn, Martin, or Lizzie	839 Jackson st.	Unknown	45 76
Flynn, Thomas E.	141 Valencia st.	Unknown	18 12

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Flynn, William W.	c/o Director of Naval Intelligence, The Naval Annex, Washington, D. C.	Unknown	\$12 67
Gallagher, Peter	Co. F, Camp Overton Mind., P. I.	Unknown	16 01
Galia, Eugenio	517½ Greenwich st.	Unknown	36 23
Gamble, Rose	253 Mason st.	Unknown	14 29
Gatley, Arthur J.	U. S. S. Monterey	Unknown	18 66
Graham, John	130 Laguna st.	Unknown	38 54
Grande, Josef	Tent 23, Alamo Square	Unknown	28 24
Grant, Emma F.	79 Walter st.	Unknown	15 65
Gallagher, Mary A., or John D. (minor)	3058 24th st.	Unknown	25 55
Gallagher, John	McCabe, Ariz.	Unknown	12 57
Garland, Christopher	1529 Hyde st.	Unknown	20 33
Gantner, Laura, or Mary Jane (minor)	1770 Pacific ave.	Unknown	15 78
Garvey, John	1074 Tennessee st.	Unknown	16 55
Gately, Clara, or Gladys Irene (minor)	872 Shotwell st.	Unknown	19 16
Gardine, Charles A.	Troop E, 15th Cavalry, Ft. Wm. McKinley, P. I.	Unknown	21 56
Grassi, Angielina	42 Laskie st.	Unknown	41 63
Galovich, John (minor)	526 Utah st.	Unknown	23 01
Gaughen, Jack	Co. D, 3d Engineers, Fort Shafter, T. H.	Unknown	29 74
Green, Dora	1322 Golden Gate ave.	Dead	18 45
Gee, Nellie	929½ Howard st.	Unknown	24 69
Green, Thomas B., or Rosamond C. Young	Alexander Hotel, Geary st., 3622 E. 156th st., New York City, N. Y.	Unknown	45 29
Gregos, Alexander	59 Shipley st.	Unknown	13 86
Gear, Arthur W.	U. S. S. Galveston	Unknown	15 02
Gentzel, Frederick	Co. G, 15th Inf., Tientsin, China	Unknown	46 33
Germion, Joseph	Co. I, 31st Inf., Fort Wm. McKinley, P. I.	Unknown	12 48
Gill, Mary E.	2845-B Mission st.	Unknown	12 20
Gilbert, Susan A., or Norman A. (minor)	457 10th ave.	Unknown	18 45
Griffin, Muriel	2529 Miss on st.	Unknown	11 72
Givan, William H.	Pvt. Machine Gun Co., 1st Inf., Schofield Bks., T. H.	Unknown	25 16
Gildea, Marie	811 Oak st.	Unknown	17 06
Goodwin, Ethel, or Emily	15 Merritt st.	Unknown	37 50
Gough, Thomas J.	422 Franklin st.	Unknown	15 40
Gough, Jane, or Leo J.	2784 Bryant st.	Unknown	27 59
Goodman, Joseph, or Yetta	Gates Hotel, Fillmore near Geary st.	Unknown	14 41
Goff, Augustine	259 7th st.	Unknown	21 08
Glotz, Anna, or Frieda (minor)	438 Los Angeles ave., Daly City	Unknown	22 12
Gordon, Joseph H.	Yuba Hotel, 1146 Mission st.	Unknown	32 38
Guiney, Jeremiah T., or Ellen	3478 22d st.	Unknown	14 78
Guifra, Francis Joseph (minor)	864 Grove st.	Unknown	15 37
Harkin, Catharine A.	2950 Point Lobos ave.	Unknown	11 33
Harkin, Sarah	2950 Pt. Lobos ave.	Unknown	16 82
Harlan, John W.	Co. I, 19th Inf., Manila, P. I.	Unknown	44 54
Haimovitch, Jack, or Mary	743 Polk st.	Unknown	14 91
Hansen, George J.	cor. Ellis and Scott st.	Dead	30 34
Harkins, Patrick	64 Perry st.	Unknown	15 13
Hall, Kelley	Co. G, 5th Inf., Camp Eldridge, P. I.	Unknown	15 53
Hanley, Mary A.	Redwood City	Unknown	22 67
Hannigan, Thomas Urban (minor)	1650 California st.	Unknown	10 84
Hall, Anna H.	3855 Jackson st.	Unknown	12 63
Hansen, Andrew C.	1225 Mission st.	Unknown	31 30
Haskell, Ira, or Cyrus (minor)	1152 Eddy st.	Unknown	45 43
Haimovitch, David	1282 7th ave.	Unknown	39 55
Harris, Hattie	1952 Post st.	Unknown	17 65
Harris, Leon D.	U. S. S. Cincinnati	Unknown	13 91
Harris, Louisa M.	1649 Webster st.	Unknown	45 44
Hampton, Harry E.	12th Co. C. A. C., Fort Mills, P. I.	Unknown	10 68
Hensley, Elbert H.	Private, Co. D, Hosp. Corps, Ft. Wm. McKinley, P. I.	Unknown	14 76
Hewett, Albert Arthur	775 5th ave.	Unknown	15 01
Hennessey, Miss Margaret	Box 16, Campbell	Unknown	13 68
Hernal, Norbert (minor)	28 Bennington st.	Unknown	25 99
Hennessey, James T.	287 Connecticut st.	Unknown	12 31
Heliotis, James	1047 McAllister st.	Unknown	11 21
Hernandez, Gilbert	U. S. S. Pompey	Unknown	23 56
Henderson, Robert Gordon	c/o Buckingham and Hetch, Army and Valencia sts.	Unknown	28 32
Hendrickson, Emilia	46 Allison st.	Dead	16 76
Higgins, Lorraine J. (minor)	2150 Howard st.	Unknown	11 58
Hill, Clayton D.	Troop M, 15th Cavalry, Fort Wm. McKinley, P. I.	Unknown	15 94
Hill, John J.	U. S. S. Cincinnati	Unknown	31 23
Higgins, Cornelious D.	U. S. S. Pompey	Unknown	34 06
Hillis, William L.	1285 McAllister	Unknown	16 42
Hilton, Jesse	23d Co. C. A. C., Fort Mills, P. I.	Unknown	19 22

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Hoffman, Caroline	535 7th st.	Unknown	\$32 61
Hollman, Ann	Vallejo	Unknown	37 03
Holtog, Walter	919-A Jones st.	Unknown	24 75
Holland, Harry F.	Yerington, Nevada	Unknown	11 28
Howland Edd	Co. L, 15th Inf., Linsi, China	Unknown	19 46
Hodges, Jesse Allin	Olongapo, P. I.	Unknown	14 60
Hoffman, Louis	U. S. S. Dale	Unknown	38 76
Holmes, James P.	1013 57th ave., Oakland	Unknown	22 77
Hooser, Frank H.	15th U. S. Inf., Tientsin, China	Unknown	16 86
Hopkins, Mary L.	441 Jessie st.	Unknown	14 40
Houston, Charles J.	Denver House, 3d st.	Dead	23 73
Hugee, Theodore W.	Fairview, Nevada	Unknown	15 43
Hudson, William	Co. H, 15th Inf. Manila, P. I.	Unknown	46 85
Huff, Charles E.	U. S. S. Albany	Unknown	10 56
Hugway, Pearl	Coalinga	Unknown	17 31
Hurley, Thomas	215 1/2 Fair Oaks st.	Unknown	10 54
Hunter, John, or Ian Bruce (minor)	1621 Sutter st., and 1262 11th ave.	Unknown	28 79
Hulberg, Edward	68th Co. C. A. C., Honolulu, T. H.	Unknown	29 51
Hunziker, Rudolf	183 Valencia st.	Unknown	10 45
Hyde, George Maurice	Ross, Marin County	Unknown	28 85
Irving, Roberta M. (minor)	3126 Steiner st.	Unknown	27 90
Inch, Richard Norman	2605 Durant ave., Berkeley	Unknown	32 29
Irving, Robert B., or Hattie L.	3126 Steiner st.	Unknown	15 12
Irwin, Raymond L., or Julia A.	3628 16th st.	Unknown	22 30
Jacobs, Alex and Esther	1126 Harrison st.	Unknown	38 56
Jamieson, David W.	Teamsters Camp, 18th and Carolina sts.	Unknown	18 67
Jensen, Mary E.	1271 California st.	Unknown	12 21
Jenkins, Miller H.	Troop D, 7th Cavalry, Camp Stotsen- burg, Pamp, P. I.	Unknown	30 73
Johnson, Albert	1228 19th ave.	Unknown	16 59
Johnson, Gust R.	Co. O, 6th Inf., Camp Keithley, P. I.	Unknown	23 93
Joyce, Margaret	St. Francis Hotel	Unknown	30 25
Johnson, Matilda	Philo, Mendocino County	Unknown	11 21
Jones, Henry R.	Hospital Corps, Schofield Bks., T. H.	Unknown	16 74
Jorgensen, Henrietta, exec. of the last will of Jane L. Aiken, deceased	515 Shotwell st.	Unknown	18 69
Johnson, Emelia A., or Bruce A. (minor)	4308 19th st.	Unknown	13 65
Johnson, Elton E.	Troop B, 4th Cavalry, Schofield Bar- racks, T. H.	Unknown	31 85
Johnson, John	705-A Shotwell st.	Unknown	10 95
Klapperich, Mary J.	179 Albion ave.	Unknown	33 57
Kayser, Marcus	601 Linden ave.	Unknown	31 57
Klarich, Anthony L.	Sausalito	Unknown	17 18
Keehan, Mollie A.	1408 Guerrero st.	Unknown	12 06
Kelly, Maggie A.	924 Army st.	Unknown	17 58
Knespler, Ferdinand F.	U. S. S. Cleveland	Unknown	25 49
Kelly, Elizabeth L. A.	235 Oak st.	Unknown	33 61
Kelly, Rose Ann	320 23d ave.	Unknown	17 96
Keller, Catherine, or Jacob F.	1694 11th st., Oakland	Unknown	18 96
Kearns, Alfred B.	3991 18th st.	Unknown	15 48
Keane, Nellie C.	2224 Grove st.	Unknown	13 84
Kearney, Elizabeth	318 Austin ave.	Unknown	14 17
Keville, Bartholomew, or Mary J.	2222 23d st.	Unknown	13 93
Kelly, Benjamin D.	Reno, Nevada	Unknown	43 88
Kelly, Catherine, or Sarah Agnes	736 Oak st.	Unknown	20 25
Kelly, William Henry, or Mary E.	941 Potter Park ave., Los Angeles	Unknown	10 96
Kenny, Elizabeth	3933 Clay st.	Unknown	21 52
Kiernan, Francis J.	221 8th st.	Unknown	29 48
Knights of Tara	c/o W. Mulvin, treas., 22 Rondel pl.	Unknown	30 03
Kiely, John	52 Center pl.	Unknown	10 85
Kolombotos, John K.	631 6th ave.	Unknown	11 88
Koch, Adele M.	2160 Union st.	Unknown	32 37
Konrad, Katharina, or Elsie S. Podhraskie (minor)	82 Cumberland st.	Unknown	35 81
Kuehnberg, Harry D., or Georgia D.	720 Jones st.	Unknown	1 91
Kusama, Alma, administratrix of the estate of Selma Matson, deceased	61 La Grande ave.	Unknown	17 98
Kyle, Lawrence L.	Hosp. Corps, Schofield Barracks, T. H.	Dead	39 04
Lawrence, Constance V.	1034 Vallejo st.	Unknown	16 40
Lassen, Nelsen	Central Hotel, 574 3d st.	Unknown	11 72
Lawrence, Roger G.	Newark	Unknown	13 64
Laws, Myrtle S. (minor)	275 7th ave.	Unknown	14 27
Launonen, Heli	14 Surrey st.	Unknown	45 56
Larsson, Gunnar	11th Co. C. A. C., Ft. Mills, P. I.	Unknown	16 21
Lakatsag, John	622 Broadway, Oakland	Unknown	46 37
Laws, Walter E.	U. S. S. Galveston	Unknown	29 91
Lazzara, Stephen	Co. C, 2d Inf., Camp Stotsenburg, Pamp, P. I.	Unknown	10 71
Lane, Michael M.	c/o Standard Oil Co., Byron	Unknown	18 12

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Larsen, Dale P. C. (minor)	2465 Sacramento st.	Unknown	\$19 50
Lagomarsino, Louis A.	1534 Lake st.	Unknown	17 58
Lansdowne, Herbert S.	U. S. S. Helena, Canton, China	Unknown	14 70
Lacy, Arthur E.	Bay Point	Unknown	10 13
Leupold, Armin B.	6 Broadway Court.	Unknown	12 84
Levy, Agnes	Savoy Hotel	Unknown	10 72
Leahy, Ann	Virginia City, Nevada	Unknown	11 45
Lenahan, Margaret	Menlo Park	Unknown	28 57
Leupold, Fanny	320 Hickory ave.	Unknown	40 18
Lennon, Thomas L.	Colonial Hotel, 650 Bush st.	Unknown	13 92
Leahy, Margaret	714 Balboa st.	Unknown	32 30
Levey, Phil Morton, or Stella G.	3550 17th st.	Unknown	18 47
Lester, Kate C.	1770 O'Farrell st.	Unknown	15 82
Leider, Leo M.	11th Co. C. A. C., Fort Mills, P. I.	Unknown	13 47
Lewis, Addison P.	Submarine Base, Coco Solo, C. Z.	Unknown	37 26
Lindsey, Illzaide	227 2d st.	Unknown	16 17
Lind, Veronica F., or Francis I. (minor)	319 Lisbon st.	Unknown	17 21
Linsey, Tillie, or Zabelle (minor)	263 Laguna st.	Unknown	19 15
Lockhard, Frank Allen	Austin, Nevada	Unknown	12 35
Lornsten, Mary H.	132 Highland ave.	Unknown	11 51
Lowden, Spencer W.	Redding	Unknown	21 49
Lorbeer, George Coe	High School of Commerce	Unknown	16 54
Lyons, Ellen C., or Kathryn M. (minor)	20 Dearborn st.	Unknown	22 70
Lyon, Mitchell S., or Lillian P.	1601 Sacramento st.	Unknown	14 12
Lynch, Alexander	717 Scott st.	Unknown	30 39
Lynch, Elizabeth	717 Scott st.	Unknown	25 80
Lynch, George A.	717 Scott st.	Unknown	39 72
Lynch, Douglas Charles (minor)	66 Curtis st.	Unknown	11 54
Martin, Eleanor F.	Majestic Hotel	Unknown	30 54
Marlette, Alice, or Emma Ingham	324 W. Olive ave., Redlands, or Wilton, Iowa.	Marlette, dead.	32 98
Mattner, Ernest H., or Louise	631 Van Ness ave.	Unknown	44 69
Maloney, John F.	Menlo Park	Unknown	10 79
Marsich, Joseph	2627 Mason st.	Unknown	20 34
Marty, Mary	Box 346, Leona Heights, Fruitvale	Unknown	22 16
MacDonald, Alexander H.	Co. D, Hosp. Corps, Ft. Wm. McKinley, P. I.	Unknown	14 76
MacDonald, James S. A., or Edna P.	1522 9th ave.	Unknown	27 76
Maginnis, Kate, or William, (minor)	c/o News, Bradford, Virginia	Unknown	32 14
Mails, H., or F.	87 Bockenheimer, Landstrasse	Unknown	13 55
Maloney, Mary E.	Holden, Mo.	Unknown	26 04
Manning, William	41 Hampton pl.	Unknown	14 57
Martzloff, Dora	1924 Broderick st.	Unknown	13 78
Malone, Hugh	Co. E, 8th Inf., Camp Keithley, Mind., P. I.	Unknown	16 46
Manuel, Richard Sherwood (minor)	325 16th st., San Pedro	Unknown	14 56
Macic, Nikola	2802 Mission st.	Unknown	12 17
Mahon, Ann	921 Fulton st.	Unknown	21 11
Madden, Josephine C., or Mary Eleanor, (minor)	Corte Madera, Marin County	Unknown	13 44
Mack, Frederick Edward	1332 Grove st.	Dead	26 64
Malater, Berel	70th Co. C. A. C., Corregidor, Cavite, P. I.	Unknown	14 76
Maggert, Dale W.	U. S. S. Wilmington	Unknown	18 50
Mannis, Frank B.	U. S. S. Decatur	Unknown	17 06
Martin, Bridget	Auburn, Placer County	Unknown	19 55
Magoon, Walter C.	U. S. S. Tennessee	Unknown	11 47
Mahony, Henry	872 Ashbury st.	Unknown	17 18
Maguire, Michael	1251 2d ave., Oakland	Unknown	11 03
Merino, Matilda	728 Shotwell st.	Unknown	13 13
Mello, Jose M., or Mary I.	363 Arlington st.	Unknown	16 61
Metzner, Louis F.	Co. F, 13th Inf., Camp McGrath, Batangas, P. I.	Unknown	12 35
Miller, Christina	51 Herman st.	Unknown	28 19
Miller, Margaret	12 Clinton st.	Unknown	26 63
Michael, Effie, or Frank Raymond, (minor)	Heldsburg	Unknown	27 81
Minton, Samuel Charles	U. S. S. Yorktown	Unknown	24 91
Miller, Lena	424 Oak st.	Unknown	12 14
Mistchele, Mary	727 Minna st.	Unknown	23 93
Miller, Cathrine M. E., or Helen A. M.	2025 Bryant ave., Fruitvale	Unknown	33 48
Miller, Manas	Q. M. C., Pettit Barracks, Mindanao, P. I.	Unknown	29 02
Moore, Hannah	73 Parnassus ave.	Unknown	10 26
Moran, Mary Ellen	971 8th st., Oakland	Unknown	22 56
Morris, Charles W.	Co. F, 15th Inf., Manila, P. I.	Unknown	22 77
Moecker, Leland Stanford (minor)	619 Divisadero st.	Unknown	10 93
Moran, Michael B.	Fresno House, 653 Sacramento st.	Unknown	16 64
Morton, Edith (minor)	1441 Grand ave., Alameda	Unknown	11 08
Mosses, Carl B.	U. S. S. Pampanga	Unknown	22 59

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Moulos, Peter	1773 Geary st.	Unknown	\$12 58
Morse, Alice M., or Alice Cora M., (minor)	2566 Pine st.	Unknown	12 28
Morrison, Joseph Alphas, Jr.	315 Van Ness ave.	Unknown	21 81
Morton, Robert L., or Eva A.	Ellington Court, Berkeley	Unknown	20 04
Mullen, Theresa	734 Dolores st.	Unknown	16 75
Muirhead, Thomas	68 Ellis st.	Dead	11 34
Munday, Frank	Crockett	Unknown	15 84
Murray, John, or Mrs. Viola	Sausalito	Unknown	11 65
Murray, William C., or Maud	24 Harrington st.	Unknown	18 03
Murray, Bernard F.	830½ Alabama st.	Unknown	10 19
Murray, Edward T.	Co. F, 8th Inf., Camp Keithley, Minda- nao, P. I.	Unknown	15 74
Mullany, Martin	711 Golden Gate ave.	Unknown	23 50
Musick, Robert E.	105th Co. C. A. C., Ft. Ruger, T. H.	Unknown	18 89
Murasky, Mary G., or Frederick	345 Pierce st.	Unknown	11 99
Muehlinski, Vlidie J.	Med. Dept., Schofield Barracks, T. H.	Unknown	25 37
McLaughlin, Edward	502 Beale st.	Unknown	40 30
McCarthy, Jeremiah, or Catherine	1664 Alabama st.	Unknown	23 96
McCaghan, James	Tonopah, Nevada	Unknown	36 73
McMahon, Hugh F.	8 Alemany st.	Unknown	10 84
McManus, Francis A.	902 Divisadero st.	Unknown	14 65
McAuliffe, James	Park Hotel, 8th st.	Unknown	26 22
McCracken, Mary	2024 Taylor st.	Unknown	14 56
McLaughlin, Katherine	4076 19th st.	Unknown	11 27
McCann, Martin	Los Gatos	Unknown	10 99
McManus, Norah, or Mary V., (minor)	646 Ather s st.	Unknown	17 41
McLennan, A. F.	2023½ Ellis st.	Unknown	10 46
McElligott, William Elmer (minor)	2525 Anza st.	Unknown	14 83
McSherry, Mary K.	3021 Buchanan st.	Unknown	19 53
McGee, Mary	1275 McAllister st.	Unknown	11 23
McGeary, John	1175 Mission st.	Unknown	12 25
McGill, Edward P.	1300 Jones st.	Unknown	12 65
McGivney, James E.	1677 Dolores st.	Unknown	10 29
McGovern, Theresa Jane	Truckee	Unknown	25 54
McDonagh, Celia	292 Moultrie st.	Unknown	14 83
McCormick, Francis Michael, Jr.	Tracy	Unknown	21 36
McColgan, R., tr. for William J. Pattison	502 Claus Spreckels Bldg.	Unknown	13 14
McCullough, John H.	Co. H, Signal Corps, Presidio	Unknown	19 02
McCue, Mary	2012 15th st.	Unknown	15 93
McCabe, Anna I.	751 Haight st.	Unknown	12 44
McClanahan, Hartwill T.	Co. A, 15th Inf., Tientsin, China	Unknown	15 02
McMahon, John F. (minor)	178 6th ave.	Unknown	15 78
McKee, Annie E.	2648 Bryant st.	Unknown	11 10
McElligott, Maynard H.	Elk City, Idaho	Unknown	18 83
McDermott, Ray	Reno Hotel, 6th near Howard st.	Unknown	14 97
McGill, Mattie O.	U. S. S. Wilmington	Unknown	35 15
McDonough, Margaret	2820 Telegraph ave., Oakland	Dead	10 77
Nam, Wong	2340 Washington st.	Unknown	12 02
Nelson, Bengt Peter	524 East st.	Unknown	12 74
Newman, Josephine, or Marion	3590 Washington st.	Unknown	10 79
Nekoliczak, Henry J.	Centra Hotel, 3d st.	Unknown	10 39
Nelson, Gustaf N.	1610 Willow ave., Alameda	Unknown	30 49
Nelson, Jennie	3596 21st st.	Unknown	18 04
Neuhaus, George	U. S. S. Annapolis	Unknown	35 20
Neff, Theodore	15th U. S. Inf., Tientsin, China	Unknown	23 79
Norton, Francis M.	1901 16th ave.	Unknown	38 57
O'Hara, Mary A.	Mill Valley	Unknown	16 84
O'dham, Luther H.	2d Co. C. A. C., Fort Ruger, T. H.	Unknown	15 48
Olgers, William S., or Blanche	Soulsbyville, Tuolumne County	Unknown	15 06
O'Leary, Daniel	332 Alvarado st.	Unknown	12 18
Owens, Le Roy	Co. L, 13th Inf., Fort Mills, Corregidor, P. I.	Unknown	16 55
O'Brien, George (minor)	cor. Sutter and Broderick sts.	Unknown	28 94
O'Connor, Margaret	2863 Pacific ave.	Unknown	12 10
O'Connor, Michael J.	766 Copp st.	Unknown	34 24
O'Connor, Patrick	3371 21st st.	Unknown	13 50
O'Connor, Margaret and Mary Meagher	St. Joseph Hospital and 2332 Webster st.	Unknown	10 81
O'Driscoll, Daniel	Panama Hotel, 176 4th st.	Unknown	15 02
O'Growney Branch of The Gaelic League, The Oliva, George Verdelli, or Annie E.	c/o Mary J. Cooney, treas., 3918 23d st. San Anselmo	Unknown	16 22
Ough, Clark Abbott (minor)	Richmond, Contra Costa County	Unknown	26 74
Page, Alec William	U. S. S. Albany	Unknown	11 05
Partlow, Alvia S.	Ambulance Co. No. 4, Ft. McKinley, P. I.	Unknown	24 51
Palmer, Thomas	1163 Shotwell st.	Unknown	18 71
Parham, Everett T.	Co. C, 1st Inf., Schofield Barracks, T. H.	Unknown	24 40
Pallo, Susie	773 Page st.	Unknown	29 56
Pedersen, Grace Elizabeth, or Grace Mar- garet Riordan	1634 Polk st., or 521 Lyon st.	Unknown	16 79
Penberthy, Thomas, or Annie	Stockton	Unknown	21 01

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Petersen, Peter	17th ave. and M sts.	Unknown	\$16 60
Preschong, Lillie	2731 Durant st.	Unknown	11 66
Perschteach, Frank	Troop I, 14th Cavalry, Manila, P. I.	Unknown	14 75
Peterson, Gladys Blanch (minor)	1416 Mission st.	Unknown	12 27
Perry, George G.	16 Cleveland st.	Unknown	15 91
Percov, Marco	721 Davis st.	Unknown	11 53
Pioneer Lodge No. 1, Friends of The Pacific	c/o Mrs. Lena Schloton, 2385 Mission st.	Unknown	23 22
Pitsikals, Siros	564 1/2 Castro st.	Unknown	10 43
Pierce, William J.	Troop B, 4th Cavalry, Schofield Barracks, T. H.	Unknown	13 47
Picken, Clifton A.	U. S. S. Cincinnati	Unknown	17 19
Pilster, Fred	Hale Hotel, 939 Mission st.	Unknown	13 64
Price, John	Tientsin, China	Unknown	39 93
Potts, John W.	Co. C, 2d Inf., Ft. Shafter, T. H.	Unknown	16 56
Popp, Herbert C.	Co. I, 2d Inf., Ft. Shafter, T. H.	Unknown	13 50
Pringle, Lou Irene De Yo, or Eunice Irene, (minor)	Willets, Mendocino County	Unknown	11 46
Porta, Amabile	126-A Clinton Park	Unknown	11 81
Powers, Patrick J.	664 Larkin st.	Unknown	21 28
Polichio, Henry	Unknown	Unknown	14 68
Plummer, Frank	U. S. S. Buffalo	Unknown	38 20
Purdue, Clarence E.	Teamster Q. M. Corps, Fort Gibbons, Alaska	Unknown	35 59
Quinn, John, or Elizabeth	5111 Hyland ave., Tacoma, Wash.	Unknown	17 18
Quinlan, John J.	2103 Bush st.	Unknown	17 15
Quinn, Peter	Ukiah, Mendocino County	Unknown	29 70
Quinn, John	168-A Stillman st.	Unknown	16 52
Quigley, Bridget, or James	34 Clementina st.	Unknown	31 78
Raphael, Benjamin, B., or Ephraim H., (minor)	3222-A 23d st.	Unknown	24 63
Rambo, Walter W.	U. S. S. Petrel	Unknown	15 33
Rebizzo, Vittorio	18 Georgia st.	Dead	10 06
Rzeszewski, Antony	Co. M, 16th Inf., Tientsin, China	Unknown	29 41
Reish, John J.	Naval Hospital, Canacao, P. I.	Unknown	46 39
Reb, Samuel J.	1156 Sutter st.	Unknown	12 34
Reedy, Michael	Old Ladies Home, Fruitvale	Unknown	14 50
Reilly, Charles	409 10th st.	Unknown	10 63
Reno, William G.	574 3d st.	Unknown	20 99
Reading, Garland A.	Bugler, Co. B, 2d Inf., Fort Shafter, T. H.	Unknown	12 01
Reilly, Edward Henry, exec. of the last will and testament of John W. Reilly, deceased	Essex Hotel, Ellis and Larkin sts.	Unknown	46 32
Reynolds, John A.	9th Ambulance Co., Schofield Barracks, Honolulu, T. H.	Unknown	22 30
Riordan, Margaret A.	3324 19th st.	Unknown	15 18
Rhine, Esther	1086 Fulton st.	Unknown	18 49
Robinson, Theresa	Vacaville, Solano County	Unknown	12 81
Roberts, Joseph F.	Co. K, 13th Inf., Corregidor Island, P. I.	Unknown	24 71
Roberts, Hugh T., or Regina	220 Clayton st.	Unknown	11 48
Rothman, Nathan, or Sarah	36 Sanchez st.	Unknown	12 13
Rouse, John David	U. S. S. Saratoga	Unknown	18 35
Rodgers, Bernard A.	Headquarters Co., 8th Inf., Ft. McKinley, P. I.	Unknown	22 19
Rosenberg, Samuel	Depot Hosp., Honolulu, T. H.	Unknown	18 84
Rohner, Joe	15th U. S. Inf., Tientsin, China	Unknown	17 75
Roney, Earl T.	509 Frederick st.	Unknown	14 38
Rulapaugh, Wallace N.	U. S. S. Buffalo	Unknown	33 78
Ruelle, Adolphe	1402 2d st., West Berkeley	Unknown	15 48
Ruppel, Theodore Arthur (minor)	85 21st ave., Richmond	Unknown	13 22
Rubin, Fannie	184 Anderson st.	Unknown	43 50
Ryan, Raymond	U. S. S. Pike, Mare Island	Unknown	10 21
Ryman, Caleb	General Delivery	Dead	12 49
Savich, Kostantin	746 14th st.	Unknown	30 22
Shaughnessy, Maria	50 Morris ave.	Unknown	25 12
Sharon, John J., or Ellen M.	430 Sanchez st.	Unknown	36 58
Sanchez, Ester	876 Broadway	Dead	16 23
Sanders, Wiley	U. S. S. Decatur	Unknown	22 20
Stark, David Fielding	U. S. S. California	Unknown	17 45
Swanson, Amanda O.	R.F.D. Box 1, P.O. Box 20, Tulare	Unknown	20 27
Sands, Leota	Driscoll Apts., Geary and Jones sts.	Unknown	16 93
Straub, Arnold Joseph (minor)	Siskiyou, Siskiyou County	Unknown	14 00
Sarni, Nessor	247 Stewart st.	Unknown	29 82
Sarhosis, Charles	1927 McAllister st.	Unknown	13 84
Stallings, William E.	Co. D, 15th Inf., Tongshar, China	Unknown	19 78
Samuel, Bertha, or Joseph	1050 Washington st.	Unknown	21 20
San Francisco Council No. 615, K of C.	615 Golden Gate ave.	Unknown	43 02
Sarris, Spyros	2218 20th st.	Unknown	16 78
Swanson, Arthur L.	Medical Dept. Honolulu, T. H.	Unknown	41 48
Small, Simeon F., or Lovernia E.	Elmira	Unknown	18 90

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Saffarovich, George	523 Natoma st.	Unknown	\$16 34
Schneider, Mathias	115 Clayton st.	Dead	12 77
Sweeney, Daniel C.	1140 Broderick st.	Unknown	13 22
Seaman, S. S.	612 Clement st.	Unknown	13 53
Sears, Garrett, or Hannah	1211 1/2 F st., Sausalito	Unknown	20 23
Schwer, Herman	c/o Standard Oil Co., of N. Y., Tientsen, China	Unknown	14 60
Seaver, Charles H., or Alice	1125 Magnolia st., Oakland	Unknown	16 77
Steckler, Grace E., Helen Marie Riordan (minor)	570 Guerrero st., 2548 McAllister st.	Unknown	13 73
Stein, Max	Box 51, Vallejo	Unknown	16 99
Simpson, Anne	1812 Van Ness ave.	Unknown	25 11
Schmidt, Frances, or Joseph Fredinnick	1696 Howard st.	Unknown	12 01
Smith, Albert Bartlett	U. S. S. Preble	Unknown	22 20
Silva, John Thomas	Pinole	Unknown	19 78
Simmons, Elizabeth M.	553 Cedar ave.	Unknown	14 90
Simon, Selmar	2506 1/2 California st.	Unknown	40 89
Smith, Francis G.	U. S. S. Jupiter	Unknown	23 36
Singleton, Dan	Relei Home	Dead	10 22
Spitzer, Purves E.	5031 National ave., W. Allis, Wis.	Unknown	17 44
Silberberg, Morris	70th Co. C. A. C., Ft. Mills, P. I.	Unknown	18 74
Schirman, Ralph J., M. D.	825 Van Ness ave.	Unknown	19 52
Splivalo, Wilna Marie (minor)	Unknown	Unknown	37 25
Sisson, Cecil C.	21st Co. C. A. C., Ft. Mills, P. I.	Unknown	47 00
Smith, Archibald R.	873 McAllister st.	Unknown	11 78
Smith, John J.	1450 Anza st.	Unknown	30 12
Smith, Walter	Co. D, 15th Inf., Tientsin, China	Unknown	14 19
Schoenborn, Anton J.	Main House, 614 Kearny st.	Unknown	30 88
Scott, Henry	9 8th st.	Unknown	15 71
Soelter, Harold A. (minor)	1114 Union st.	Unknown	21 08
Solman, Jack	1120-B Turk st.	Unknown	12 76
Sholz, Philomena	284 Sunnyside ave.	Unknown	14 27
Shorb, Mary Eleanor	2723 Pacific ave.	Unknown	15 58
Stone, David	1138 Golden Gate ave.	Unknown	42 98
Smoots, Harold C.	11th Co. C. A. C., Ft. Frank, P. I.	Unknown	16 08
Schumacher, August	538 1/2 Jessie st.	Unknown	23 28
Sullivan, William A.	466 Clementina st.	Unknown	14 78
Scully, Thomas J.	1280 Union st.	Unknown	14 23
Sturm, Christian	3081 16th st.	Unknown	14 13
Skura, John	Bat. E, 4th F. A., Carazal, P. C. Zone	Unknown	15 18
Sullivan, Helen M.	2007 Pacific ave.	Unknown	12 00
Snyder, John	1st Inf., Machine Gun Co., Schofield Barracks, T. H.	Unknown	22 06
Taylor, Mary E., or Mary I.	1806 1st., Sacramento	Unknown	15 00
Tatro, Frank J.	U. S. S. Galveston	Unknown	45 02
Traynor, Mary	1231 Magnolia st., Oakland	Unknown	13 66
Taylor, Horace R.	510 Battery st.	Dead	11 57
Taylor, Lawrence G.	Co. B, 1st Inf., Schofield Barracks, T. H.	Unknown	12 42
Taylor, George E.	Co. D, 2d Inf., Ft. Shafter, T. H.	Unknown	17 06
Triangle Company, Inc.	316 Bush st.	Unknown	46 55
Terw. liger, Mrs. A.	San Andreas, Calaveras County	Unknown	21 05
Trihey, John Francis	U. S. S. Saratoga	Unknown	15 28
Trigg, William H.	U. S. S. Denver	Unknown	18 57
Tobin, Mary	1314 Geary st.	Unknown	15 73
Todd, David R.	Austin, Nevada	Dead	25 51
Troy, Patrick	153 Vicksburg st.	Unknown	14 32
Tomanovich, Spiro	1952 Post st.	Unknown	15 42
Twhig, Thomas E.	18 Washburn st.	Unknown	33 61
Tortore, Angiolina, or Ottavio	550 43d st., Oakland	Unknown	12 60
Thompson, Roy F.	3d Eng. Co. B, Ft. McKinley, P. I.	Unknown	16 54
Thompson, Sarah	1108 Elm ave.	Unknown	14 66
Underwood, Thomas M., or Alice	1912-A McAllister st.	Unknown	20 70
Uribe, Mercedes	1120 Powell st.	Unknown	12 90
Upright, Samuel, or Carrie	2068 Sutter st.	Unknown	32 63
Vint, David D.	1753 Pine st.	Unknown	10 77
Vidojevich, Nickolas	1733 McAllister st.	Unknown	21 60
Vigen, Edward Adolph (minor)	3915 Polson st.	Unknown	49 42
Volarovic, George	Woodside, San Mateo County	Unknown	47 00
Von Seelen, Herman	4042 18th st.	Unknown	11 03
Von Adelung, Edward, or Edward B. (minor)	407 29th st., Oakland	Unknown	36 50
Walsh, Mary B.	581 Haywards ave., San Leandro	Unknown	11 60
Watkins, Alonzo A., or Mabel A.	1302 Laguna st.	Unknown	15 24
Walsh, James	1736 Hearst ave., Berkeley	Unknown	16 58
Wafer, George P.	20 Prospect ave.	Unknown	16 95
Wayland, Jennie L.	2115 Grant st., Berkeley	Unknown	18 10
Walley, Ambrose S.	Mayfield	Unknown	10 54
Wallace, Carl J.	70th Co. C. A. C., Ft. Mills, P. I.	Unknown	14 90
Wanake, Gertrude, or Martin F. (minor)	564 Mississippi st.	Unknown	33 71

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Whalen, Hannora, or Malachy	232 Diamond st.	Dead	\$12 97
Wheeler, Richard R.	Torres, Sonora, Mexico.	Unknown	20 44
Welch, Elizabeth, or Edward	648 Ash ave.	Unknown	18 04
West, Walter R.	408 London st.	Unknown	17 71
Weiler, William	120 11th st.	Unknown	25 31
Williams, George	948 San Bruno ave.	Dead	23 31
Wise, Isadore H.	1273 O'Farrell st.	Dead	35 35
Wilson, James	c/o Union Oil Co., Mariposa	Dead	12 75
Williams, Reuben, J.	Co. F, 15th Inf., Camp Eldridge, Los Banos, P. I.	Unknown	14 19
Williams, John	716 Floridast.	Unknown	26 80
Wilcox, Wm. D.	205 Fillmore st.	Unknown	12 50
Wright, John	Standard	Unknown	16 74
Williamson, John R.	U. S. S. Barry	Unknown	24 62
Wilkins, Johanna	1257 McAllister st.	Unknown	19 12
Wickson, Mary E.	2726 College ave., Berkeley	Unknown	10 15
Wright, Jack	2d Co. C. A. C., Ft. Ruger, T. H.	Unknown	12 24
Wickham, Norman H.	U. S. M. C., U. S. S. Helena	Unknown	30 03
Wilkes, Elizabeth, or Mary (minor)	634 Powell st.	Unknown	18 26
Wise, John E.	Cpl., Co. I, 31st Inf., Ft. McKinley, P. I.	Unknown	15 02
Whitelaw, Margaret	2313 Webster st.	Unknown	19 87
Wilson, James, Jr.	Co. F, 15th Inf., Tientsin, China	Unknown	12 21
Wilson, John Lewis, or Richard Theodore (minor)	Napa	John, dead	28 53
Wilson, Mary B., or Nora May (minor)	35 28th st.	Unknown	15 62
Woelfel, George A., M.D.	Willits	Unknown	23 32
Worster, Clarence Arthur	U. S. S. Colorado	Unknown	14 59
Worix, Isabella	Box 209, Manlia, P. I.	Unknown	10 17
Wolborsky, Wolf	1109 McAllister st.	Unknown	44 22
Yanowsky, Luisa	Mazatlan, Mexico.	Unknown	11 74
Zadorkin, Mike	871 Rhode Island st.	Unknown	15 31
Zimmerman, Ada	2003 16th st.	Unknown	16 77
Zielinski, John	Co. G, 8th Inf., Ft. Wm. McKinley, P. I.	Unknown	16 56
Zolna, Ladislaus G.	U. S. S. Dale	Unknown	46 39
Zussman, Samuel, or Edmond	1411 Scott st.	Unknown	35 33
			\$14,095 96

The San Francisco Bank, at San Francisco

Ackers, Sidney	S. S. Benicia	Unknown	\$11 09
Airey, H. J.	2307 Jackson st.	Dead	19 16
Anderson, Gustaf	311 Bacon st., San Pedro	Unknown	42 49
Anderscn, Lars Alfred	508 Pacific st.	Unknown	46 39
Anthony, Edward A.	407 Commercial st.	Unknown	14 76
Arnold, Chas. Aug., or Julianna	1001 Bridge st., Oakland	Unknown	31 60
Asseln, Hermann	Yountville	Unknown	3,403 09
Atherton, Elizabeth	2448 Folsom st.	Unknown	21 56
Bechman, Henry	Sonoma	Unknown	453 06
B. dataceo, Louis, or Charles	1615½ Leavenworth st.	Unknown	23 39
Bahnsen, Cathrina	3025 26th st.	Unknown	23 64
Bare, Gustave, or Meyer Bare	518 Grove st., or 129 Montgomery st.	Unknown	12 24
Beach, Virginia S.	1123 Steiner st.	Unknown	11 47
Beecher, Clyde	289 Lilly ave.	Unknown	128 39
Beyerle, Rupert	Sailors Union	Unknown	34 48
Blyler, Laurene, tr. for Loraine	c/o Plaza Hotel, Beaumont, Texas	Unknown	15 42
Bohm, Katharina	443 Linden ave.	Unknown	27 59
Bridgemar, Lillian	3672 17th st.	Unknown	10 94
Bridges, Clara O.	823 Turk st.	Unknown	167 29
Brown, Elmer F.	Redwood City	Unknown	18 63
Bucking, Herman	658½ Bryant st.	Unknown	11 66
Bunker, Blanche G., or William L.	9 South Park	Unknown	19 30
Burns, Mary	2630 Hayes st.	Unknown	10 11
Buschini, Philippe	1322½ Kearny st.	Unknown	15 57
Cassen, Henry C.	628 Montgomery st.	Unknown	904 25
Cerny, Sobeslav	Unknown	Unknown	15 61
Christiansen, L. P.	28 Heron st.	Unknown	13 21
Clarke, Lillie E.	937 Guerrero st.	Unknown	40 84
Collins, Annie	St. Ives Hotel, Eddy and Larkin sts.	Unknown	21 53
Connelly, John Jr., or Marcia C.	794 Lyon st.	Unknown	10 56
Connor, John S.	2323 Sacramento st.	Unknown	134 87
Cordt, John Ludwig Edward	Colton Hotel, 3d st.	Unknown	15 90
Cestacini, Stanislev	111 O'Farrell st.	Unknown	25 62
Craig, Grace	230 Judah st.	Unknown	11 46
Crawford, Mary F.	828 California st.	Unknown	28 41
Cunningham, Stanley A.	Str. Rodondo	Unknown	24 98

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The San Francisco Bank, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Day, Helen M.	1012 Divisadero st.	Unknown	\$12 54
Denkewitz, Paul F.	1149 Ellis st.	Unknown	13 54
Dickson, Joseph	Vancouver, B. C.	Unknown	1,496 97
Dieringer, Andreas	Escale	Unknown	10 01
Donovan, Eva A.	737 Harrison st.	Unknown	17 93
Drgane, Stefan	1218 Mariposa st.	Unknown	48 84
Dundon, Patrick F.	30 South Park	Dead	171 94
Duwensee, Albert	233 4th st.	Unknown	10 00
Eberle, William	Cordova, Alaska	Unknown	1,850 44
Edgar, Jos. S.	San Quentin	Unknown	35 75
Edwards, Mary E.	4080 Howard st.	Unknown	34 60
Eldridge, Albert	4058 18th st.	Unknown	13 04
Engle, Louis	677 Duport st.	Unknown	2,883 04
Erikson, Emil	241 Steuart st.	Unknown	57 80
Eugenius, Constantin	1869 Divisadero st.	Unknown	126 73
Eymard, Alexander, or Maria	1068 Pacific st.	Unknown	99 17
Falkenstein, Christian J., executor of the last will and testament of John R. Holmes, deceased	70 Hancock st.	Unknown	23 03
Fatherland Corporation	1123 Broadway, N. Y.	Unknown	11 37
Feil, Augusta M. E.	San Anselmo	Unknown	151 08
Fenner, Marie	514 Hayes st.	Unknown	13 57
Fisher, Bertram O.	2083 Bush st.	Unknown	349 02
Fitzgerald, Muriel M., trustee for Frances M. Wooley	1541 California st.	Unknown	15 09
Forbes, Sophia H.	1761 1/2 Mission st.	Unknown	16 21
Fos, Virginia	San Jose	Unknown	787 34
Fox, Annie A.	2017 Buchanan st.	Unknown	33 73
Gardner, Fred A.	2880 Vallejo st.	Unknown	14 99
Gass, Fannie R.	133 Geary st.	Unknown	14 60
Geist, Max	1100 Fell st.	Unknown	10 81
Gerlich, Johan J. G.	271 East st.	Unknown	333 74
Gertson, Lewis	1958 Powell st.	Unknown	12 54
Giannini, Eugene	219 Berlin st.	Unknown	10 47
Glavinich, Anton, tr. for Mike Bogisich, deceased	1620 Powell st.	Unknown	31 16
Gmeiner, Joseph, or Appollonia	14 Hawthorne st.	Unknown	26 91
Goldberg, Emilie	Unknown	Unknown	227 03
German, Mary J.	1663 Filbert st.	Unknown	23 88
Graff, Albert E., or Mary H.	400 Octavia st.	Albert, dead	22 94
Graves, John L.	St. Helena	Dead	1,059 92
de Haan, Charles	E. 14th st., Oakland	Unknown	213 84
Hammond, Alice Mary	1016 1/2 Mission st.	Unknown	351 84
Hansen, Hans G.	Benicia	Unknown	213 50
Hashagen, Chris	2800 21st st.	Unknown	11 96
Hastrup, Edward H.	Unknown	Unknown	788 56
Hayden, John, or Sarah A.	525 7th st.	Unknown	19 94
Hicliehy, John	589 3d st., Oakland	Unknown	13 57
Herrmann, Johan	Colma	Unknown	43 26
Herrin, Virginia D.	562 Waller st.	Unknown	34 74
Hewitt, Hattie R.	15 Garit ave., Grand Rapids, Mich.	Unknown	37 51
Higgins, Frank	131 Minna st.	Unknown	173 62
Hinrick, Marie, tr. for Martha F. Scheid	215 Perry st.	Unknown	79 04
Hoe, Mary	1288 O'Farrell st.	Unknown	132 47
Hoffken, Friedrich	613 2d st., San Rafael	Unknown	80 57
Huber, Matthias	Stockton	Unknown	132 95
Hutterli, John	1206 Turk pl.	Unknown	142 66
Ichel, Isidor	1432 Turk st.	Unknown	6,041 17
Ingalls, Laura M., tr. for Marion	c/o Margaret S. Keefe, 1305 Broadway	Unknown	11 71
Jacob, Wendell	Boulder Creek	Unknown	89 47
Jensen, Hannah	1736 Golden Gate ave.	Unknown	6,320 89
Jensen, Hannah, guardian of the person and estate of Olof Robin Jensen, insane	1736 Golden Gate ave.	Unknown	731 76
Jensen, Walter	210 California st.	Unknown	24 01
Jewell, Estelle M.	Pacific Grove	Dead	14 65
Johannsen, Niels	532 Eureka st.	Unknown	23 93
Johansen, Christian	c/o Union Oil Company	Unknown	39 97
Johansen, Jacob K.	314 Brannan st.	Unknown	13 61
Kahl, Gustav	211 6th ave.	Unknown	26 17
Karkane, Hjalmar	3151 15th st.	Unknown	73 97
Kelly, Fannie E.	2195 Divisadero st.	Unknown	78 53
Kennedy, John F.	117 Duboce ave.	Unknown	11 69
Kerrigan, Rita	409 Chenery st.	Unknown	13 42
Killberg, Pet Olsen	Overland House	Unknown	275 07
Kirn, Eleanor	1725 University ave., Berkeley	Unknown	17 05
Klappert, Conrad	137 Mission st.	Unknown	527 96
Kloss, Richard	227 Minna st.	Unknown	19 71
Koons, Mary, tr. for Frank	178 10th st., Oakland	Unknown	11 82
Kraemer, Johan C.	816 Sansome st.	Unknown	592 83

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The San Francisco Bank, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Krohn, Paul	3124 Steiner st.	Unknown	\$166 87
Kruger, Carl	3616 Leiss st., Fruitvale	Unknown	12 88
Kuenzel, Elizabeth	317 Golden Gate ave.	Unknown	61 92
Kuster, Hugo	44 Willow ave.	Unknown	12 19
Lake, Helen L.	2214 Webster st.	Unknown	10 48
Lange, Peter H.	146 Noe st.	Unknown	10 34
Larsen, Hans	4th and Channel sts.	Unknown	13 15
Larson, Carl A., trustee for Shirley E.	1316 4th ave., East Oakland	Unknown	12 39
Lassen, Marie C.	Gener. Hospital, Presidio	Unknown	29 25
Lay, Bertha E.	121 Sherman st., Alameda	Unknown	10 30
Leeson, Eugene	Central Hotel, 3d st.	Unknown	65 89
Lehrberger, Catherine	1311 Waller st.	Unknown	25 30
Lewellyn, Mary A.	145 12th st.	Unknown	10 40
Lewin, Anna R.	Shasta, Shasta County	Unknown	35 98
Lindberg, Peter	565 Jackson st.	Unknown	55 09
Lindsay, Barbara E.	2944 24th st.	Unknown	108 59
Lippolt, Bertha	511 Pacific ave.	Unknown	12 43
Lorenzo, Higinis	Jamestown	Unknown	10 28
Luget, Anselme, or Rosalie L.	75 John st.	Unknown	14 10
Ludwig, Kurt	Elk, Mendocino County	Unknown	15 33
Lutz, Mary A., tr. for Amelia A.	3237 Mission st.	Unknown	77 39
Lyttons, Edward	712 Montgomery st.	Unknown	19 77
Madden, Frances M., or Frank P.	840 Verice ave., Los Angeles	Unknown	50 46
Malcolm, Eleanor V.	519 Ashbury st.	Dead	511 48
Mannix, Julia	230 Montgomery st.	Unknown	467 99
Marchant, Herbert E.	Presidio Post Exchange	Unknown	10 54
Marti, Maria A. J.	79 Shipley st.	Unknown	84 02
Martin, Margaretha	2510 Bush st.	Unknown	12 13
Martinetti, Peter	602 California st.	Unknown	2,424 74
Marx, Elizabeth	1203 O'Farrell st.	Unknown	18 41
McCaffery, Elizabeth	250 Locust ave.	Unknown	100 90
McKenzie, Isabelle, or Lizzie A.	1339 Winfield st., Los Angeles	Unknown	10 40
McMullan, Rose	Lick House, 5th and Mission sts.	Unknown	1,012 32
Mickelson, Julius S.	554 Harrison st.	Unknown	16 45
Miller, John F.	Mill Valley	Unknown	17 69
Miller, Lewis E.	507 6th st.	Unknown	60 73
Mitchinson, Emma	1422 Steiner st.	Unknown	11 44
Morrisey, Sophia	74 Bernal ave.	Unknown	18 22
Morton, Janet	280 San Jose ave.	Unknown	27 82
Muhlenhaupt, Paul	Tiburon	Unknown	11 30
Muller, Louise	27 Dolores st.	Unknown	69 77
Muller, Casper	Napa	Unknown	281 76
Murphy, Lawrence	Fell and Fillmore sts.	Unknown	17 84
Murray, Geo.	Brooklyn Hotel	Unknown	32 30
Murray, Viola M., or John F.	193 4th st.	Unknown	10 33
Newberry, Mary A.	1505 Turk st.	Unknown	119 78
Nicholson, William	784 1/2 Harrison st.	Unknown	1,544 66
Nilson, Axel J.	c/o Sailors Union	Unknown	12 93
O'Brien, Henry D.	109 Noriega st.	Unknown	301 87
O'Grady, Maria	Virginia City, Nevada	Unknown	25 74
O'Hare, Sarah A., or Mary J. Couplard	2414 Hyde st.	Dead	367 70
Oliver, Elizabeth L.	2107 Woolsey st.	Unknown	17 73
Orthodox Catholic Brotherhood of St. Innocent	1715 Powell st.	Unknown	12 86
Ottoson, Andrew	General Delivery, Portland, Oregon	Unknown	442 15
Perry, Abbie E.	Oleta, Amador County	Unknown	45 61
Persson, Elina	667 Waller st.	Unknown	16 45
Peters, Arthur	Fairmont Hotel	Unknown	29 19
Petersen, Olav C.	844 Stewart st.	Unknown	10 82
Plise, Washington V.	1641 Howard st.	Unknown	1,858 75
Post, John	Mechanics Office, West Oakland	Unknown	13 65
Preggen, Henry	2212 Powell st.	Unknown	1,042 37
Prosser, George	38 Silver st.	Unknown	106 56
Rausch, Franz	Park Hotel, Turk st.	Unknown	46 22
Renner, Belle M. P.	25 Parnassus ave.	Unknown	315 97
Reynaud, Emma	1732 Broadway	Unknown	175 43
Richards, Jacob O.	543-B Frederick st.	Unknown	11 91
Rieble, Christian	1057 Howard st.	Unknown	26 76
Robins, Caroline W.	1805 8th ave., East Oakland	Unknown	29 48
Rose, Charles	179 Minna st.	Unknown	26 29
Rose, Franz H.	4120-A 24th st.	Unknown	509 16
Rosenfeld, Josephine V.	1640 Washington st.	Unknown	10 41
Rossau, Carl J.	300 Railroad ave.	Unknown	79 74
Rudolph, Conrad	647 Gough st.	Unknown	12 90
Salme, Martin	San Rafael	Unknown	2,983 85
Solostowitz, Frank	White Palace Hotel	Unknown	26 11
Salzmann, Julius	715 Pacific st.	Unknown	11 44
Samuel, Albert	317 Leavenworth st.	Unknown	24 04
Sanquineti, S. J.	St. Michael, Alaska	Unknown	10 23

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The San Francisco Bank, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Schaefer, Henriette F.	1926 Bush st.	Unknown	\$81 83
Schefer, Ulrike, or Paul W. Krieke	352 Capp st.	Unknown	128 56
Schernstein, Frank C.	San Rafael	Unknown	19 45
Schmidt, Kath.	2712 Webster st.	Unknown	40 27
Schmidt, Paul F.	Ohio House, Placerville	Unknown	52 28
Schubert, Herman	635 Broadway	Unknown	930 57
Schulz, Albert, or Theresa	Concord	Unknown	12 84
Schumacher Oskar	764 1/2 Folsom st.	Unknown	17 03
Schwagerman, Charles	131 Chestnut st.	Unknown	13 54
Schwartz, Rudolf	391 Ellis st.	Unknown	82 48
Schwartz, Carl	139 Clara ave.	Unknown	263 20
Schwarz, John	2337 Howard st.	Unknown	12 73
Schwarze, Charles J.	Healdsburg	Unknown	10 93
Scott, Harriet R.	628 Merchant Exchange Bldg.	Unknown	18 23
Seidel, Wilhelm	19 30th st.	Unknown	13 15
Shaner, Inza E. W.	Bloomfield, Sonoma County	Unknown	28 71
Shaughnessy, Francis O., or Marie	2859 Folsom st.	Unknown	63 42
Shaw, Cora Eliza	Jackson	Unknown	16 25
Shea, Maude	4040 17th st.	Unknown	10 30
Silverman, Christie	Kodiak, Alaska	Unknown	12 28
Simank, Henry	6th and Folsom sts.	Unknown	1,054 81
Simonis, Marya	580 San Bruno ave.	Unknown	15 96
Sinnott, Patrick	91 Stewart st.	Unknown	1,098 12
Solomon, Isaac	161 3d st., Oakland	Unknown	30 02
Stewart, Johanna	Y. W. C. A.	Unknown	284 10
Sundgren, S. N.	320 Drum st.	Unknown	83 63
Sutor, Martin	629 Clay st.	Unknown	13 55
Swartz, Paul A.	Auburn, Placer County	Unknown	7,456 37
Swift, Patrick	Haywards	Unknown	22 67
Taylor, Mary	7 29th ave.	Unknown	789 60
Tepley, Jacob, or Anna E. A.	Unknown	Unknown	25 32
Thompson, James	Veterans Home, Yountville	Dead	534 66
Tobin, Annie S. or Alfred A.	1300 Golden Gate ave.	Unknown	12 16
Twombly, Margaret	31 Tilden st.	Unknown	10 60
Von Rusten, Claus	1101 Clay st.	Unknown	25 33
Wahlstrom, Marie	Mill Valley	Unknown	12 28
Waterman, Emma L.	Calistoga	Unknown	11 27
Weiman, Frank, or Margaret	1342 Pacific st.	Unknown	14 77
Whytlaw, Alexander H.	2507 Pine st.	Unknown	23 17
Wilkens, Joseph	933 Webster st.	Unknown	12 92
Wilson, Sarah, or Isabella Wilson	Concord	Unknown	15 71
Winters, Emma	651 Shotwell st.	Unknown	11 23
Wohlers, Heinrich	130 Haight st.	Unknown	476 64
Yehl, Maud	1913-A Ellis st.	Dead	83 27
Allgemeiner Deutscher Sprachverein	3032 Brook st., Oakland	Unknown	22 27
Binney, Edward L., administrator with the will annexed, of the estate of Catherine Binney, deceased, and F. P. Otis	Sonoma	Unknown	887 81
Brainerd, Erastus	c/o The Call	Unknown	12 42
Bohns, Louis, or Emma	Mokelumne Hill	Unknown	11 56
Caldwell, Mattie A.	1319 Lyon st.	Unknown	13 00
Coult, Ella A.	2725 Pacific ave.	Unknown	24 04
Crooks, J. J., trustee	Bohemian Club	Unknown	29 55
Crosby, William	Livermore	Unknown	44 48
Davis, Jeanne	1320 Taylor st.	Unknown	42 48
Dirks, Henry, Jr.	89 Vesta Way, Seattle, Wash.	Unknown	63 10
Dumbacher, Otto C.	Silver City, Nevada	Dead	135 40
Dyer, Harold P., or Eliz. R.	Saratoga	Unknown	43 52
Elsworth, Frederick	225 Pierce st.	Unknown	10 76
Fox, Volney L.	French Gulch	Unknown	28 79
Geary, John Patrick	Point Reyes	Unknown	42 09
Goldsmith, Henry L.	908 Market st.	Unknown	10 43
Green, Arthur A.	1731 Sutter st.	Unknown	12 52
Grohs, F. P.	Langells Valley, Oregon	Unknown	59 58
Hansen, Harry	Lundy, Mono County	Unknown	6,138 13
Hayes, Anna G.	440 Eddy st.	Unknown	19 32
Hill, John E.	Burlingame	Unknown	19 65
Houlder, Fred	Briceland, Humboldt County	Unknown	10 81
Howard, Adeline M.	12 Laurel pl., San Rafael	Unknown	85 75
Hubbard, Wm. E., or Hilda A.	44 Natoma st.	Unknown	48 21
McMullen, Rockwell	Ft. Bragg	Unknown	12 72
Miles, Ada O.	2225 Sutter st.	Unknown	18 59
Olender, Julius	Puente	Unknown	42 41
Parker, Alpheus L., or George M.	Puente	Unknown	11 03
Pearne, Annette	2411 Telegraph ave., Oakland	Unknown	12 82
Pickenbrock, Ewald	c/o Cafe Odeon	Dead	73 75
Randall, George F.	Oakland	Unknown	15 02
Reggio, Louisa	Long Beach	Unknown	10 00
Rock, John P.	228 Montgomery st.	Dead	17 42

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The San Francisco Bank, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Rusk, Jos. A.	466 Brannan st.	Unknown	\$17 81
Schutte, Peter	Colton House, 3d st.	Unknown	10 37
Snyder, Elizabeth	San Andreas	Unknown	561 82
Sugg, Neilie, or Melpomene	Sonora, Tuolumne County	Unknown	25 75
Utz, Eualaie M.	1633 Lombard st.	Unknown	14 43
Wagner, Curt W.	Los Banos	Unknown	22 06
Waterman, Sarah E.	Calistoga	Unknown	10 04
Willard, C. L., Jr.	Etna Mills	Unknown	40 74
Wrinkle, Sarah C. F.	Keeler, Inyo County	Unknown	17 64
Mission Branch			
Adams, Hazel H., or Ralph H.	3481 22d st.	Unknown	10 03
Boardway, Clarence A.	2745 Mission st.	Unknown	9 07
Burkhardt, Edward	2020 Howard st.	Unknown	16 88
Crowley, Adele W., tr. for John J., Jr.	254 San Jose ave.	Unknown	80 74
Donahue, Timothy	2706-A Mission st.	Unknown	89 70
Eby, Aaron, or Jannie	3375 Mission st.	Unknown	156 65
Ehler, Peter M., or Anna	1724 Sanchez st.	Unknown	15 27
Finn, Catherine	1539 Treat ave.	Unknown	18 15
Goellert, K. Josephine	2910 Howard st.	Unknown	1,646 55
Grunwald, Victor	460 Perry st.	Unknown	57 04
Hickey, Hannah	1590 Broadway	Unknown	15 60
Holdener, Joseph	1470 San Bruno ave.	Unknown	1,889 27
Kritcher, Arthur	2810 Mission st.	Unknown	13 08
Larsen, Lars C.	207 Anderson st.	Unknown	12 41
Leiser, John L., adm. of the estate of Victorine Ernst, deceased	219 Bank st.	Unknown	385 49
Loscher, Albert P.	c/o St. Luke's Hospital	Unknown	10 24
Lyons, Edward J.	457 Guerrero st.	Unknown	18 81
Miller, William	49 Park st.	Unknown	64 18
Murphy, Bartholomew	2960 24th st.	Unknown	33 53
Strouse, Emilie	2412 Pacific ave.	Unknown	11 33
Weiss, Max	963 York st.	Unknown	10 95
Park Presidio Branch			
Arata, Louise	126 5th ave.	Unknown	10 62
Baily, Mary F.	310 12th ave., 63 Ford st.	Unknown	11 91
Logan, Daniel F.	226 12th ave.	Unknown	13 68
Burns, Marie, tr. for Clarence R.	4120 Geary st.	Unknown	15 23
Chester, Minnie	5736 Geary st.	Unknown	38 91
Ashcraft, Marion E., tr. for Eva M.	775 7th ave., 506 8th st.	Unknown	1 / 16
Boydén, Ruth, treas., Willing Workers	761 6th ave.	Unknown	15 17
Wallace, Laura	5307 California st.	Unknown	10 41
Haight Street Branch			
Cadwalader, Dallas L.	407 Cole st.	Unknown	19 47
Callanan, John F.	140 Downey st.	Unknown	10 86
Fredricksen, Ida	604 Irving st.	Unknown	10 14
Grass, Adeline	70 Lilyd st.	Unknown	86 04
Jermeland, Mary E.	123 N. E st., San Mateo	Unknown	250 25
Kent, Clara J.	924 Page st.	Unknown	25 03
Kirschner, Joseph E.	17 Belvedere st.	Unknown	15 24
McQuaide, Emma L.	1002 Masonic ave.	Unknown	13 24
Maussang, Pauline M. A., or Lydia Masci- orini	1248 Waller st., 1885 Page st.	Unknown	10 63
Palmer, Alice H.	1241 5th ave.	Unknown	41 22
Shea, Nora	221 Cole st.	Unknown	386 88
Small, Blanche C., tr. for Helen A.	167 Delmar st.	Unknown	45 81
Stranger, Winifred	1243 University ave., Berkeley	Unknown	13 94
Werner, Johanna	719 Lincoln Way	Unknown	878 91
Total			\$73,916 75

Wells Fargo Bank and Union Trust Company of San Francisco, at San Francisco

Adams, E. L.	Unknown	Unknown	\$134 63
Aetna Realty Co.	Room 418, 163 Sutter st.	Unknown	38 84
Ahern, Mrs. Mayme	Sonora	Unknown	197 69
Beardslee, A. O. and R. L.	737 Bush st.	Unknown	30 80
Bent, Justin W.	Unknown	Unknown	33 60
Blackburn, John	Unknown	Unknown	405 80
Breckenridge, John C.	Unknown	Unknown	43 88
Brown, Mrs. Herbert F.	Unknown	Dead	60 42
California Association of Auditors and Accountants of Public Utilities	57 Post st., Room 504	Unknown	236 50
California Mail Order House	24 Main st.	Unknown	109 56

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Wells Fargo Bank and Union Trust Company, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Calhoon, W. T.	2066 Golden Gate ave.	Unknown	\$400 00
Chabrier, Miss Marie	Unknown	Unknown	36 97
Charleston Relief Fund	Unknown	Unknown	79 82
Cohn, Henry	1235 McAllister st.	Unknown	31 67
Colonial Trust and savings Bank, Chicago	Chicago, Illinois	Unknown	31 67
Coneta Mining Co.	223 Capp st.	Unknown	48 34
Cosmos Club	Mill Valley	Unknown	39 02
Custerd, John	Sheep ranch	Unknown	192 99
Dashwood, E. S.	Hotel Granada	Unknown	81 27
Donnelly, Joseph S.	28th Co., Angel Island	Unknown	87 50
Douglass, Sholto	420 10th st.	Unknown	41 18
Freedman, Eunice	2948 California st.	Unknown	34 53
Garden Ranch Gold Dredging Co.	268 Market st.	Unknown	50 84
Gardner, Thomas	Unknown	Unknown	72 94
Gardner, H. Y. and Co.	Unknown	Unknown	243 06
Garnett, J. S., and / or M. S.	433 Brannan st.	Unknown	99 10
Gas and Electric Sales Co.	441 Sutter st.	Unknown	26 59
Gedge, N. E.	Palace Hotel	Unknown	52 25
Gehrman, Mrs. Susan Lawrence	579 Walsworth ave., Oakland	Unknown	26 11
Great Western Ore Purchasing and Reduction Co.	Pacific Grove	Unknown	344 89
Haffen, N. C.	682 Mission st.	Unknown	59 95
Hagarty, Edward	2128 Van Ness ave.	Unknown	39 79
Hansen and Johnson, Inc.	137 Stewart st.	Unknown	28 94
Harband, S.	c/o Santa Clara Valley Meat Co., Evans and Railroad ave.	Unknown	26 20
Harrell, Mrs. Louise	940 Pacific ave., Alameda	Unknown	29 23
Harrison, Miss Gladys	621 Taylor st.	Unknown	94 50
Hauptman, S. M.	Unknown	Unknown	73 97
Helms, G. L.	Mojave	Unknown	109 99
Hirst Gold Mining Co.	Unknown	Unknown	41 97
Jenne, Mrs. D. E.	1111 Jones st.	Unknown	38 27
Kennedy, M. S.	Unknown	Unknown	44 02
Lloyd, F. E., or Genevieve	First National Bank Bldg.	Unknown	27 76
Lockhart, Jane	Chateau Bohlig, Pine and Powell sts.	Unknown	47 67
Mayer, I. M. (attached)	Duncan Mills	Unknown	174 36
Maxwell, George	Unknown	Unknown	156 99
Metropolitan Warehouse Co.	Front and Battery sts.	Unknown	38 80
Millan Hjos, R., Sucs.	Mazatlan, Mexico	Unknown	43 49
Mutual Mining and Investment Co.	c/o R. D. McElroy, secy., Phelan Bldg.	Unknown	464 37
National Manufacturing Co.	122 Market st.	Unknown	60 49
Nathan, Mrs. Pauline, executrix	150 Clark dr., San Mateo	Unknown	38 50
Northern Oyster Co.	10 Eddy st.	Unknown	60 66
Oak Hill Mining Co.	967 Howard st.	Unknown	75 09
Oliphant, John C.	Unknown	Unknown	306 31
Peterson, F. M.	506 Battery st.	Unknown	48 28
Plymouth Rock Mine	Milton	Unknown	27 67
Pulliam, R. E.	Unknown	Dead	51 77
Reeves, Al	Unknown	Unknown	29 07
Robinson, E. B.	Unknown	Unknown	137 65
San Francisco Call	San Francisco	Unknown	35 51
Scheiner and Co.	4800 California st.	Unknown	82 77
Seaman, James	c/o Soldiers' Home, Los Angeles	Unknown	98 98
Sittenfeld, Oscar	San Jose, Costa Rica	Unknown	698 50
Stack, Orin Allen	Fairmont Hotel	Unknown	59 49
Stolmaker, H. M.	3639 25th st.	Unknown	28 90
Ullrich, Adolph	353 Van Ness ave.	Unknown	38 50
Ware, John H.	307 Monadnock Bldg.	Unknown	64 58
Watson, Mark S.	Unknown	Unknown	139 65
Weightman, J. W.	Unknown	Unknown	28 89
Williamson, H. (attached)	612 Clay st.	Unknown	39 47
Associated Mining and Development Co.	Unknown	Unknown	36 65
Brun, B. J.	Unknown	Unknown	14 07
Chester, Theo. W.	Hotel Richieu	Unknown	31 34
Coast Publishers Supply Co.	504 Exposition Bldg.	Unknown	64 66
Cooley, Hollis E.	Hobart Bldg.	Unknown	329 80
Depositors Association of California	Olympic Club	Unknown	100 97
Dornham, Mrs. Henry	Unknown	Unknown	319 21
Earl, L., or F.	Unknown	Unknown	14 64
Hamilton, Leila	Unknown	Unknown	32 05
Merchants Creditors Committee	Fairmont Hotel	Unknown	52 59
Mono Lake Oil and Mining Co.	Unknown	Unknown	35 47
Moss, Joseph M.	521 West Bank Bldg.	Unknown	117 40
Newbauer, Belle	1901 B st. N. W., Washington, D. C.	Unknown	199 55
Reitneprae, George	Unknown	Unknown	120 12
Salfeld, David	Unknown	Unknown	235 20
Sless, Bertha G.	1105 Golden Gate ave.	Unknown	35 00
Stencel, Karl	320 Sansome st.	Unknown	56 50
	Unknown	Unknown	13 90

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Wells Fargo Bank and Union Trust Company, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
West, G. B. or Mrs. G. B.	Unknown	Unknown	\$67 97
Western Hearts of the World Co.	191 Golden Gate ave.	Unknown	239 29
Worden, Chas.	Unknown	Unknown	19 65
Union Trust Office—Savings Department			
Abond, Sarah	Unknown	Unknown	\$30 22
Aherns, A. N.	Cloverdale	Unknown	151 52
Asvielle, Antonio	120 Connecticut st.	Unknown	459 66
Arimoto, Mark	504 Bush st.	Unknown	44 01
Baltz, Sarah, tr. Chas. B. and Joseph A. Kash	4601 18th st.	Unknown	90 88
Baville, May	Clay, Sacramento County	Unknown	17 77
Baruh, Marcus M.	1812 Broadway	Unknown	174 73
Batinish, Pete	207 Perry st.	Unknown	14 70
Baumann, Eng.	Golden West Hotel	Unknown	15 83
Belavance, Herman	1617 Pine st.	Unknown	15 86
Bell, Frank	Lick House	Unknown	40 35
Beresford, Russ I.	Unknown	Unknown	107 82
Bernard, S. J.	Unknown	Unknown	140 67
Black, Frances	279 O'Farrell st.	Unknown	219 62
Bogart, Adeline E.	350 Buchanan	Unknown	13 39
Bornford, Lydia	General Delivery	Unknown	18 62
Bower, A. V.	Unknown	Unknown	36 89
Brown, Herbert F.	912 Phelan Bldg.	Unknown	86 04
Brown, May	933 Scott st.	Unknown	150 66
Brunernann, Fred R., gdn. of Ray	1441 Green st.	Unknown	449 19
Buerkle, Wm., or Exa	c/o U. S. War Dept., Washington, D. C.	Unknown	15 83
Bunker, John L.	Unknown	Unknown	15 01
Byrnes, Ruth	1575 Oak st.	Unknown	2,436 31
Canzio, Carlo	Costa Nava House, Pacific st.	Unknown	745 56
Cavagnaro, Louis	2119 Pcwell st.	Unknown	14 00
Cerf, Hazel B., trustee Dorothy W.	3942 Washington st.	Unknown	20 77
Chelos, Georges	2827 Mission st.	Unknown	26 12
Choice, H. M.	Spokane, Wash.	Unknown	173 95
Clark, C. L., trustee, Emma B.	1283 11th ave.	Unknown	47 59
Close, Mary	2873 Folsom st.	Unknown	364 54
Coombs, Wm. B.	Little River	Unknown	31 49
Craig, Jennie	1177 Ellis st.	Unknown	427 14
Cronin, Denis	367 3d st.	Unknown	1,006 26
Crowley, T. J.	772 Haight st.	Unknown	17 79
Cullicott, Henry	Unknown	Unknown	66 07
Curtiss, Geo. P.	656 Pacific st.	Unknown	16 02
Dexner, John	952 1/2 Howard st.	Unknown	76 50
Dolan, Timothy, or Mary Ann	777 Haight st.	Unknown	15 47
Doran, Margaret E.	1704 Eddy st., Apt. A.	Unknown	6,743 57
Edgar, Richard	1154 Market st.	Unknown	11 44
Edgerton, Mrs. Robt. H.	Raymond	Unknown	64 87
Epstein, Louise	Hotel Dorchester	Unknown	2,957 32
Fairfield, Sadie F., or Marshall	257 Dorland st.	Unknown	29 42
Fisher, Bertram O.	1163 Pine st.	Unknown	2,573 33
Fleisig, G. L.	1306 W. 48th st., Los Angeles	Unknown	82 91
Friedlander, Jennie, tr. for Frank Nieto Fox	Hotel Richlieu	Unknown	17 70
Fritsch, Fred	113 Valley st.	Unknown	899 66
Gardner, Charlie O.	514 Guerrero st.	Unknown	10 44
Geisendorfer, Rayner	Prosper, Oregon	Unknown	17 70
Gienty, Julia	Schofield Barracks, Honolulu, T. H.	Unknown	6,640 14
Goddard, Alfred	710 Howard st.	Unknown	21 51
Gollier, L.	1104 East st., Stockton	Unknown	3,286 95
Goldsmith, Hyman	531 12th ave.	Unknown	297 71
Goodwin, Cornelia H., gdn. for Alice H.	2004 Vallejo st.	Unknown	27 21
Gould, Mrs. B. J., trustee for Marie C.	3351 18th st.	Unknown	19 98
Hamilton, Robert	Unknown	Unknown	1,541 99
Hansen, Bertha	3521 Porter sr., Oakland	Unknown	16 82
Hart, Charles E.	897 Clayton st.	Unknown	5,024 22
Hart, Estelle	1304 49th ave.	Unknown	27 82
Hawes, M. J., trustee for Eileen and John	Unknown	Unknown	592 19
Haynes, A. E.	1217 Jones st.	Unknown	11 39
Henning, John	962 McAllister st.	Unknown	10 28
Hensley, A. H.	c/o Pacific Tel. and Tel. Co.	Unknown	11 30
Hertzig, Adolph	401 E. 12th st., Oakland	Unknown	21 68
Hobbs, Mrs. K.	374 5th st.	Unknown	35 74
Hictsen, Antoinette, trustee	327 Parnassus ave.	Unknown	14 68
Hughes, Thos. J.	3001 Benvenue ave., Berkeley	Unknown	42 70
Hughes, Wm. P.	1135 63d ave., Oakland	Unknown	10 84
Hyde, Geo. M.	Ross	Unknown	14 73
Jackson, Ardeene	Hotel Dorchester	Unknown	43 40
Jackson, Lillian	Hotel Robbins	Unknown	37 31
Johnson, Anna E.	1591 Van Ness ave.	Unknown	71 14
Johnson, Helen Daly	1751 Market st.	Unknown	18 81

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Wells Fargo Bank and Union Trust Company, at San Francisco—Continued

Name	Last known address	Alive or dead	Amount
Union Trust Office—Savings Department			
—Continued			
Keen, J. A., or Margaret	1670 Fulton st.	Unknown	\$17 81
Kline, Simon L.	Unknown	Unknown	18 52
Latour, Felix	405 California st.	Unknown	287 32
Leavell, Edward	553 Mission st.	Unknown	234 69
Levy, Henry	Unknown	Unknown	30 24
Levy, Eva Getelson	952 Sutter st.	Unknown	69 89
Littleton, T.	18th and Mississippi st.	Unknown	1,323 34
Logan, Beulah C.	Chicago	Unknown	72 02
Long, Daniel W., or Julia	3 Wellington ave., San Anselmo	Unknown	20 77
Lynch, P. B.	P.O. Box 622, Oakland	Unknown	64 34
Lyon, Jane C.	1726 Erie ave., Phila., Pa.	Unkn wn	13 59
Malby, Dorothy A.	421 Leavenworth st.	Unknown	20 36
Manning, Mrs. J. E.	Chico	Unknown	60 19
McGinn, Grace	1162 Jackson st.	Unknown	19 67
McNally, Catherine	2537 Van Ness ave.	Unknown	16 99
Merzbach, Eva	3005 Jackson st.	Unknown	29 34
Moloof, Zuelba	1723 Lombard st.	Unknown	15 77
Montalbano, Guiseppe	409 Grove st.	Unknown	35 40
Moss, Lucy	216 Frederick st.	Unknown	72 52
Murphy, James E.	Mission and 2d sts.	Unknown	25 61
Musser, John E.	1254 Larkin st.	Unknown	188 57
Nye, Charles L.	915 Pierce st.	Unknown	130 46
Olsen, W.	c/o Sailors Union	Unknown	130 42
Osborn, E. T.	519 California st.	Unknown	70 56
O'Sullivan, Ellen E.	Unknown	Unknown	62 14
Pearne, Gladys E.	429 Euclid ave., Oakland	Unknown	10 32
Purcell, Sam	Unknown	Unknown	12 25
Reed, Gertrude	c/o White House	Unknown	94 67
Reese Mrs. Delorah	1480 Sutter st.	Unknown	15 39
Reiss, Wm., or Stephanie	587-A Dolores st.	Unknown	562 91
Rochat, Louisa	1122 Stanyan st.	Unknown	27 14
Rogers, Frances Taylor	P.O. Station No. 6, Oakland	Unknown	22 56
Rostede, H., trustee for Jos. E. K. Gillete	General Delivery	Unknown	11 96
Routsong, J.	Santa Barbara	Unknown	34 57
Rowald, W. F., trustee for Myrtle	Burlingame	Unknown	58 73
Rutherford, E. H.	c/o Davis Bros., 25 Kearny st.	Unknown	19 68
Sargent, E. H.	Detroit, Mich.	Unknown	23 80
Sawyer, Anna L.	3952 Sacramento st.	Unknown	387 80
Sawyer, Della	Hotel Dale	Unknown	77 36
Saylor, B. F., Jr.	French Gulch	Unknown	34 33
Selik, John	Quincy	Unknown	1,798 23
Shattuck, Emma W.	52 Carmelita st.	Unknown	40 92
Shellaby, Pansy E.	2306 Lake st.	Unknown	17 21
Sheridan Frank S., adm., estate of Henrietta G.	Redding	Unknown	46 18
S'osson, Margarethe, trustee for Albert E.	1896 Geary st.	Unknown	12 54
Speetzcn, A. L., or Esie D.	1144 Larkin st.	Unkn wn	19 00
Sutro, Anna	Unknown	Unknown	113 83
Smith, Mrs. N. M.	2446 California st.	Unknown	42 90
Tap, Robert D.	Mani a, P. I.	Unknown	21 07
Tappan, Ernest S.	88 Cedar st., Roxbury, Mass.	Unknown	48 03
Tenda, Ben	3388 Cay st.	Unknown	26 79
Thornton, Allie	1208 Divisadero st.	Unknown	78 62
Thorp, Della	808 Eddy st.	Unknown	17 46
Toney, G.	General Delivery	Unknown	1,582 77
Tribollet, E'ena	258 Sunnyside ave.	Unknown	16 55
Villain, Fannie, or Albert J.	251 Hamilton ave., Palo Alto	Unknown	168 01
Walker, Sophie	2939 Clay st.	Unknown	46 01
Waters, C. W.	1005 Powell st.	Unknown	12 96
Wende, A.	587 Fulton st.	Unknown	17 08
Werner, Johanna	450 6th st.	Unknown	14 67
Western Mutual Oil Co.	Unknown	Unknown	849 13
Wibur, Glen A.	2814 Webster st.	Unknown	47 55
Williams, Mrs. J. W.	Sierra City	Unknown	12 60
Williams, N. W.	Castle Springs	Unknown	13 49
Williams, Theresa	2505 Pacific ave.	Unknown	7 57
Wise, Abe	709 O'Farrell st.	Unknown	50 32
Yberri Rosa M. H.	1996 Bush st.	Unknown	907 13
Zaichek, Dr. Otto	Hotel Monroe	Unknown	16 56
Zoberbier, Frances	1247 Waller st.	Unknown	47 94
Total			\$58,682 56

DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

The Yokohama Specie Bank, Ltd., at San Francisco

Name	Last known address	Alive or dead	Amount
Ikegami, Y.	Unknown	Unknown	\$61 90
Iwamoto, M.	Unknown	Unknown	109 41
Ishikawa, M.	Unknown	Unknown	200 00
Johnson, Mrs. F.	Unknown	Unknown	38 41
Matsumaru, K.	Unknown	Unknown	101 00
Nakanishi, R.	Unknown	Unknown	51 00
Toyama, H.	Unknown	Unknown	16 81
Waki, K.	Unknown	Unknown	94 95
			\$673 48

First Savings Bank, at San Jacinto

Buck, Thelma C.	Murrietta	Alive	\$532 15
Buck, Phillip G.	Murrietta	Alive	533 46
Elliott, Mrs. A. C.	San Jacinto	Unknown	84 04
Pourroy, Pierre A.	Winchester	Alive	20 01
Spanghl, Emma	San Jacinto	Unknown	25 97
Williamson, W. L.	San Jacinto	Unknown	12 52
			\$1,208 15

Bank of San Pedro, at San Pedro

Arcomeni, Nicolo	San Pedro	Unknown	\$39 79
Corbett, J. A.	San Pedro	Dead	10 97
Enomoto, Y.	San Pedro	Unknown	45 53
Fette, Margaret D.	San Pedro	Dead	62 30
Hazin, Wm.	San Pedro	Unknown	60 00
Madsen, R. B.	San Pedro	Unknown	25 00
Nishikawa, F.	San Pedro	Unknown	45 00
			\$288 59

Bank of San Rafael, at San Rafael

Brill, Aljeo H.	Unknown	Unknown	\$37 58
Carmack, Samuel V.	Unknown	Unknown	11 16
McPherson, N. A.	Unknown	Unknown	32 53
			\$81 27

Peoples Savings Bank, at Santa Cruz

Anderson, W. G., by G. M. Anderson, tr.	714 22d st., San Francisco	Unknown	\$20 27
Casselli, Pietro	Plaza Grocery	Dead	12 85
Cassidy, John	Felton	Dead	147 42
Greppi, Giovanni	Santa Cruz	Unknown	179 82
Lombardi, Joe Charley	Santa Cruz	Unknown	81 44
Panelli, Pietro	Santa Cruz	Dead	26 29
Rossiter, Ernestine Shirer, by Mrs. E. R. Jacob	56 Kirby st.	Unknown	21 56
			\$489 65

Santa Cruz Bank of Savings and Loan, at Santa Cruz

Jorgensen, J.	Fairfax	Unknown	\$2,668 58
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DEPOSITS UNCLAIMED FOR MORE THAN TEN YEARS—Continued

As of January 1, 1929

Sebastopol Savings Bank, at Sebastopol

Name	Last known address	Alive or dead	Amount
Bertolini, Julia, or Christopher	Sebastopol	Unknown	\$40 06
Collins, J. L.	Occidental	Unknown	12 04
Rauch, Alice U.	Moccasin, Arizona	Unknown	171 51
Singh, Channon	Sebastopol	Unknown	16 85
Talbot, John Mayo	c/o Dr. J. Talbot, Sebastopol	Unknown	69 71
			\$310 17

Bank of Lassen County, at Susanville

Meador, W. E.	Pittsburg	Unknown	\$74 68
Miller, Jno. D.	Unknown	Unknown	30 60
Murry, Thomas	Westwood	Unknown	520 20
			\$625 48

Bank of Alex Brown, at Walnut Grove

Ferreira, Silvestre	Walnut Grove	Unknown	\$186 44
Jaiyama and Nakahara	Walnut Grove	Unknown	11 45
Johnson, W. T.	R. F. D. Box 99	Unknown	40 00
Morita, F.	Vorden	Unknown	70 00
Murakawa, Y.	Walnut Grove	Unknown	4 72
Nakahara, M.	Isleton	Unknown	29 10
Ono, K., No. 2	P. O. Box 3	Unknown	12 00
Singh, Hayara	Walnut Grove	Unknown	17 50
Tada, S.	P. O. Box 105	Unknown	100 00
			\$471 21

Pajaro Valley Savings Bank, at Watsonville

Chin, Tai	No. 3 Chinatown	Unknown	\$73 52
McDonald, Artbur	Watsonville	Unknown	14 64
McDonald, Fred	Watsonville	Unknown	14 49
Maloney, Mary Deming	Watsonville	Unknown	14 69
Machado, M.	Watsonville	Unknown	29 00
Maloney, Sheila	Watsonville	Unknown	17 70
Nakagawa, S.	Watsonville	Unknown	197 95
Stone, Betty Rae	R. F. D. 2	Unknown	29 11
Souza, Joe de	Watsonville	Unknown	14 49
Uruston, Estavan	Watsonville	Unknown	151 34
			\$556 93

Home Savings Bank of Whittier, at Whittier

Gould, Jane	Whittier	Unknown	\$26 54
Morris, Hazel, by Rachael	Whittier	Unknown	12 49
			\$39 03

The Bank of Yolo, at Woodland

Bernes, Ruth	Woodland	Unknown	\$10 24
Ellis, Sadie	Davis	Unknown	20 49
Ford, Mary E.	Woodland	Unknown	12 55
Gray and Tharp	Woodland	Unknown	37 87
Minor, H. H.	Woodland	Unknown	10 00
Pulse, Wm.	Davis	Dead	115 67
Ram, Sant	Woodland	Unknown	10 50
Ruble, Clyde Edward	Davis	Unknown	24 36
Singh, Indar	Davis	Unknown	218 68
Yolo County Dairymens Association	Woodland	Unknown	25 00
Yolo Horse Co.	Woodland	Unknown	19 00
			\$504 36

STATE BANKS

DEPOSITS UNCLAIMED FOR MORE THAN
TWENTY YEARS

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS

As of January 1, 1929

American Trust Company	San Francisco	\$32,168 21
Anglo-California Trust Company	San Francisco	472 04
Bank of America of California	Los Angeles	13,025 44
Bank of Martinez	Martinez	206 35
Bank of San Pedro	San Pedro	153 23
Bank of Tehama County	Red Bluff	310 00
Bank of Yolo, The	Woodland	14 74
California Bank	Los Angeles	642 26
Canadian Bank of Commerce	San Francisco	1,062 86
Central Savings Bank of Oakland	Oakland	5,254 30
Citizens Bank	Corona	13 93
Crocker First Federal Trust Company	San Francisco	5,590 19
Donohue, Kelly Banking Company, The	San Francisco	1,019 19
Farmers and Merchants Savings Bank	Oakland	124 32
First Trust and Savings Bank of Pasadena	Pasadena	58 63
Hibernia Savings and Loan Society, The	San Francisco	87,029 92
Northern California Bank of Savings	Marysville	40 24
Oakland Bank, The	Oakland	25 81
Pajaro Valley Savings Bank	Watsonville	29 13
Sacramento Valley Bank	Biggs	22 05
San Diego Trust and Savings Bank	San Diego	669 88
San Francisco Bank, The	San Francisco	34,436 32
Santa Cruz Bank of Savings and Loan	Santa Cruz	120 70
Security Trust and Savings Bank	Los Angeles	1,525 50
Security Trust and Savings Bank of San Diego	San Diego	343 90
Trinity County Bank	Weaverville	315 45
Wells Fargo Bank and Union Trust Company	San Francisco	8,526 64
Yokohama Specie Bank, Ltd., The	San Francisco	462 20

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

American Trust Company, at San Francisco

Name	Address	Date	Amount	Interest	Total
454 California Street Office					
Olson, Anton	Unknown	Prior to '06	\$85 00		\$85 00
Savings Union Office					
Alexander, Miss Agnes P.	2422 Polk st.	7/ /01	10 96	\$5 14	16 10
Anderson, Niels	620 Washington st.	4/ /06	164 10	78 87	242 97
Andrade, Miss Guadalupe, or Catalina	1597 Pacific ave.	5/ /97	7 47	4 74	12 21
Ardaraz, Miss Expectacion	419 Green st.	6/ /07	11 55	4 57	16 12
Azevedo, Domingos A.	65 Jackson st.	4/ /03	12 49	4 67	17 16
Baker, Robert J. A.	1414 California st.	8/ /05	32 61	19 48	52 09
Barber, William, trustee	320 Sansome st.	10/ /98	7 82	4 33	12 15
Barnes, Charles A.	SW. cor. Howard and 24th sts.	4/ /97	24 64	12 72	37 36
Barnes, Joshua D.	731 22d st.	6/ /98	4 92	17 51	22 43
Beckers, Mrs. Margaretta A.	Brooklyn, Washington	12/ /01	10 00	11 40	21 40
Bensen, Otto	148 6th st.	4/ /06	160 00	73 41	233 41
Bowman, Albert M.	1418 Leavenworth st.	12/ /05	8 25	6 06	14 31
Brownell, H. M., adm. estate of Emily Brownell	Haywards	12/ /06	61 11	132 89	194 00
Brusco, Mrs. Assunta	1050 Montgomery st.	2/ /08	12 16	18 68	30 84
Bryce, Archibald	362 3d st.	6/ /05	40 69	22 25	62 94
Burns, Mrs. Minnie E., tr. for Jessie Carmay, Cyrus W., tr. for Larabel	1428 21st st.	6/ /06	11 00	2 03	13 03
Carrera, Edward G.	Unknown	12/ /04	36 32	6 89	43 21
Clifford, Edward	304 Ellis st.	2/ /98	12 12	16 41	28 53
Coghlan, Graham	446 Clementina st.	1/ /06	11 22	2 22	13 44
Comstock, George	327 Locust st.	1/ /04	16 00	5 36	21 36
Connolly, Mrs. Mary, adm. estate of Festus O'Donnell	708 Pine st.	12/ /04	8 59	2 99	11 58
Corcoran, Thomas C.	1744 18th ave.	1/ /06	51 46	22 73	74 19
Crane, Miss Caroline M.	217 Turk st.	7/ /07	400 00	337 73	737 73
Dalay, Jane	Box 289, Ipswich, Essex County, Mass.	6/ /97	20 73	14 15	34 88
Daly, Jane, executrix of estate of Mary McKenna	1212 Larkin st.	8/ /05	196 20	41 79	237 99
Del Monte Townsite Co.	1212 Larkin st.	11/ /05	189 16	92 78	281 94
Dewey, Daniel L., tr. for Daniel, Jr.	46 Kearny st.	4/ /08	13 81	72	14 53
Dickson, Adam T.	Masonic Cemetery	10/ /03	10 25	3 54	13 79
Dorsey, Mrs. Mary J.	602 Capp st.	7/ /06	11 17		11 17
Dow, George A., tr. for Lloyd	607 Bush st.	3/ /99	5 26	5 97	11 23
Downs, George F.	Michigan Hotel	1/ /06	19 79		19 79
Enos, Almira N.	Sutter Creek	1/ /98	12 33	7 38	19 71
Faiyre, Jacques P.	20 Portland ave., Oakland	9/ /98	13 69	17 43	31 12
Farley, Mrs. Flora F.	516 Sutter st.	3/ /08	60 18	41 95	102 13
Figone, Antonio	638 Valencia st.	1/ /97	26 88	18 58	45 46
Flick, Philip and Mary, trustees for Barbara	622 Broadway	4/ /01	7 76	11 00	18 76
Flick, Philip and Mary, trustees for Violet	1314½ Broadway	12/ /98	10 82	5 81	16 63
Forsyth, Edward W., (deceased) J. W. Goodwin administrator	Virginia City, Nevada	12/ /98	11 12	7 92	19 04
Foster, Gustaf	Grand Hotel	10/ /01	6 59	3 64	10 23
Gutzach, Ernest F.	Schooner, "Harvest Queen"	5/ /98	8 17	3 69	11 86
Gullego, Ventura	635 Broadway	8/ /05	633 25	395 93	1,029 18
Gardner, Mrs. Sade Mc	321 Pacific st.	3/ /03	133 67	62 28	195 95
Gurrett, Mrs. Sadie L.	3501 Clay st.	3/ /05	3 06	8 77	11 83
Gates, Mrs. Grace	Alameda	7/ /00	7 82	3 51	11 33
Geiger, Louisa	1026 Hyde st.	2/ /02	35 81	22 02	57 83
Glassman, Jacob A.	Point Lobos ave.	8/ /07	500 00	331 14	831 14
Gotsche, William A.	314 Jones st.	6/ /05	8 25	4 24	12 49
Greenfield, Mrs. Johannah	San Pedro	7/ /05	283 58	59 50	343 08
Gross, Mrs. Louisa	1416 Howard st.	6/ /97	15 18	9 80	24 98
Hall, James W.	2334 Greenwich st.	11/ /04	6 47	3 62	10 09
Hanson, Wilfred J.	Winslow, Washington	2/ /94	17 52	10 17	27 69
Hard, Mrs. Lenora, tr. for Cordelia Harley, George T., Chas. K., and M. B.	3032 California st.	6/ /05	38 78	23 55	62 33
Harrington, Edward C.	41 Hill st.	10/ /89	10 17	15 25	25 42
Hartloff, Emil	2626 Broadway	2/ /01	30 00	9 56	39 56
Hesley, Benjamin, adm. of the estate of Mary Moran	2 De Soto ave.	10/ /04	6 67	3 43	10 10
Heiman, Mrs. Louise	452 Natoma st.	8/ /05	16 12	6 95	23 07
Henderson, Miss Jennie B.	1014 Green st.	3/ /99	12 95	5 94	18 89
Herbert, William, or Winifred	2023 Sacramento st.	5/ /03	9 09	11 77	20 86
Hill, Miss Annie A.	421 Hyde st.	9/ /01	10 00	3 97	13 97
Hobe, Mrs. Elsie A.	1027 San Bruno ave.	10/ /05	24 68	1 75	26 43
Hoo Gam You	Fruitvale	1/ /07	17 91	4 12	22 03
Howard, Miss Nellie	604 Capp st.	11/ /94	5 91	10 32	16 23
	Reclamation	12/ /00	9 60	7 91	17 51
	702½ McAllister st.	4/ /98	6 75	3 81	10 56

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

American Trust Company, at San Francisco—Continued

Name	Address	Date	Amount	Interest	Total
Savings Union Office—Continued					
Howell, Mrs. Annie	747½ Tehama st.	2/ /06	\$11 12	\$4 28	\$15 40
Hughes, Frank	610 Geary st.	5/ /04	13 94	6 86	20 80
Humphrey, Omar J.	California Hotel, Alameda	2/ /03	10 00	4 18	14 18
Jennett, Charles A.	348 Waller st.	5/ /00	6 62	4 39	11 01
Jensen, Henry	10 St. Charles pl.	1/ /07	111 60	44 68	156 28
Johnson, Henry	416-A Natoma st.	6/ /00	150 00	60 75	210 75
Johnson, Erik	6 Howard st.	12/ /97	10 00	5 76	15 76
Johnston, John W.	152 Noe st.	8/ /08	14 14	2 42	16 56
Jolly, Albert	Fort Bayard, New Mexico	10/ /03	735 12	362 79	1,097 91
Jones, John H.	1051 Mission st.	11/ /00	16 03	7 80	23 83
Jones, Robert C.	453 Divisadero st.	11/ /96	6 37	4 06	10 43
King, John A.	630 Noe st.	2/ /97	15 64	9 90	25 54
Kornell, Mrs. Maria A., or John Emmerich, trustees for Joseph Kornell	515 Valencia st.	5/ /08	25 04	6 23	31 27
Krasilnikoff, Constantin	262 7th st.	6/ /05	8 31	4 46	12 77
Kruse, Mrs. Katarina	337 Day st.	3/ /04	14 00	4 35	18 35
Labvrthe, Antoine	Goldfield, Nevada	12/ /00	6 85	7 46	14 31
Lafferty, Mary	Berkeley	6/ /04	4 64	141 38	146 02
Lang, Henry J.	4 Bowles pl.	8/ /89	5 29	8 62	13 91
Lawler, James	Police Judge	6/ /05	5 52	9 38	14 90
Le Breton, Charles	821 Dolores st.	2/ /06	30 02	10 27	40 29
Lee, Edward	417 Kearny st.	5/ /04	140 30	65 87	206 17
Leib, Thomas N.	424 Broderick st.	1/ /07	22 50	5 05	27 55
Long, Jane	Unknown	3/ /05	14 93	4 22	19 15
Loustanau, Michel	144 27th st.	9/ /06	7 99	17 48	25 47
Maebeth, Alexander	1009 Howard st.	7/ /99	45 00	18 41	63 41
Maison, Mrs. Mary T.	1109 Bush st.	12/ /97	7 11	5 05	12 16
Matson, Martin	413 Clay st.	3/ /04	21 27	10 85	32 12
McAlle, Wm. I., tr. Warren H.	315 Castro st.	5/ /94	8 85	7 67	16 52
McNicol, Daniel	Redwood City	7/ /05	902 98	689 21	1,592 19
Mihan, John A.	2140 Hyde st.	2/ /01	17 65	9 29	26 94
Mihan, Leo B.	2140 Hyde st.	2/ /01	17 65	9 29	26 94
Moore, Neale	2050 San Jose ave., Alameda	1/ /98	26 51	19 43	45 94
Morey, Mrs. Della M.	828 S. Flower st., Los Angeles	6/ /03	1 08	22 47	23 55
Morrow, Francis, or Annie	Jackson	11/ /07	18 37	12 57	30 94
Murphy, Mary A.	1000 Powell st.	7/ /99	1,009 49	464 43	1,473 92
Musen, Mrs. Anne	Howard and 6th sts.	1/ /06	5,769 74	2,984 76	8,754 50
Nesbitt, Mrs. Mary A.	6 Maiden Lane, off Vallejo st.	3/ /06	90 08	43 15	133 23
Nixon, Cornelius H.	Yerrington, Nevada	8/ /03	6 86	4 33	11 19
Nunes, Antonio M.	San Rafael	7/ /04	44 82	19 80	64 62
Nyman, Mrs. Malin	1320 Pierce st.	10/ /07	6 95	12 39	19 34
O'Connor, John F.	737 Mission st.	4/ /06	221 92	107 50	329 42
Ogolin, Miss Josephine	c/o Clara Bowman, 324½ Brannan st.	12/ /04	15 88	7 52	23 40
Olson, Victor	Jannison, Fresno County	11/ /08	12 00	56	12 56
Packham, Thomas	Elmhurst	8/ /03	12 49	4 31	16 80
Parco, Mrs. Annie	1603 Webster st.	2/ /03	25 44	9 52	34 96
Pattarge, James	1511 Powell st.	7/ /06	15 81	4 86	20 67
Pearl, Sidney	Nevada City	1/ /01	12 45	8 94	21 39
Pearson, Henry F.	Veterans Home, Napa	7/ /05	37 55	32 28	69 83
Plunkett, Wm. A., adm. estate of Mary Gray	617 Mills Bldg.	1/ /02	36 46	16 18	52 64
Porter, Mrs. May L.	Murphys	2/ /01	10 00	3 07	13 07
Powers, George H., tr. R. P.	Detroit, Mich.	10/ /97	8 83	13 19	22 02
Preston, Miss Elsie I.	828 Broderick st.	5/ /00	8 59	9 29	17 88
Rabolini, Pietro	2 Turk Alley	11/ /00	13 40	6 18	19 58
Ray, James	1668 Mission st.	1/ /06	17 53		17 53
Reed, Miss Emma L.	345 N. Penn st., Indiana- polis, Ind.	12/ /97	37 72	20 89	58 61
Richardson, Hezekiah and Syrida	Angels Camp	12/ /01	3 78	23 43	27 21
Rierdon, John C.	1281 Broadway	3/ /00	1 28	27 55	28 83
Rose, Miss Victoria	1105 Van Ness ave.	4/ /05	31 25	14 60	45 85
Rossiter, James	206 Francisco st.	6/ /04	20 00	8 23	28 23
Russell, Francis	362 Minna st.	5/ /01	500 00	190 99	690 99
Sandford, Mrs. Louise	1904 Market st.	6/ /05	11 38	13 67	25 05
Saveria, John	624 20th st.	7/ /05	12 13	4 57	16 70
Schaar, Lizzie	706 Larkin st.	7/ /01	16 86	4 08	20 94
Schmitz, Charlotte	1747 Greenwich st.	6/ /05	28 26	25 21	53 47
Schweitzer, Charles, tr. Fred O. Wolf, Jr.	1303½ Polk st.	8/ /03	10 23	2 19	12 42
Scott, Miss Minnie L.	1100 Taylor st.	4/ /00	8 00	2 45	10 45
Sheets, Oliver, or Annie	2116 Bush st.	7/ /05	13 25	3 75	17 00
Smith, Geo. W., Jr.	6 Bond st.	11/ /03	15 00	2 05	17 05
Smith, Vincent C.	112 Fair Oaks st.	1/ /01	10 08	4 04	14 12
Spelman, Annie M., or Alice	Vallejo	11/ /06	20 07	5 30	25 37

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

American Trust Company, at San Francisco—Continued

Name	Address	Date	Amount	Interest	Total
Savings Union Office—Continued					
Spinetti, John A., and Michael, execs. estate of Antonio Spinetti	326 Haight st.	1/ /98	\$13 54	\$8 75	\$22 29
Taylor, Miss Emily E. S.	24 Rue Francois, Paris	2/ /01	39 32	38 82	78 14
Thomas, Miss Helena A.	2628 Folsom st.	10/ /02	39 16	15 88	55 04
Thomas, Mrs. Helen F.	Sausalito	10/ /07	50 86	20 01	70 87
Walmsey, Robert	1046 Folsom st.	7/ /05	158 25	122 33	280 58
Walton, Jesse	1222 Treat ave.	6/ /89	14 32	37 89	52 21
Wardwell, Ralph W.	Klamath Falls, Oregon	9/ /07	13 00	2 84	15 84
Wetherspoon, John	808 Mission st.	5/ /05	14 35	7 75	22 10
Wilckens, Claus	Pacific and Stockton sts.	1/ /97	2,546 81	1,494 55	4,041 36
Wilkinson, Joseph S.	95 Stuart st.	8/ /97	10 00	7 49	17 49
Walters, Robert	Fort Miley	7/ /04	226 13	113 73	339 86
Woodworth, James	125 Lexington ave.	8/ /04	50 18	20 70	70 88
Yuma Mill and Mining Co.	832 Douglas st.	2/ /08	12 62	46	13 08
Zimmermann, Miss Annie C. or Mrs. Marie Marcy	Oakland	7/ /06	12 56	2 06	14 62
Russ Building Office					
Allen, James N., tr. for Charles N. Murphy	Unknown	4/ /97	15 00	33 13	48 13
Chapman, B. F.	Unknown	10/ /99	27 92	52 75	80 67
Clendinin, James W.	Unknown	12/ /03	8 00	3 82	11 82
Nachtigall, Mary Josephine, tr. for Gibrille Nachtigall	Unknown	9/ /98	5 63	8 11	13 74
Oliver, Carrie B., trustee for Anita Louise Oliver	Unknown	2/ /08	1 58	9 67	11 25
Packer, O. H.	Unknown	4/ /04	5 63	6 77	12 40
Proch, Arthur D.	Unknown	4/ /00	5 00	5 80	10 80
Spinney, Sarah E.	Unknown	9/ /04	2 54	8 03	10 57
Mission Savings Bank Office					
Adolfson, Oscar R.	532 39th st., Oakland	10/ /07	10 00	3 08	13 08
Portuguese-American Office					
da Silveira, Francisco Ignacio	75 Jackson st.	11/ /08	100 00	47 10	147 10
Broadway Office, Oakland					
Arliton, Mrs. A. J.	Unknown	4/ /90	30 00		30 00
Arliton, Mrs. A. J.	Unknown	4/ /90	80 00		80 00
Buckner, G. B.	Unknown	4/ /07	20 00		20 00
Clement, Edward	Unknown	4/ /08	1,298 70		1,298 70
Conn, Pat	Unknown	6/ /08	20 00		20 00
De Los Reyes, Joaquin	Unknown	9/ /08	137 15		137 15
Hamilton, Mrs. E. W.	Unknown	7/ /90	75 00		75 00
Haymond, Cornelia A.	Unknown	/ /04	373 50		373 50
Miguet, E.	Unknown	/ /06	118 67		118 67
Tobey, Miss L.	Unknown	7/ /04	30 00		30 00
First Berkeley Branch					
Allen, Fred H.	Unknown	4/ /06	15 00		15 00
Bissell, Wm. C.	Weaverville	/ /06	142 36		142 36
Bruns, D.	R.F.D., Berkeley	/ /06	15 42		15 42
Chientsen, Wong	2210 Bancroft Way	/ /07	10 63		10 63
Christensen, Chas.	832 Camelia st.	/ /07	537 91	262 82	800 73
Cook, E.	1545 Hopkins st.	/ /06	47 68	31 44	79 12
Manning, W. S.	Unknown	/ /07	39 09	24 30	63 39
Patton, Jos. R.	2335 Cedar st.	/ /06	28 25		28 25
O'Riordan, M.	3022 Fulton st.	/ /08	24 16	12 80	36 96
O'Bannon, Fannie	Unknown	7/ /08	15 00		15 00
Stevens, Sarah E.	San Pablo	/ /03	21 05	13 14	34 19
Webb	Unknown	1/ /06	25 00		25 00
Whiting, Mattie J.	2321 Haste st.	/ /08	12 18	6 60	18 78
Bank of Alameda Branch					
Schuman, Leonard	Yountville	3/ /05	101 95	51 58	153 53
Bank of Palo Alto Branch					
Angell, L. B.	Unknown	4/ /02	35 00		35 00
Nott, Mary B.	Unknown	7/ /03	15 00		15 00
Peasley, Mrs. E. S.	Unknown	1/ /01	15 00		15 00
Petaluma Branch					
Edwards, Bessie	Petaluma	1/ /08	11 29	5 57	16 86
Perkins, Joseph	Unknown	1/ /92	20 00		20 00
Riella, Baptista	Unknown	8/ /08	150 00		150 00
Point Richmond Branch					
Cady, Mrs. C. A.	Unknown	1/ /07	50 00		50 00
Harnett, Amelia	Unknown	4/ /07	30 00		30 00

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

American Trust Company, at San Francisco—Continued

Name	Address	Date	Amount	Interest	Total
San Jose Branch					
Hollenbeck, Mrs. S. M.	Cupertino	9/ /07	\$14 30		\$14 30
Payne, J. H.	Campbell	10/ /03	12 72		12 72
Phillips, Mrs. F. H.	Merced	8/ /08	11 32		11 32
Twight, E. H.	Saratoga	7/ /08	10 03		10 03
Y. M. C. A. Stewart Note	Unknown	3/ /92	50 00		50 00
Barnard, E. E.	Unknown	9/ /95	36 75		36 75
Stinson, Maude	Unknown	10/ /97	30 00		30 00
Greeinger, A.	Unknown	7/ /01	25 00		25 00
Kill, M. D.	Unknown	3/ /02	16 00		16 00
Yates, George D.	Unknown	9/ /05	25 00		25 00
Arques, Nellie G.	Unknown	8/ /07	200 00		200 00
French, Henry	Unknown	10/ /08	32 00		32 00
San Rafael Branch					
Habier, Antone Merchado	Unknown	2/ /06	105 40		105 40
Santa Rosa Branch					
Rhodes, William	Unknown	4/ /06	20 00		20 00
Green, N. F.	Unknown	4/ /06	56 00		56 00
Janniss, Mrs. G. E.	Unknown	1/ /05	60 00		60 00
			\$21,867 56	\$10,300 65	\$32,168 21

Anglo-California Trust Company, at San Francisco

Ascher, Henry D.	1401 Steinerst.	12/ 3/06	\$11 08	\$1 67	\$12 75
Cole, J. E.	275 Filbertst.	1/ /05	20 00	6 11	26 11
Kempf, Anton	Spacati	5/28/05	16 60	7 03	23 63
Kline, J., tr. for Floyd A.	579 9th ave.	12/20/05	13 00	1 18	14 18
Jaeger, Arnold M.	Unknown	6/ 4/06	8 75	9 65	18 40
Martinelli and Co., D.	Unknown	6/28/06	16 50	4 35	20 85
Marioni, Linola	Salinas	1/ /05	13 00	1 93	14 93
Paige, Antoinette	Unknown	4/18/05	12 70	7 08	19 78
Sievers, John	Unknown	3/25/05	8 05	7 60	15 65
We (Chinaman)	Unknown	3/15/04	178 27	127 49	305 76
					\$472 04

Bank of America of California, at Los Angeles—And Branches

Antioch Branch					
Frain, Jas. H.	Unknown	11/12/25	\$45 00		\$45 00
Grass Valley Branch					
Borryman, John	Unknown	7/ 1/07	6 93	\$7 88	14 81
Feeney, John F.	Unknown	8/20/08	25 00		25 00
Lodi Branch					
Edalge, Ralph	Lodi	7/22/07	10 62		10 62
Sneblen, Cornelia	Lodi	11/ 6/08	14 66		14 66
Seventh and Spring Streets Branch					
Western Paving Co.	404-6 Fay Bldg.		488 55		488 55
Modesto Branch					
Shippert, W. A.	Oakdale	1/ 4/08	70 00	76 75	146 73
Napa Branch					
Dominichela, Biagio	Napa	9/11/06	40 00	16 60	56 60
Daley, Thomas J.	Napa	9/ 2/05	139 00		139 00
Jaegel, Higgins	Calistoga	5/12/03	167 00		167 00
Lowell, G. W.	Napa	10/10/04	71 00		71 00
Thompson, Chas. A.	Napa	7/15/05	20 28		20 28
Waite, L. C.	Napa	10/26/08	175 23		175 23
Placerville Branch					
Morehouse, E.	Unknown	/05	710 70		710 70
Sacramento Branch					
Heim, J. J.	Sacramento	1/23/08	10 46		10 46

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

American Trust Company, at San Francisco—Continued

Name	Address	Date	Amount	Interest	Total
631 Market Street Branch San Francisco					
Ackley, Cora D.	259 6th st.	/08	\$30 20	\$16 99	\$47 19
Bauman, George	1946 Fillmore st.	/06	12 00	7 15	19 15
Brady, James H.	Unknown	/06	51 00	31 16	82 16
Cline, Martin S.	Unknown	/04	11 35	6 14	17 49
Casey, Thos. J.	New Western Hotel	/06	27 97	24 00	51 97
Cohn, Joseph	Unknown	/07	50 00	29 38	79 38
De Soto, Ida	47 Harrison st.	/06	10 00	6 13	16 13
Foster, Mrs. Belle	507 Hyde st.	/06	10 00	5 76	15 76
Hokansen, Olaf	Unknown	/07	115 00	80 04	195 04
Jewell, Richard C.	300 Baker st.	/06	8 69	4 99	13 68
Keefe, Mrs. Flora A.	Unknown	/05	44 67	30 01	74 68
Kovacs, Mihaly	926 Natoma	/08	21 30	13 84	35 14
Long, Mrs. Della	2009 Folsom	/06	8 78	4 99	13 77
Lundeberg, J.	422 Post	/04	10 70	5 91	16 61
Martin, W. H.	56 Minna	/04	25 00	16 23	41 23
Hass, Davis	417½ Clementina st.	/05	469 83	339 42	809 25
Nelsson, Lars	126 11th st.	/06	16 40	11 94	28 34
Parker, May L.	Unknown	/06	6 00	4 12	10 12
Reinhardt, August	Alms house	/06	41 00	25 65	66 65
Schmidt, Soren	572 Fulton st.	/08	22 32	12 66	34 88
Sherman, W. L.	Valencia and Hill sts.	/08	8 50	5 24	13 74
Sladek, Mike	781 Mission	/06	110 00	85 39	195 39
Tedekios, Stazsos	Union Iron Works	/06	310 00	206 25	516 25
783 Market Street Branch San Francisco					
Casanova, Narciso No. 936	719 Broadway st.				15 81
McGraw, D. F., No. 392	181 Pinest.				16 41
Weyand, E. L., No. 213	133 Pierce st.				21 53
108 Sutter Street Branch San Francisco					
Bellerive, Marie	Unknown	3/19/00	38 91	27 36	66 27
Belleq, Alfred D.	Unknown	/04	14 81	9 52	24 33
Bromi, Serafina	Unknown	/98	54 86	38 88	93 74
Condou, Jean	Unknown	3/19/02	16 00	9 16	25 16
Contailles, Jean	Unknown	3/19/04	51 16	26 52	77 68
Davin, Arnaud	Unknown	12/10/08	241 01	120 36	361 37
Dambu, Harry	Unknown	/04	682 80	381 92	1,064 72
Dorey, Octave	Unknown	/08	864 71	622 08	1,486 79
de Livel, Ame	Desaus Pas de Calais France	3/19/04	15 50	10 80	26 30
Dernard, Marius	Unknown	3/19/04	19 82	10 64	30 46
Ferro, Marie	Unknown	10/11/06	13 06	11 04	24 10
Fiandina, Jean	Unknown	/05	1,321 50	686 92	2,008 42
Lamarque, Jean	Unknown	3/19/04	19 90	15 43	35 33
Leonard, Marie Severe Lopez	Unknown	/02	10 05	5 60	15 65
Luque, John	Unknown	3/19/05	17 66	12 24	29 90
Olliver, Joseph	Unknown	3/19/05	1,176 35	606 88	1,783 23
Pausst, Basile	Unknown	/05	369 82	374 64	744 46
Proveris, I. Emile	Unknown	8/29/06	29 06	9 28	38 34
Silvers, Julie	Unknown	/00	12 55	8 64	21 19
Subra, Edmond J. M.	Unknown	/05	137 11	76 16	213 27
Tailleur, Louis	Unknown	12/22/06	12 73	10 75	23 48
Tanzi, Jules	Unknown	3/19/04	10 88	7 20	18 08
Dupreyroux, Bernard	Capital Hotel, Oak st.	/05	25 17	13 00	38 17
San Jose Branch					
Welti, Conrad	Unknown	9/ 7/97	231 61		231 61

Bank of Martinez, at Martinez

Sherman, G. A., trustee	Martinez	11/ 9/08	\$206 35		\$206 35
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Bank of San Pedro, at San Pedro

Willoughby, Percy	San Pedro	5/—/08	\$100 11	\$53 23	\$153 23
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DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

Bank of Tehama County, at Red Bluff

Name	Address	Date	Amount	Interest	Total
Corcoran, Jim.....	Unknown.....	1/12/05	\$15 00	-----	\$15 00
Ereson, Peter.....	Unknown.....	9/10/07	270 00	-----	270 00
Suth, Martin.....	Unknown.....	12/15/06	25 00	-----	25 00
			\$310 00		\$310 00

The Bank of Yolo, at Woodland

Cummins, A. P.....	Woodland.....	5/28/07	\$14 74	-----	\$14 74
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California Bank, at Los Angeles

Hanney, Thomas.....	Unknown.....	3/13/06	\$172 20	-----	\$172 20
Hill, Agnes.....	Box 182, Santa Monica.....	8/30/07	470 06	-----	470 06
			\$642 26		\$642 26

Canadian Bank of Commerce, at San Francisco

Blackburn, Walter.....	Fairoaks.....	6/22/03		-----	\$30 64
Fielding, C. E.....	Grants Pass, Oregon.....	7/30/04		-----	48 19
Matheson, Geo.....	Unknown.....	9/ 1/01		-----	786 97
Mender, Melcher.....	1716 Powellst.....	11/10/03		-----	197 06
					\$1,062 86

Central Savings Bank of Oakland, at Oakland

Barrett, Katie, executrix.....	844 Folsom st.....	1902		-----	\$30 28
Brady, T. J.....	Unknown.....	1893		-----	10 92
Brown, Henry Cassins, by A. C. Brown, tr.....	5432 Lawton.....	1896		-----	14 65
Buchbarger, Mrs. L.....	Unknown.....	1899		-----	3,384 78
Chapin, Alla F.....	Marysville.....	1897		-----	15 82
Collins, Henry.....	176 6th st.....	1902		-----	26 04
Crowell, E. E.....	1465 9th st.....	1899		-----	98 61
Davis, Emma C.....	769 8th st.....	1899		-----	39 10
Fulton, W. E.....	764 9th st.....	1905		-----	53 86
Gelor, Anton.....	303 Broadway.....	1907		-----	18 31
George, Robert H.....	Unknown.....	1900		-----	37 92
Gundland, Marie, by P. V. Chamberlain, tr.....	Unknown.....	1906		-----	74 97
Hammond, Harry T.....	Unknown.....	1899		-----	14 76
Havens, Multhilde Snyonna.....	530 8th st.....	1899		-----	17 53
Hayes, Ethel Roblin, by J. J. Hayes, tr.....	San Leandro.....	1897		-----	11 31
Hayes, Mrs. Victorine, formerly Ferguson.....	1015 3d st.....	1902		-----	157 72
Hodges, Harry.....	1717 11th st.....	1908		-----	11 95
Hyde, Mary V., by Alice E. V. Hyde, tr.....	Unknown.....	1903		-----	23 15
Johnson, Miss Nellie M.....	Unknown.....	1888		-----	11 58
Keane, Mrs. Clara P.....	San Leandro.....	1893		-----	145 31
Lippold, Mina, now Mrs. M. Finn-Mansell, Miss Flora.....	East Oakland.....	1906		-----	12 68
Meyers, Chas. J.....	946 Myrtle st.....	1907		-----	10 25
Moore, O. E.....	500 Howard st.....	1908		-----	108 45
Moses, Auria.....	2345 Howard st.....	1890		-----	68 99
Nicholson Catherine.....	2225 College, Berkeley.....	1905		-----	68 96
Olsen, Miss Lena.....	1709 Grovest.....	1907		-----	37 85
Pacheco, Esperanza.....	1022 Kansas st.....	1905		-----	117 76
Painter, Mrs. M. E.....	809 Webster st.....	1904		-----	16 32
Parsons, Mary L.....	1330 Linden st.....	1900		-----	18 44
Payne, Amanda.....	937 Myrtle st.....	1907		-----	55 17
	Virginia City, Mo.....	1896		-----	142 39

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

Central Savings Bank of Oakland, at Oakland—Continued

Name	Address	Date	Amount	Interest	Total
Perez, Lorenzo M.	816 Washington st.	1890			\$61 33
Roberts, Sophie P.	480 24th st.	1892			28 16
Schmidt, Alice, by Meta Schmidt, tr.	588 19th st.	1901			18 94
Shaw, W. C.	461 11th st.	1895			104 77
Silva, Maria, by Manuel, tr.	Unknown	1907			17 01
Sizer, Elliott	Unknown	1896			50 63
Terry, Chas. E.	Unknown	1903			14 85
Thomas, Effie M.	680 18th st.	1906			17 88
Tracy, Miss L.	1825 Telegraph ave.	1891			36 30
Tucker, Emma R., or S. F.	1019 5th ave.	1896			28 14
Young, William	635 Jackson st.	1898			15 46
					\$5,254 30

Citizens Bank, at Corona

Baker, W. E.	Corona	1904	\$13 93		\$13 93
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Crocker First Federal Trust Company, at San Francisco

Ackermann, William	1155 Larkin st.	8/22/05	\$21 82	\$35 09	\$56 91
Barr, John	193 Stevenson st.	10/23/06	5 82	5 86	11 68
Berger, Marie	333 Spruce st.	4/ 3/06	17 23	26 99	44 22
Brady, Charles	375 Bartlett st.	5/29/08	7 50	5 06	13 46
Burke, Mitchel V.	21 Powell ave.	12/12/06	4 70	5 70	10 40
Conklin, Chas.	720 Market st.	6/ 8/05	20 00	24 99	44 99
Cooper, Jennie E.	1259 O'Farrell st.	4/13/06	35 77	54 58	90 35
Dalalian, Isaad	281 1/2 Bernard st.	1/10/03	6 56	9 43	15 99
Devine, Peter A.	Zamcoogan Is., P. I.	9/ 5/05	17 21	28 48	45 69
Dougherty, Edward	1351 Masonic ave.	3/13/05	243 35	399 87	643 22
English, Jerome, deceased	Unknown	1/ 7/04	5 40	6 57	11 97
Fisher, George	Elk, Mendocino County	9/ 5/05	10 12	16 04	26 16
Hadley, Charles B.	c/o Examiner	8/ 5/01	6 42	13 00	19 42
Hall, Wheeler D.	Barstow	12/ 9/04	5 95	14 77	20 72
Kinard, Charles Ira	802 Wood st., Oakland	1/ 8/06	28 13	44 58	72 71
Levy, Agnes	1031 Fillmore st.	2/27/05	5 03	5 21	10 24
Lindsay, Stephen E.	Unknown	8/26/07	7 34	6 89	14 23
Macgregor, Lena M., and or H. M.	Unknown	5/27/07	5 06	6 25	11 31
Martin, Eleanor F.	937 Adeline st., Oakland	5/13/07	4 98	8 06	13 04
Martin, May A.	2607 Clay st.	9/15/00	10 27	21 47	31 74
McArdle, Owen	845 Mission st.	3/22/06	1,296 53	1,972 73	3,269 26
Mendez, Cipriano	Popular Restaurant Ellis st.	1/ 9/07	40 00	48 50	88 50
Niebour, Theodore	5 Pioneer pl.	1/ 5/07	113 22	136 47	249 69
O'Boyle, Nora	930 Ellis st.	6/28/07	8 51	30 70	39 21
O'Shea, John	Navy Dept., Mare Island	2/12/04	12 92	23 69	36 61
Palmer, William	415 Powell st.	8/10/03	16 92	31 42	48 34
Riordan, Timothy P.	632 Market st.	8/25/05	2 83	18 33	21 16
Sullivan, Daniel	Royal House, Ellis	2/15/06	93 53	315 62	409 15
Taylor, Susie	2022 Fillmore st.	8/ 5/07	8 32	8 07	16 39
Thomson, Elizabeth	Unknown	8/28/00	4 37	5 83	10 20
Thornhill, Nicholas J.	703 Polk st.	11/12/03	5 00	10 17	15 17
Walls, Emma C.	1600 McAllister st.	4/11/04	6 46	62 44	68 90
Ward, James	695 Fell st.	9/21/08	15 13	15 30	30 43
Williams, Frank J.	418 Divisadero st.	8/ 6/02	8 94	16 65	25 59
Wilson, estate of Wm. L.	Unknown	4/ 2/00	34 73	17 51	52 24
			\$2,136 07	\$3,454 12	\$5,590 19

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

The Donohoe, Kelly Banking Company, at San Francisco

Name	Address	Date	Amount	Interest	Total
Boggs and Sage	San Francisco	4/20/99			\$138 25
Cassidy, Thomas	San Francisco	4/26/99			117 03
Eclipse Mine	San Francisco	12/29/04			5 16
Ford, James F.	San Francisco	12/28/03			10 15
Foye, E. H.	San Francisco	10/18/06			6 22
Green, H. A.	San Francisco	5/19/99			12 71
Greeley and Son	San Francisco	6/23/04			5 15
Green and Company	San Francisco	5/19/99			15 54
Heslin, P.	San Francisco	7/28/05			10 00
Hume, A.	San Francisco	10/18/06			12 02
Hunter, Ellen T.	San Francisco	3/19/99			3 10
Heath Mfg. Co.	San Francisco	7/19/97			15 40
Hector Gold Mining Co.	San Francisco	7/19/99			11 41
Hoefler, Meinik and Baeck	San Francisco	12/28/03			18 20
Kelly, Martin, treas.	San Francisco	7/12/99			4 41
Kenny, John	San Francisco	5/12/99			164 47
Moran, Thomas	San Francisco	5/12/99			16 41
O'Reilly, H. J.	San Francisco	12/28/03			108 65
Parker, W. C.	San Francisco	12/28/03			2 15
Pacific Coast Lumber and Mill	San Francisco	3/19/97			2 38
Regan, D. S.	San Francisco	12/12/98			3 38
Redmond, J. E.	San Francisco	5/19/99			14 06
Rogers, H. J.	San Francisco	5/19/99			28 87
Roleau, O. A.	San Francisco	6/23/04			4 39
S. F. High License	San Francisco	12/12/98			5 81
Sawyer, A. T.	San Francisco	5/19/99			59 91
Scott, Thomas	San Francisco	5/19/99			31 06
Tamalpais Land and Water Co.	San Francisco	9/26/07			1 00
Taylor, Geo. P.	San Francisco	6/23/04			5 00
Toman Trust Co.	San Francisco	10/18/05			1 75
Ward, Frederick	San Francisco	5/19/99			186 15
					\$1,019 19

Farmers and Merchants Savings Bank, at Oakland

Bairros, Manuel S.	Warm Springs	9/ 4/06	\$12 52	\$2 78	\$15 30
Erickson, Betty	2255 Dwight way, Berkeley	5/21/06	35 94	*	19 40
Franz, Oswald	6th and Broadway	1/15/07	101 00	*	89 62
			\$149 46	\$2 78	\$124 32

* No interest due as cost of advertising has used up interest as well as portion of principal.

First Trust and Savings Bank of Pasadena, at Pasadena

Mechat, Rebecca	c/o Chas. Green, Arroyoter.				\$12 47
Miller, Helen Senter	Unknown				10 15
Simpson, Aurora B., Cordelia	Nogales, Mexico				23 77
Johnston, tr.	157 W. Villa st.				12 24
Unckler, Mrs. R. C.					\$58 63

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco

With credits over \$50.

Name	Address	Date	Amount	Interest	Total
Allen, Helen	600 Divisadero st.	2/ 8/05	\$431 50	\$640 69	\$1,072 19
Bader, Pauline	1201 Hyde st.	10/22/00	118 48	225 57	344 05
Bracken, Henry Wm.	Cecilville, Siskiyou County	4/ 9/06	121 79	170 62	292 61
Bready, James	Butte, Montana	6/ 1/97	16 50	113 79	130 29
Brennan, John*	Keswick, Taylor P.O.	11/29/05	129 83	189 08	318 91
Brosnahan, James	Osborne House	10/24/01	676 86	1,216 55	1,893 41
Brown, Charles	611 Howard st.	6/ 5/08	200 00	238 17	438 17
Borgesson, Elizabeth	San Diego	5/ 7/08	10 00	63 48	73 48
Bourke, Walter J.	Stmr. T. C. Walker	8/13/08	4,057 67	4,838 79	8,896 46
Buteau, Joseph Mitchell	U. S. S. Quiros	7/ 1/05	90 61	130 02	220 63
Carlsen, George	529 Sacramento st.	9/19/07	207 50	264 86	472 36
Cardenos, Jennie*	Menlo Park	7/ 1/84	28 14	105 56	133 70
Clayton, Bertie	203 1/2 Polk st.	9/ 5/05	189 73	275 95	465 68
Cian, Thomas	Assigned to James Moller, Innsbrook, Tyrral, Austria	11/29/05	106 89	153 26	268 15
Cloherly, Francis	Suisun, Solano County	4/ 3/02	34 36	59 60	93 90
Conrad, Hattie	1100 Van Ness ave.	7/ 9/02	78 50	133 26	211 76
Conway, Jacob J.	821 Sutter st.	9/ 4/97	90 00	186 20	276 20
Coreia, Domingos	P.O. Seattle, Wash.	12/27/98	800 15	1,599 09	2,399 24
Costigan, Thomas	1364 Geary st.	5/ 8/99	66 66	168 73	235 39
Coughlin, Miss Mary	123 11th st.	8/14/06	26 24	56 32	82 56
Collins, Charles C. or Mary M.	1207 Market st.	9/17/06	42 93	65 84	168 77
Cunningham, Daniel*	289 Natoma st.	12/ 6/02	80 00	132 46	212 46
Davis, Bridget	779 Washington st.	4/29/01	65 00	118 82	183 82
Day, Frank*	c/o John Kelso, 16th and Harrison sts.	3/23/98	80 35	180 05	260 40
Dalton, Mary I.*	3010 Buchanan st.	11/27/06	35 00	46 07	81 07
Denchey, Daniel	511 20th ave.	7/ 5/07	209 23	267 11	476 34
Dempsey, Patrick	430 Brannan st.	3/ 3/99	494 43	1,002 74	1,497 17
Dobson, William S.	1945 Geary st.	5/ 8/08	100 00	120 80	220 80
Dolar, John	U. S. S. Raleigh, Chee Poo, China	11/ 1/07	45 31	55 37	100 68
Dohrn, Charles	529 Mission st.	1/31/99	60 00	120 02	180 02
Donnelly, Patrick	Wadsworth, Nev.	8/10/00	150 46	281 69	432 15
Douren, Andes L.	309 Green st.	7/ 5/04	81 62	124 64	206 26
Ellis, Charles J.	Pinole, Contra Costa County	2/ 6/08	60 15	73 74	133 89
Faria, Antonio Silveira Motozio	Rodeo	8/11/04	114 32	178 12	292 44
Ferero, Michele, or Lucia	10 Union st.	3/ 3/97	30 00	77 52	107 52
Fredericks, Charles	545 1/2 Howard st.	4/17/06	151 04	212 00	363 04
Givens, Eva	599 Buena Vista ave.	11/23/08	42 79	50 16	92 95
Gulliver, John	Jackson and Drum sts.	2/12/07	294 61	388 66	683 27
Guidano, Angiola	4 Bartol Alley	1/ 5/04	356 28	561 82	918 10
Gutter, Jacob	642 Natoma st.	5/ 4/03	3,048 26	5,045 06	8,093 32
Haley, Bridget	Columbia st., near Board- man pl.	10/31/00	1,200 23	2,263 39	3,463 62
Haley, Thomas	Gordon Valley, Napa County	1/31/99	60 00	120 02	180 02
Harwood, Mary J.	1339 Sacramento st.	11/ 3/98	50 00	116 21	166 21
Heronton, William S.	Callahan, Siskiyou County	10/ 8/00	164 76	310 45	475 21
Holly, Johanna	SW. cor. Union and Fillmore sts.	3/13/05	116 06	173 90	289 96
Hopen, Ove*	506 1/2 2d st.	4/17/05	324 51	496 45	820 96
Johnson, Charlotta	1331 Alabama st.	9/13/06	54 37	80 08	134 45
Kaisar, Jacob	San Rafael	4/ 6/06	202 43	284 19	486 62
Kenny, Thomas	256 8th st.	10/ 5/07	618 22	790 50	1,408 72
Keohane, John	Unknown	3/20/06	145 00	199 40	344 40
Kelley, Jerry	50 Natoma st.	2/ 8/97	517 73	1,124 93	1,642 66
Kirby, James	422 Post st.	2/23/99	114 37	230 85	345 22
Landers, Schuyler	What Cheer House	7/22/97	100 00	210 12	310 12
Laymon, Frances	1031 Market st.	1/18/06	860 00	1,198 21	2,058 21
Lewis, Alfred	1127 Mission st.	8/16/06	509 76	692 38	1,202 14
Levitaky, Morris*	279 Mason st.	9/19/99	40 00	77 44	117 44
Lennox, Thomas H.	964 Howard st.	8/ 6/08	101 77	118 58	220 35
Linehan, Denis	cor. 18th and Catalina sts., Potrero	7/27/07	42 79	54 05	96 84
Loheide, William L., adm. of the estate of Wm. H.*	105 5th st., Eureka	7/15/08	61 60	72 95	134 55
Lynch, James	401 Oak st.	6/18/02	756 54	1,325 85	2,082 39
Lynch, John	25 Broadway	7/26/99	117 66	231 64	349 30
Mahoney, Edmond	Continental Lodging House Pacific st.	7/19/01	780 78	1,400 92	2,181 70
Marcovich, Tomo*	1420 Howard st.	5/ 1/05	167 56	249 90	417 46
Mollergren, Johan R.	429 Tehama st.	7/15/05	90 00	129 19	219 19
Montgomery, John	Presidio	3/ 8/98	300 94	617 83	918 77
Morgan, Thomas	27 1/2 Pearl st.	2/26/04	276 07	435 30	711 37
Morris, Catherine A.	1114 Bryant st.	11/28/04	100 00	147 30	247 30
Mulligan, John T.	726 Minna st.	9/ 4/07	77 96	98 97	176 93

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DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Address	Date	Amount	Interest	Total
Mueller, William August	1st Reg. U. S. M. C., Alongapo, P. I.	9/ 3/07	\$48 07	\$60 47	\$108 54
Murphy, Ellen	429 Tehama st.	6/25/03	517 46	851 49	1,368 95
Murphy, Daniel, or Bridget	2744 Army st.	9/18/05	49 00	70 00	119 00
McAdams, George*	433 Bush st.	8/26/02	160 00	268 03	428 03
McGauley, Stephen	416 Tehama st.	2/27/91	100 00	275 86	375 86
McNeill, James	Calico	6/13/98	61 60	136 64	198 24
McGovern, Patrick	651 Elizabeth st.	1/10/07	35 00	45 77	80 73
McCormick, Alice	128 Turk st.	11/20/01	127 16	227 72	354 88
Neath, Susan*	528 8th st., Oakland	1/23/07	200 00	263 75	463 75
Norman, Otto	354-A Beale st.	3/17/08	72 06	88 49	160 55
Morling, August	107 Austin ave.	11/12/07	32 17	41 53	73 70
Nugent, M.	Vallejo	7/23/97	45 60	95 12	140 72
Olivar, Leonardo B.	300 7th st., Oakland	4/20/07	40 00	53 31	93 31
Olson, Peter	846 Mission st.	6/28/00	190 00	359 45	549 45
O'Brien, John*	Commercial Hotel, Mont- gomery ave.	12/ 3/01	712 63	1,267 88	1,980 51
Owens, Frank	Unknown	10/ 4/00	450 00	834 34	1,284 34
Parreira, Manoel Martins	422 Drumm st.	1/14/96	224 04	503 77	727 81
Prendergast, Michael	550 Mission st.	4/ 2/06	214 39	301 09	515 48
Pietronave, Anna	421 1/2 Green st.	9/ 6/06	47 62	71 14	118 76
Powers, Frank L.	338 Bush st.	1/17/06	60 13	83 55	143 68
Reilly, Patrick	225 3d st.	3/28/01	75 00	135 36	210 36
Ryan, Thomas	460 Chestnut st.	4/13/04	50 00	76 74	126 74
Roby, Louis N.	705 Stockton st., near Val- lejo	4/27/05	551 51	817 00	1,368 51
Swanton, Thomas	36 Clay st.	4/29/07	134 28	178 95	313 23
Schaffield, William	220 24th st.	1/22/07	487 98	642 34	1,132 32
Sabo, Anna	1500 Van Ness ave.	9/30/01	108 06	201 61	309 67
Shanahan, Mary	1024 Howard st.	6/26/01	214 66	392 42	607 08
Spencer, John J.	Co. E, 2d Reg. U. S. M. C.	1/ 2/07	64 54	84 60	149 14
Sheehan, Patrick*	44 3d st.	8/21/00	500 00	934 57	1,434 57
Sheridan, Margaret	Railroad House, Vallejo	5/11/96	40 36	89 73	130 09
Sheriden, Phillip	Adephi House, Kearny st.	5/18/03	528 43	878 36	1,406 79
Smith, Joseph*	262 13th st.	9/10/02	105 00	177 50	282 50
Swieting, Adolph*	453 5th st., San Diego	5/ 8/05	100 00	144 01	244 01
Silvera, Manuel L.	116 Jackson st.	11/29/71	199 93	1,953 35	2,111 06
Schlotham, William F.	c/o Northern Machine Works, Ketchikan, Alaska	12/19/02	40 97	88 19	129 16
Skuse, Fannie*	Doherty Station, Alameda County	6/17/99	50 19	135 76	185 95
Spratling, William	504 Natoma st.	1/26/04	44 30	68 94	113 24
Toomey, Ed.	Branch House	3/11/08	344 12	425 16	769 28
Thompson, Henry	749 8th st., Oakland	3/20/07	33 73	43 93	77 66
Thompson, Laura	1032 Mission st.	8/18/00	134 38	252 59	386 97
Tighe, Mary*	1245 Franklin st.	5/ 6/99	239 58	458 66	725 24
White, Eliza*, or Patrick*	3 Kate st., or Bodega, Sonoma County	5/14/97	506 90	1,144 57	1,651 47
Whitely, William	Steamer "Morgan City"	9/14/99	331 22	653 76	984 98
Wilcox, Lorenz*	39 5th st.	12/26/05	78 07	110 05	188 12
Zimmer, Arthur, or Margaret	259 Clarast.	11/ 9/07	45 35	57 69	103 04
			\$29,369 79	\$49,257 68	\$78,627 47

With credits over \$10 and under \$50.

Adams, Robert Lee, or Ellenor W.	Fresno	10/15/03	\$10 61	\$5 59	\$16 20
Andrae, Mary	Van Nuys Hotel	2/29/08	9 08	4 34	13 42
Allen, Mary F.	412 1st st., Oakland	5/16/99	10 32	7 24	17 56
Anderson, Gust.	232 1st st.	4/29/02	7 70	3 36	11 06
Anderson, Martin	706 22d st.	10/30/08	8 77	4 65	13 42
Abbott, William Lee	The Olive, cor. Pine and Mason sts.	9/ 1/05	7 20	3 40	10 60
Arnold, Jane	155 San Carlos ave.	7/ 3/06	7 80	3 39	11 19
Anthony, Edward A.	11 26th st.	3/14/98	21 40	9 47	30 87
Barrett, Gussie	1000 Pine st.	12/18/96	24 29	10 26	34 55
Barney, Charles E.	667 Minna st.	3/24/98	1 58	10 48	12 06
Bates, Mrs. Mary Alice	566 Howard st.	8/21/99	8 27	3 69	11 96
Bradley, Edward H., or Annie	947 Van Ness ave.	5/21/08	26 16	13 11	39 27
Baylard, Louis E.	Vacaville	1/23/00	10 00	4 26	14 26
Barry, Mrs. Belle	315 Jessie st.	6/20/01	7 83	3 76	11 53
Bailey, Auburn	Honakaa, Hamakuu, T. H.	7/27/93	9 03	3 87	12 90
Barron, John*	1217 Market st.	12/ 6/06	12 70	6 15	18 85
Berry, Marie	Lorin Station	1/28/08	7 34	3 41	10 75
Blanchard, Emma E.	Napa Asylum, Napa.	3/26/06	9 36	6 88	16 24

* Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Address	Date	Amount	Interest	Total
Barbee, Emma H.*	1090 Union st.	12/17/07	\$5 57	\$5 83	\$11 40
Blean, William	23½ Divisadero st.	8/18/96	8 53	3 48	12 01
Bernard, Joseph G.	119 3d st.	6/ 4/02	15 00	6 39	21 39
Bernhard, Louis Benjamin	2651 Pierce st.	7/ 3/05	7 98	3 94	11 92
Bender, Miss Sarah E., or John W. (minor)	1221 Union st.	8/13/04	7 94	3 48	11 42
Bissey, Eleanor J.	901 Pine st.	8/10/05	5 73	6 27	12 00
Boero, Giuseppe	cor. 15th and Guerrero sts.	5/ 1/96	5 86	14 52	20 38
Bonney, Jennie L.	Beresford Hotel	4/10/99	8 68	4 06	12 74
Booth, Edward D.	1316 Stockton st.	6/ 9/04	31 37	14 36	45 73
Borba, Manuel M.	c/o Portuguese Hotel Co., 37 Clay st.	8/31/04	10 12	4 58	14 70
Brown, Charles	1000 Montgomery st.	5/29/04	5 00	6 79	11 79
Boyle, Josephine C. H.	Mountain View	4/ 3/05	4 47	8 72	13 19
Brown, Patrick	Tremont House, 523 Kearny st.	6/ 3/05	6 76	14 68	21 44
Browne, Mary O. D.	Nevada City	3/ 5/06	6 00	4 37	10 37
Brown, Annie	200 Langton st.	9/12/07	11 07	5 57	16 64
Bourdieu, Jeanne	1820 Pacific ave.	6/10/07	5 35	5 39	10 74
Buckley, Bessie	547 Mission st.	11/14/02	4 42	5 63	10 05
Buckley, Nellie	1406 Geary st.	12/ 2/01	15 00	6 90	21 90
Brumington, Carl Earl	U. S. S. Adams	1/ 2/06	10 00	4 84	14 84
Butler, William H.	1414 McAllister st.	7/ 3/01	22 58	10 71	33 29
Buseck, Lillian	844 Valencia st.	4/22/03	21 17	11 10	32 27
Buckley, Richard F.	1509-A Sacramento st.	3/11/05	7 60	4 03	11 63
Burns, Henry, or Norah	7154 Natoma st.	8/26/00	15 52	7 86	23 38
Bryan, Charles H.	610 Fell st.	7/ 2/96	7 49	2 90	10 39
Clancy, Owen	24 Valley st.	10/ 6/96	8 73	4 19	12 92
Carstens, John	272½ Mission rd.	4/14/98	14 11	7 29	21 40
Capell, Annie, or Nellie	Berkeley	1/ 6/97	32 53	16 03	48 56
Cahill, Fannie	228 Turk st.	5/22/01	21 22	11 01	32 23
Calze, Clementina	Fielding	4/15/02	10 39	5 85	16 24
Cavanagh, Mary	1316 Taylor st.	6/11/04	8 35	4 46	12 81
Caufield, James L.	1006-B Golden Gate ave.	9/18/05	6 55	3 50	10 05
Chabrand, Damien	Winthrop	9/30/05	4 74	5 37	10 11
Carroll, James*	Alms House	5/ 1/07	10 00	5 11	15 11
Carter, Mary	540 San Jose ave.	4/17/07	8 29	4 55	12 84
Carmichael, Margaret R.	374 Douglas st.	8/26/07	15 00	7 55	22 55
Cleary, Augustus S.	216 Grove st.	11/23/00	7 87	3 53	11 40
Cesena, Rosaria	1364 Post st.	6/ 9/02	7 75	6 52	14 27
Cerciat, Valerie	736 Broadway	8/ 3/06	5 85	6 11	11 96
Cereghino, Magdalena	14 Hincley pl.	9/ 6/06	3 66	6 73	10 39
Christensen, Enevold, or Kathrine	202 Townsend st.	9/ 4/06	18 45	9 78	28 23
Collins, Elbridge C.	South San Francisco, San Mateo County	10/16/08	9 39	5 68	15 07
Crowley, P.*	314 Green st.	10/24/08	21 52	11 64	33 16
Connor, Amelia A.	560 Folsom st.	3/ 5/96	10 56	4 60	15 16
Corless, Annie	46 Fremont st.	1/14/97	30 23	14 92	45 15
Crotty, Patrick	Iron Mountain Mine, Shasta County	12/14/97	10 00	4 24	14 24
Cornyn, Francis	1116 Folsom st.	8/13/98	11 41	4 70	16 11
Corbett, Carrie A.	522½ Hayes st.	6/14/97	8 53	16 45	24 98
Corcoran, John	136 Folsom st.	1/12/00	10 52	4 50	15 02
Collins, Jane	4038 23d st.	1/10/02	27 55	12 50	40 05
Colvin, Hugh J.	Unknown	4/20/03	9 31	4 50	13 81
Connelly, Mrs. Annie	San Luis Obispo	6/22/04	28 13	15 89	44 02
Crocker, Frederick	1527½ Market st.	11/12/03	13 10	8 41	21 51
Cugorno, Maddalena*	444 Union st.	10/11/05	7 04	7 09	14 13
Coffaney, Margaret	Stockton	1/30/05	8 38	4 29	12 67
Cohen, Joseph	739 Geary st.	10/ 6/05	11 68	6 56	18 24
Colombo, Angela	10 Lafayette pl.	7/19/05	10 00	4 94	14 94
Condon, William F.*	765 Harrison st.	11/ 1/05	4 52	8 91	13 43
Connell, Elizabeth	28 San Carlos ave.	11/12/06	12 93	7 06	19 99
Connick, Thomas H.	1043 Pacific st.	1/15/06	18 89	9 05	27 94
Connolly, Ellen	1024 Howard st.	10/24/05	18 52	9 45	27 97
Cook, Rose	142 6th st.	2/ 2/06	20 00	9 46	29 46
Curtin, Richard J.*	79 Waller st.	5/12/08	9 60	4 32	13 92
Cunningham, John	446 Utah st.	6/24/08	16 98	9 79	26 77
Daly, Johanna	1375 Harrison st.	11/ 7/08	25 00	10 97	35 97
Dalzell, William	Rutherford, Napa County	6/22/97	10 00	4 47	14 47
Davis, James H.	Presidio	2/ 9/04	10 00	4 45	14 45
Dabney, Clarence Edward (minor)	30 Prosper ave.	12/31/06	10 00	4 23	14 23
Davidson, Josephine	202 Grove st.	1/ 6/06	20 93	10 13	31 06
Davis, Olga P.	1007 Bush st.	6/11/06	9 02	10 36	19 38
Decarli, Filippo	811 North Point st.	12/15/97	19 82	12 47	32 29
Demartini, Giovanni	2 Verone st.	6/30/98	3 44	14 08	17 52
De Bernardi, Henry	118½ Ellis st.	3/ 6/00	30 02	13 06	43 06
de Sedletzky, Tatiana	cor. Scott and Green sts.	7/24/00	9 99	4 06	14 05

* Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Address	Date	Amount	Interest	Total
Dempsey, Mary A.*	107 23d st.	2/14/01	\$7 92	\$3 85	\$11 77
Devlin, Mary C.	1414 Washington st.	6/23/02	7 76	6 48	14 24
Deike, Caroline	630 E. 12th st., Oakland	9/25/08	11 53	5 22	16 75
De Martini, Frank	713 Filbert st.	1/12/03	9 63	4 76	14 39
de Sousa, Jose Pedroso.	c/o Portuguese Hotel Co., 37 Clay st.	3/30/03	6 52	9 68	16 20
Devine, Howard M.	801 Vallejo st.	2/21/06	25 98	12 68	38 66
Driscoll, Francis J.	954 Mission st.	10/10/01	21 10	10 51	31 61
Dwight, Thomas W.	443 Valencia st.	2/19/04	23 18	13 71	36 89
Dollar, Alexander M.	San Rafael.	2/ 2/98	7 64	3 14	10 78
Donaldson, Elizabeth	715 Wisconsin st.	10/27/08	6 90	3 25	10 15
Domoto, Frank T.	335 O'Farrell st.	1/22/97	8 13	3 76	11 89
Doyle, John	U. S. S. Solace	1/ 3/05	8 04	4 17	12 21
Dolan, Mrs. Mary R.	787 McAllister st.	1/22/07	21 78	11 95	33 73
Duffley, James	717 Greenwich st.	4/ 1/99	18 00	8 82	26 82
Duggen, Daniel C.	Shelville, Sonoma County	3/12/04	4 58	14 76	19 34
Duncan, William E., Jr.	Oroville, Butte County	2/21/07	7 46	3 84	11 30
Egan, John T.	390 Shotwell st.	2/ 3/02	20 23	9 88	30 11
Eriksen, Johan	Rodeo, Contra Costa County	5/28/04	7 60	13 17	20 77
Ellis, Agnes	Colma	6/19/05	5 00	8 35	13 35
Elick, Thomas or Clyde.	505 Waller st.	4/ 5/05	5 48	10 74	16 22
Fallon, Edward P.	431 Duncan st.	12/28/98	14 95	6 21	21 16
Fagan, Mary Ellen	1719 Broderick st.	5/31/02	10 00	4 83	14 83
Flanagan, William J., or Marie					
Grace Flanagan (minor)	4141 24th st.	1/ 2/08	10 00	4 84	14 84
Flanders, Edward F. (minor)	2612 Howard st.	12/22/08	12 75	7 19	19 94
Fenne, Lulu	338 Golden Gate ave.	12/24/01	12 02	5 55	17 57
Ferrera, Giovanni	Colma, San Mateo County	7/ 9/01	12 70	5 89	18 59
Freeman, Alta	75 Pierce st.	7/ 3/01	10 65	4 90	15 55
Feutrier, Peter	821 H st.	12/31/07	16 70	8 18	24 88
Finneran, Katie*	San Jose	5/12/00	9 14	6 13	15 27
Fitzpatrick, Hannah	1921 Webster st.	1/25/05	11 80	6 12	17 92
Flood, Bridget,* or Mary Kelly*	521 Post st.	8/12/97	23 90	11 05	34 95
Flood, Vincent, or Clarence J.	Butte City, Montana	5/23/05	9 95	5 62	15 57
Forbes, Richard	445 Page st.	12/11/05	7 49	4 21	11 70
Formot, Peter	305 1st st.	2/12/07	7 99	4 22	12 21
Flynn, Loretta K.	715 Franklin st.	7/25/00	8 69	3 44	12 13
Gallivan, Richard E.	1010 Natoma st.	4/13/96	12 11	6 54	18 65
Gallagher, Miss Celia A.*	1519 Eddy st.	2/ 3/96	7 73	7 67	15 40
Gaynor, George Henry	West Berkeley, Alameda County	6/17/00	10 09	6 33	16 42
Gallagher, George F.	Randsberg.	11/ 5/03	9 44	7 12	16 56
Gray, Charles T.	70 Ellis st.	2/14/08	15 96	7 81	23 77
Genthe, Arnold, Ph. D.	25 Yerba Buena st.	3/ 8/00	2 72	13 80	16 52
Gemmell, Alexander*	3855 17th st.	5/11/03	6 68	4 21	10 89
Griswold, Victoria A.	1010 Post st.	2/17/98	10 00	4 25	14 25
Gibney, Anna	105 Natoma st.	7/21/02	23 04	9 89	32 93
Giles, Vivena	289 30th st.	2/ 8/08	7 67	3 62	11 29
Gough, James Francis	1757 Mission st.	10/ 2/08	5 00	16 21	21 21
Griffin, Frank	15 Leavenworth st.	6/ 1/06	8 28	12 50	20 78
Golden Star Lodge No. 10 Independent Order Odd Ladies	c/o Lena Loomis, 866 Mis- sion st.	1/17/99	22 07	10 69	32 76
Gorman, Hugh	Darwin, Inyo County	5/13/04	17 11	8 76	25 87
Goldberg, Jennie	28 Mary st.	4/ 1/05	21 00	13 25	34 25
Harms, Mrs. Mollie	627 1/2 Vallejo st.	2/ 5/98	10 28	5 45	15 73
Hammond, Mary E.	Fruitvale ave., bet. Hopkins and Chicago, Fruitvale	10/11/00	6 25	5 33	11 58
Hansen, Niels P.	Haywards, Alameda County	7/11/99	8 68	3 80	12 48
Hargedon, Catherine*	218 Fair Oak st.	3/20/99	8 64	6 28	14 92
Harrington, Thomas S.	Menlo Park.	6/ 9/00	9 13	5 37	14 50
Hafenegger, Mary A.	135 Valencia st.	12/19/01	15 00	6 71	21 71
Hauge, Lars	343 Mississippi st.	6/ 7/02	25 00	16 24	41 24
Hammar, Gustaf F.	450 Courtland ave.	11/30/03	8 97	5 81	14 78
Hammar, Katharina	450 Courtland ave.	9/10/03	14 48	9 09	23 57
Hanson, Caroline A.	116 Taylor st.	10/30/03	10 00	4 57	14 57
Harris, Margaret*	52 Zoe st.	3/ 4/04	5 01	6 62	11 63
Hashagen, William T.	1002 Harrison st.	6/22/05	12 09	6 60	18 69
Hansen, John	U. S. S. Maryland	11/ 1/07	18 00	8 85	26 85
Hertiehy, John	202 Florida st.	7/14/02	33 28	14 53	47 11
Heard, John	Co. B, 1st Batt. Eng., Ft. McKinley, Rizal, P. I.	9/ 6/05	7 00	3 25	10 25
Heffernan, John F.	264 Waller st.	6/11/06	4 24	15 13	19 37
Helgeson, Nels R., or Nelsine Nilsen	2322 Fillmore st., Palace Hotel	5/22/05	9 92	6 27	16 19
Helliwell, Richard, or Hellen F.	108 Stockton st.	5/ 5/05	5 18	20 29	25 47
Henderson, Kristoffer	14 Jackson st.	6/23/08	16 83	11 13	27 96
Herguin, Alma	Mt. St. Joseph's Asylum	2/21/05	10 00	5 63	15 63

* Dead.

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DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Address	Date	Amount	Interest	Total
Hill, Fred R.	25 John st.	2/ 1/98	\$10 00	\$6 39	\$16 39
Higgins, Jane	Atcheson Hotel, East Berkeley	8/ 3/04	5 15	7 47	12 62
Himmel, Helen E.	627-A Stevenson st.	11/28/05	23 01	11 40	34 41
Houlton, Katherine L.	404 Turk st.	12/24/01	15 00	8 00	23 00
Hunter, Allan	Park Hill ave. and Tilden sts.	12/26/96	4 23	15 94	20 17
Hussey, Nora	2111 Jackson st.	2/14/03	6 48	4 10	10 58
Hussey, Mary	Dawson City, Y. T.	3/27/05	5 00	12 13	17 13
Hughes, Anna G.	Presidio	6/24/07	12 01	8 45	20 46
Jamain, Armand	423 Gough st.	8/13/08	7 57	3 32	10 89
Jamieson, Robert	325 Minna st.	1/16/00	11 16	4 78	15 94
Janson, Elizabeth T.	1725 Buchanan st.	3/ 9/03	5 04	5 68	10 72
Jannell, Catherine	Cor. Broadway and Dupont sts.	10/13/06	30 87	14 36	45 23
Jensen, Carl P.	Rowens Landing, Mendocino County	6/14/02	6 55	6 65	13 20
Jesso, Perve	Co. B, 2d Reg. Marine Corps., Alongapo, P. I.	1/ 2/06	10 00	4 68	14 68
Johnson, Mrs. S. B.	129½ Utah st.	3/28/98	9 55	4 11	13 66
Johanson, Augusta	5 Treat ave.	12/27/04	7 78	23 34	31 12
Johanson, Andrew	San Pedro	2/11/07	30 09	16 63	46 72
Kraemer, Frederick	5 Market st.	7/27/03	7 15	4 73	11 88
Keleher, Eliza, or Katie	713 Front st.	5/18/97	11 77	6 09	17 86
Kenway, Alfred S., or Mary French	11 Hickory ave.	10/17/99	10 00	4 35	14 35
Kenway (minor)	1 Bush pl.	5/24/04	6 19	11 12	17 31
Kehr, John	San Leandro	5/ 5/05	10 00	4 96	14 96
Keefe, James G. (minor)	1638 Fell st.	12/ 6/05	22 32	12 34	34 66
Kelhala, Fanny	32 Willow st.	4/11/05	28 33	15 63	43 96
Kennedy, Mrs. Hanora	Carson City, Nevada	8/11/08	14 02	6 44	20 46
Kelly, Bernard, or Benjamin D.	Commercial Hotel, San Diego	4/ 4/08	26 38	17 51	43 89
Kenny, Edward	c/o Main and Winchester, 214 Battery st.	6/19/01	18 04	10 06	28 10
Kinney, Charles H.	2139 Parker st., Berkeley	6/26/04	6 69	4 81	11 50
King, Hugh	2514 Market st.	2/24/06	8 42	4 14	12 56
Kidd, Sarah L.	15 Freelon st.	2/20/05	8 55	4 47	13 02
Kihn, Elizabeth	11 Hopeton terr.	6/12/06	7 93	9 87	17 80
Kinnunen, Anna	2315 Howard st.	5/ 4/08	7 16	5 56	12 72
Kinsman, James W., or Annie	352 10th st.	2/19/07	8 48	4 48	12 96
Kirchem, John	208 Golden Gate ave.	9/30/01	4 01	8 23	12 24
Kopranovitch, Ferdinand	925 Greenwich st.	9/21/04	7 35	4 02	11 37
Knopf, G. T.	San Francisco	6/24/96	25 76	11 15	36 91
Laery, John	1211 Clay st., Oakland	2/15/98	12 13	5 30	17 43
Lambert, Caroline C.	1120 Harrison st.	3/21/06	21 31	10 25	31 56
Lane, John	1124 Howard st.	5/13/05	12 86	7 66	20 52
Larkin, John J.	292 O'Farrell st.	5/ 4/05	7 84	7 25	15 09
Laur, Christoph	1918 Folsom st.	2/14/07	11 08	5 88	16 96
Lilly, Denis	405 Fillmore st.	4/24/08	5 39	5 29	10 68
Lavin, Ella J.	2126 Jackson st.	9/14/96	13 48	10 15	23 63
Lemman, Katherine Ella	Angel Island	7/29/97	14 08	6 34	20 42
Levick, John	128 2d st.	7/30/01	9 06	3 45	12 51
Ledyard, Dr. W. E.	116½ Freelon st.	2/14/02	8 35	4 22	12 57
Lejon, Stina	1122 Larkin st.	10/17/03	8 35	20 39	41 03
Lebau, Miss Louise	4½ Union pl.	10/22/03	20 64	21 12	31 04
Leone, Nicolo	1412 Buchanan st.	5/11/03	9 92		
Levy, Etta*	Plymouth Hotel, Bush and Jones sts.	11/ 1/05	6 71	3 52	10 23
Leahey, Elizabeth	34 Hubbard st.	2/ 7/99	9 12	5 23	14 35
Liecht, Sarah	540 1st st.	11/30/03	11 95	7 16	19 11
Licht, Sarah	Steamer Caroline	6/ 8/96	6 97	3 59	10 56
Linden, Carl A.*	Commercial st.	4/10/99	6 57	4 52	11 09
Lorenzen, Christian	716 Clementina st.	5/20/04	25 80	13 06	38 86
Loustaunau, J. P.	548 Mission st.	2/14/03	15 57	7 99	23 56
Lowney, Timothy	Mare Island, or Hobson House	2/13/99	12 56	6 15	18 71
Lynch, Patrick	Howard and 22d sts.	7/20/01	10 00	4 62	14 62
May, Frank	Ahlborn House	6/26/01	1 73	25 05	26 78
Madden, Mrs. Bridget*	132 Hayes st.	1/12/03	8 11	4 04	12 15
Matheron, Louise	322 Hyde st.	1/23/06	9 32	4 34	13 66
Mackey, Anastasia	1049 Mission st.	3/ 1/06	10 00	4 80	14 80
Macaulay, Sarah H.	91 Manchester st.	8/ 1/06	5 93	4 63	10 56
MacQueen, Elizabeth C.	1564 Pacific ave.	9/ 5/06	8 49	4 31	12 80
Maloney, James	Wideway, East Berkeley	11/ 8/05	11 09	8 96	20 05
Mann, Mary	903 Broadway, Oakland	2/ 6/07	9 62	5 14	14 76
Matthews, John*	13½ Taylor st.	1/ 2/97	11 09	5 30	16 39
Mallos, John	417 Ivy ave.	7/ 7/02	7 97	3 11	11 08
Menton, Mary A.	Elmira	12/ 6/01	5 00	7 17	12 17
Meyer, Frank A.					
Meyers, Eliza					

* Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Address	Date	Amount	Interest	Total
Miller, Otto	Blake, San Bernardino County	5/ 4/98	\$11 11	\$6 63	\$17 74
Miramón, John	Truckee	7/31/00	7 76	3 00	10 76
Mitchell, Eugenia	31 Harriet st.	1/ 3/06	9 57	4 49	14 06
Moran, Michael, or Mary	2228 Union st.	7/ 8/97	10 98	4 93	15 91
Morton, William R., or Henry D.	309 Taylor st., and 310 Ellis st.	3/ 3/00	3 10	11 94	15 04
Mooney, Peter	Camp Meeker	4/10/02	4 19	9 85	14 04
Mosley, Charles J.	St. Helena, Napa County	11/20/02	8 11	31 18	39 29
Moore, Frank D.	Troop B, 15th Cavalry				
	Bongao, P. I.	1/12/04	12 50	5 72	18 22
Morgan, Catherine	24 5th st.	1/ 9/05	11 54	6 02	17 56
Monahan, Rilla	Tuolumne	3/20/08	8 49	4 06	12 55
Murphy, Kate*	1713 Bush st.	7/29/96	7 67	2 96	10 63
Murphy, Peter	26 Frederick st.	6/14/99	31 63	15 49	47 12
Mulhern, Frank	521 Howard st.	5/14/02	4 29	9 25	13 54
Muller, William	Eureka	6/15/01	5 00	13 79	18 79
Murphy, Hannah	1911 Mission st.	6/ 9/04	8 18	5 15	13 33
Murray, James	623 Howard st.	4/ 1/08	10 24	5 24	15 48
Mulloy, Katherine M.	915 Jessie st.	2/17/08	8 59	4 09	12 68
Myren, Christine	1663 Howard st.	4/ 5/00	10 30	5 10	15 40
McCarthy, Patrick	56 Minna st.	10/29/98	6 23	12 25	18 48
McNalley, Ann*	Reservoir Hills, Herman and Buchanan sts.				
McCabe, Ellen	Brannan st. bet. 6th and 7th sts.	6/ 4/00	32 23	14 27	46 50
McCarthy, Charles	915 Lombard st.	2/26/03	29 63	16 30	45 93
McMahan, Ada I., or Nellie		1/13/03	9 62	4 74	14 36
McAlister	431 Ellist.	6/24/01	5 35	6 20	11 55
McCarthy, Daniel	34½ Tehama st.	6/16/06	26 74	14 04	40 78
McWalters, Mary	2231 Piedmont ave., Berkeley				
		6/ 4/07	5 25	14 08	19 33
McKain, James W.	2333 Bush st.	10/14/08	7 76	5 30	13 06
McInerney, Isabel	1524 Jackson st.	6/ 8/00	8 05	4 08	12 13
McKee, Samuel	1903 Stockton st.	6/26/01	8 91	4 07	12 98
McHenry, John	2710 20th st.	1/22/03	7 05	3 46	10 51
McCormac, James D.	1218 Mission st.	1/ 4/00	31 64	14 02	45 66
McCormick, John	506 Natoma st.	5/18/99	12 19	7 61	19 80
McCloskey, Mary	1325 Divisadero st.	7/24/02	10 00	4 10	14 10
McDonald, Ronald	326 Hickory ave.	6/ 6/06	7 69	3 90	11 59
McGoldrick, Esther	2748 Harrison st.	2/10/06	6 68	3 32	10 20
McGovern, Edward	907 Howard st.	5/13/05	5 03	16 82	21 85
McSloy, Thomas	City and County Hospital	9/26/06	29 12	14 38	43 50
McGuggan, Peter	227 East st.	1/ 5/05	9 37	4 81	14 18
Nash, George, or Joanna	1061 Mason st.	7/13/06	7 13	3 06	10 19
Neal, Joseph	1501 Church st.	8/11/00	10 15	4 29	14 44
Neuman, Louis	126½ 6th st.	5/29/99	2 02	8 81	10 83
Newman, John C.*	205 E. Lindsay st., Stockton	1/27/08	12 49	6 01	18 50
Neilsen, Stephen James	442 Guerrero st.	1/13/04	10 90	4 97	15 87
Nelson, N. S.	Sobante, Contra Costa County	12/17/03	6 00	5 61	11 61
Nelson, Leonard	1157 Velencia st.	4/ 5/07	24 16	14 32	38 48
Nichols, Harvey B.*	Selby	11/ 4/03	9 12	12 41	21 53
Nilsen, Emilie, or Carl Trolson (minor)	318 Folsom st.	7/15/08	9 50	4 29	13 79
O'Keefe, Mary	1810 Bush st.	11/ 9/98	8 19	3 52	11 71
O'Neil, Mary, or Annie M. Regan	1631 Mission st., Park ave. bet. San Jose and Clinton, Alameda				
		6/ 6/04	5 09	6 01	11 10
O'Neill, Francis Felix	865½ Market st.	2/24/03	20 79	10 82	31 61
O'Neal, Georgia Y., or Eliza L.	244 Mississippi st.	11/ 5/06	8 17	4 08	12 25
O'Reilly, Owen B.*	608 Jones st.	11/ 1/05	7 84	8 77	16 61
O'Brien, Ellen, or Rosalee (minor)	Fresno	9/15/05	8 70	4 59	13 29
O'Brien, Ellen, or Evelyn (minor)	Fresno	9/15/05	8 70	4 59	13 29
O'Connor, J.	651 Jessie st.	2/15/97	3 77	6 28	10 05
O'Connor, Thomas, or Cassie A.	San Quentin	4/15/01	5 23	8 80	14 03
Olsson, Hilda	49 S. Park	5/ 4/05	11 02	6 39	17 41
O'Connell, Jennie	220 Hartford st.	3/ 8/07	10 70	5 71	16 41
O'Laughlin, John	3256 Central ave., Alameda	7/11/08	7 18	3 17	10 35
O'Connor, John Francis	Mare Island	3/ 8/07	27 00	14 53	41 53
Pacheco, Francisco, or Elvira	529 Vallejo st.	7/25/06	19 93	8 99	28 92
Phelan, Peter, or Bridget	528 Howard st.	6/17/01	5 57	4 74	10 31
Peters, Jane M.	135 45th st., Oakland	6/25/99	21 68	10 63	32 31
Petersen, Christian J.	318 9th st., Oakland	6/13/06	5 03	15 25	20 48
Peterson, Martin	528½ Folsom st.	7/ 6/08	7 43	3 05	10 68
Phillips, Mrs. Maggie	308 5th st.	10/ 6/96	5 34	6 26	11 40
Pietila, Hulda	11 Hopeton terr.	7/13/06	17 11	7 77	24 88
Prophet, Mary E.	313 4th st.	12/ 6/96	6 96	4 85	11 81
Powell, John	320 Guerrero st.	1/24/96	15 00	6 45	21 45

* Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Address	Date	Amount	Interest	Total
Pouget, Marie Josephine	522 Pine st.	2/24/08	\$19 12	\$9 35	\$28 47
Plunkett, Miss Catherine	424 Sutter st.	12/11/08	13 01	7 40	20 41
Quinn, Hugh F.	Westley, Stanislaus County	12/19/06	21 60	10 39	31 99
Quinn, Patrick J.	744 Mission st.	7/ 1/08	23 16	10 79	33 95
Ramsden, Charles T.	310 Sansome st.	9/ 2/08	20 91	9 69	30 60
Ramos, Louis	414 Pacific st.	10/21/03	17 50	8 64	26 14
Ransome, Frederick	2 Market pl.	10/30/08	16 44	8 14	24 58
Rapp, Mrs. Annie*	23 William st.	10/15/04	21 76	12 88	34 64
Reynolds, Frank	1585 Valencia st.	6/19/00	10 95	5 39	16 34
Read, Roby D., or Alice L.	1015 Market st.	1/14/02	7 51	3 21	10 72
Reddan, Thomas F.	242 Stockton st.	12/ 6/01	5 52	19 25	24 77
Reeve, Mary Ann, or Anna M. Allard	57 Octavia st., or 456 Washington st.	10/11/06	10 00	4 40	14 40
Regan, Patrick	1269 Folsom st.	7/ 8/05	29 62	15 12	44 74
Read, Mrs. Maggie L.	Pinole	1/14/07	19 83	10 81	30 64
Richardson, Eva	418½ Post st.	4/30/03	7 25	4 77	12 02
Ried, Mary Frederica	768-A Harrison st.	7/22/05	17 20	8 67	25 87
Robinson, Daniel L.	1309 Broadway, Oakland	7/12/97	12 13	5 47	17 60
Robinson, Melita I.	316 Van Ness ave.	9/30/98	8 19	3 80	11 99
Rose, Frances	Palace Hotel	12/30/02	16 46	10 10	26 56
Robertson, John D. D. S.	2104 Market st.	9/28/04	23 93	10 94	34 87
Rosenberg, Sarah	1896 Stockton st.	4/ 5/04	25 00	13 54	38 54
Rohdin, Carolina	305 Larkin st.	8/ 3/05	8 81	4 71	13 52
Roberts, Emmett C.	Co. E, 1st Reg. U. S. M. C., Alonago, P. I.	2/ 1/07	10 00	5 26	15 26
Rutherford, David	1015 Market st.	3/13/96	7 96	3 49	11 45
Russell, William	Persia ave., near 15 mi. House, Excelsior Homestead.	4/12/02	14 17	6 73	20 90
Russell, George Emmet, or Ellen	515 14th st., Oakland	5/ 5/04	6 89	7 90	14 79
Sample, Helen*	Coulterville	9/ 4/01	7 02	3 71	10 73
Scharer, Lily	502 Mason st.	3/18/01	22 03	18 59	40 62
Sampson, Thomas	519 6th st.	4/30/04	13 87	7 31	21 18
Stahle, Lita	216 Eddy st.	8/ 2/04	9 51	4 18	13 69
Stavrou, Parascevas	606 2d st.	1/26/03	8 06	3 98	12 04
Staiger, George H.	2013 Mission st.	8/ 8/06	10 86	7 06	17 92
Stark, Marcus	Bodie, Mono County	8/28/06	7 67	6 10	13 77
Sanders, Frank	c/o H. C. Higbee, Visalia	3/19/07	25 00	13 70	38 70
Stewart, James	Danville, Contra Costa County.	7/12/97	11 90	5 38	17 28
Sebastian, Charles K., or Virginia	68 Valley st., Oakland	9/13/99	25 13	12 48	37 61
Stelman, Martien	173 Minna st.	3/26/02	31 35	15 11	46 46
Sweeney, James	217 3d st.	12/10/08	8 54	6 74	15 28
Steuck, Fred H.	1309 Stockton st.	4/ 9/04	5 00	30 40	35 40
Stevens, Frances A.	717½ 5th ave.	3/ 8/04	1 35	18 75	20 10
Shea, William H.	Irish Flat.	9/11/05	9 69	1 40	11 09
Sherry, Anne	3222 18th st.	1/18/06	21 97	10 62	32 59
Stewart, George, or Mrs. Mary	San Pedro.	9/20/06	13 96	6 73	20 69
Smith, Mary Irene (minor)	1318 Mission st.	10/20/98	30 39	12 47	42 86
Silva, Frank	12 Mission st.	10/11/97	15 08	6 70	21 78
Silba, Juanita	503 Bush st.	10/15/00	11 36	6 43	17 79
Shilton, Anne	178 Stevenson st.	2/27/01	22 65	11 37	34 02
Smith, Alba F.	Thors Studio, 826 Market st.	6/21/02	25 00	16 53	41 53
Smith, Christina	808 22d st.	8/ 7/01	9 26	15 90	25 16
Spingler, Chas. Peter	110 Eddy st.	9/ 2/02	10 74	9 21	19 95
Smith, Catherine Louisa	312 Mason st.	1/16/03	21 87	11 29	33 16
Smith, James, or Katie	21 Brady st.	3/ 9/03	4 52	11 45	15 97
Smith, Frederick	330 Capitol st., Vallejo.	7/17/08	15 73	7 29	23 02
Smith, Margaret A.	265 Page st.	4/ 6/08	8 02	4 52	12 54
Schmidt, George J.	736 Bush st.	2/26/06	30 76	15 02	45 78
Singleton, Geneva	2503 Mission st.	4/13/06	31 57	16 63	48 20
Smith, Catherine L., or David P. Skiba, Ignatz*	147 Turk st., 1 Howard st. Crescent City, Del Norte County.	12/ 4/05	9 83	4 79	14 62
Scott, Ellen M.	503 Powell st.	7/13/97	8 71	3 85	12 56
Southard, Mrs. Medora	908 Laguna st.	7/ 3/99	6 99	3 01	10 00
Stokes, Harry A.	c/o H. A. Stokes, Colby Kitsap County, Wash.	12/ 9/01	7 80	3 47	11 27
Sehloth, Henry C.	731 Shotwell st.	6/28/04	5 27	15 12	20 39
Scott, Walter L.	137 Tremont ave.	8/29/04	7 41	3 28	10 69
Sommer, Chester W.	Co. D, 2d Reg., U.S.M.C., Alonago, P. I.	11/ 3/03	15 00	7 16	22 16
Storm, William Ernest	Fetchburg	5/27/08	7 16	3 32	10 48
Schulle, John G. W.	410 Beale st.	5/19/96	23 96	12 34	36 30
Sullivan, Harold James (minor)	1827 Hyde st.	8/17/98	10 00	3 88	13 88
Sullivan, John J.	Sonoma	9/ 6/99	9 59	4 39	13 98
Sullivan, James*	109 Turk st.	5/ 6/04	13 21	6 58	19 79

* Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

The Hibernia Savings and Loan Society, at San Francisco—Continued

Name	Address	Date	Amount	Interest	Total
Tracey, Thomas	32 Golden Gate ave.	12/21/99	\$6 00	\$5 78	\$11 78
Taber, Maye Guild	904 Oak st.	4/ 9/01	6 90	7 89	14 79
Trainor, Joseph	202 2d st.	2/20/06	9 15	4 36	13 51
Tobin, Ethel	764 O'Farrell st.	2/ 6/00	9 70	4 32	14 02
Thomas, Addie E.	1937 Broadway	3/13/01	4 85	19 38	24 23
Thompson, Mary	Berkeley	9/21/02	26 14	14 88	41 02
Tormey, Francis	1911 Fillmore st.	9/ 5/02	17 89	12 43	30 32
Toftager, Elif	116 8th st.	3/ 5/06	10 12	5 12	15 25
Thomas, William	Co. E, 2d Reg., U.S.M.C., Alongapo, P. I.	7/ 1/07	29 95	15 70	45 65
Thurber, Herbert E., or Isabella C.	720 Sutter st., Vallejo	12/17/08	10 73	4 86	15 59
van Marle, Henry J. J.	NW. cor. Bush and Larkin sts.	2/ 1/00	33 13	14 87	48 00
Valentine, Mary E., or Mildred A. Nobbs	775 O'Farrell st., or 2439 Polk st.	1/ 4/06	7 61	3 49	11 10
Vann, Julia	531 Turk st.	7/ 1/08	18 93	8 77	27 70
Vello, Carist	23 Vallejo st.	1/ 9/96	7 44	3 08	10 52
Viera, Antonio	569 Fell st.	9/11/06	18 96	12 23	31 19
Walton, William, or Caroline	22 Silver st.	10/18/02	4 98	5 25	10 23
Walsh, Joseph M.	33 Stewart st.	6/25/01	10 00	4 86	14 86
Wallace, John, or Hanoria	58 Harriett st.	11/30/04	14 30	6 79	21 09
Ward, Joseph E.	Co. D, 2d Reg. U. S. M. C., Alongapo, P. I.	9/ 2/03	10 00	4 67	14 67
Warren, George J.	U. S. Marine Barracks, Alongapo, P. I.	12/27/04	15 87	6 85	22 72
Walbridge, Isabella*	307 Pine st.	9/ 6/05	10 00	4 82	14 82
Walker, David	Bryant st., near 14th st., Fruitvale	3/23/05	8 05	4 97	13 02
Wall, Edward M.	2934 21st st.	7/ 8/07	25 00	13 03	38 03
Welsh, Elizabeth G.	705 Chestnut st.	7/22/96	31 67	13 19	44 86
Welch, John W.	301 Leavenworth st.	11/23/00	13 22	7 03	20 25
Weste, E. McCugh	2290 Green st.	8/ 7/99	8 98	3 92	12 90
Whelen, Mary	28th bet. Folsom and Har- rison sts.	5/11/00	9 32	3 73	13 05
Wenieroth, John H.	Truckee	9/30/02	7 38	4 25	11 63
Wells, Anna E.	1093 5th st., Oakland	12/18/03	16 43	8 24	24 67
Westmoreland, Mary*	Valley Springs	5/25/03	16 70	8 51	25 21
West, Aphra R., or Mary Headley West (minor)	711 Fillmore st.	9/ 7/06	16 78	8 06	24 84
Winters, John	Fort Point	4/ 7/69	2 84	19 39	22 23
Williams, Joseph	519 Connecticut st.	8/ 1/98	10 54	4 28	14 82
Williams, Letitia	6 Rose pl.	12/24/97	16 08	8 09	24 17
Whitney, John	Baldwin Lodging House, Ellis bet. Powell and Stockton sts.	4/22/99	1 95	9 79	11 74
Williams, John	Bisbee, Arizona	1/31/01	10 38	4 99	15 37
Willard, Nina D.	Arbuckle	1/19/03	14 56	7 48	22 04
Wilson, Albert A.	118 Newmann st.	4/14/05	2 09	13 43	15 52
Winberg, Per	Novato, Marin County	11/20/05	12 07	27 16	39 23
Wilson, August	1261 Florida st.	4/16/07	7 55	4 04	11 59
Wiley, Raymond W.	107 Turk st.	12/26/07	10 23	5 33	15 56
Wright, Thomas W.	328 Adeline st., Oakland	1/ 9/08	25 25	12 47	37 72
Wobltmann, Rosie	25 Isis st.	7/11/04	14 35	6 36	20 71
Yeatman, John Andrew	415-A Fillmore st.	6/11/01	8 31	4 28	12 59
Young, George Milton	Mare Island	9/ 1/04	10 00	4 26	14 26
Young, Henry H.	508 Powell st.	3/24/04	5 11	5 53	10 64
Zebley, Newton P.	Detachment U. S. M. C., Cavite, P. I.	9/ 1/06	20 00	8 96	28 96
Zennegg, Emilie	712 Mason st.	7/21/08	7 52	3 33	10 85
			\$5,098 12	\$3,304 33	\$8,402 45

Northern California Bank of Savings, at Marysville

Johnson, Wm.	Marysville	12/23/05		\$10 18	\$10 18
Simon, F. M. J.	Marysville	7/ 2/03		30 06	30 06
					\$40 24

* Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

The Oakland Bank, at Oakland

Name	Address	Date	Amount	Interest	Total
Rogers, Frank.....	1069 E. 19th st.....	2/11/07	\$14 00	\$11 81	\$25 81

Pajaro Valley Savings Bank, at Watsonville

McDonald, Arthur.....	Watsonville.....	6/30/91	\$4 70	\$9 94	\$14 64
McDonald, Fred.....	Watsonville.....	6/30/91	4 75	9 74	14 49
			\$9 45	\$19 68	\$29 13

Sacramento Valley Bank, at Biggs

Fuller, Mrs. Nora B., estate, Archibold L. Fuller, adm.....	Biggs.....	11/23/08	\$10 86		\$10 86
Tokemo, Shiro.....	Unknown.....	12/ 6/06	11 19		11 19
			\$22 05		\$22 05

San Diego Trust and Savings Bank, at San Diego

Darrah, H. J.....	Unknown.....	6/16/02	\$9 29	\$25 90	\$35 19
Davis, J. P.....	Unknown.....	12/ 8/05	86 64	34 65	121 29
Lend, L.....	Unknown.....	5/27/01	169 74	147 02	316 76
Garner, Mattie C.....	642 C st., San Diego.....	12/13/05	25 00	19 78	44 78
Greer, Mrs. E. P.....	825 5th ave., San Diego.....	1/25/01	62 45	46 90	109 35
Pless, Curt.....	The Helise.....	12/10/06	18 70	13 30	32 00
Shepherd, Arthur.....	Unknown.....	6/27/08	7 57	2 94	10 51
			\$379 39	\$290 49	\$669 88

The San Francisco Bank, at San Francisco

Abram, Martin.....	113 Oregon st.....	3/ 5/03	\$6 90	\$6 94	\$13 84
Ackenheil, Edward.....	1368 15th ave., Oakland.....	12/23/98	10 00	13 98	23 98
Adams, Margaret.....	1524 Ellis st.....	11/30/07	8 90	9 45	18 35
Ahern, Philip.....	525 Sacramento st.....	9/28/05	81 62	123 42	205 04
Anderson, Andrew, or Augusta.....	256 Page st.....	5/10/00	8 88	37 57	46 45
Anderson, Sophia.....	2618 Pacific ave.....	7/ 3/05	13 33	14 27	27 60
Aoustin, Ernest.....	544 1st st.....	1/18/04	10 88	11 45	22 33
Armstrong, A. H.....	c/o McCullom F. and T. Co.....	1/ 5/01	41 34	73 36	114 70
Barker, Frieda.....	241 5th st.....	2/ 7/03	10 00	10 73	20 73
Benninger, Anna.....	Ross Valley.....	11/ 7/01	5 00	5 25	10 25
Betterton, T. H.....	22 Reed st.....	5/ 5/07	5 54	4 83	10 37
Bietenholz, John P.....	712 Kearny st.....	9/ 2/04	21 35	28 31	49 66
Bingham, Nellie, tr.....	1501 Golden Gate ave.....	4/ 7/99	5 55	6 39	11 94
Boehm, Adolph.....	636 Commercial st.....	12/12/98	14 83	43 69	58 52
Boger, Anton.....	311½ Zoe st.....	6/ 9/06	19 36	24 14	43 50
Bowers, Joseph.....	417 Bush st.....	8/ 3/97	11 40	20 25	31 65
Bruhns, Adolph C.....	430 Chestnut st.....	11/15/98	2 03	8 66	10 69
Bryant, George W.....	Benicia.....	2/27/96	50 00	121 91	171 91
Burkhardt, William.....	Potrero.....	8/31/04	116 03	182 89	298 92
Byrnes, John F.....	265 Central ave.....	6/15/08	5 30	26 37	31 67
Canning, John.....	Reno House.....	7/13/08	20 18	19 73	39 91
Carlsen, Johannes, or Wilhelmine.....	1045 Mission st.....	3/10/04	16 19	20 80	36 99
Carroll, Emma.....	2524 Clay st.....	9/ 4/97	5 82	6 42	12 24
Churchill, Margaretha.....	2727 Polson st.....	4/ 5/78	10 00	51 38	61 38
Clapp, Josephine E.....	302 Van Ness ave.....	5/10/01	5 03	5 25	10 28
Clark, Emma.....	43 Van Ness ave.....	7/17/03	10 84	11 62	22 46
Clarke, Frank E.....	Niles.....	12/31/98	5 23	6 71	11 94
Clarke, Richard.....	Sailors Home.....	3/31/07	15 00	15 04	30 04
Clausen, Fredrig W.....	New Washington Hotel.....	12/21/01	6 75	7 09	13 84
Cohn, Elsie.....	303 Octavia st.....	3/ 6/07	9 37	8 94	18 31
Conroy, Edward.....	217 3d st.....	5/31/07	400 00	545 94	945 94
Costa, Louis.....	528 Pine st.....	10/ 9/06	4 87	33 27	38 14
Cowins, Randall.....	186 Bard st., Brooklyn, N. Y.....	11/28/00	20 00	31 55	51 55

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

The San Francisco Bank, at San Francisco—Continued

Name	Address	Date	Amount	Interest	Total
Croker, Frederick.....	1828 Post st.....	7/21/03	\$7 21	\$5 47	\$12 68
Cronan, Thomas.....	36 Clay st.....	11/ 6/03	100 00	159 88	259 88
Cronin, Hannah.....	25th st.....	9/22/02	5 34	4 96	10 30
Cullin, Frank.....	10th and Market sts., Oak- land.....	9/29/06	220 00	310 93	530 93
Daly, Bridget.....	2116 Bryant st.....	5/19/97	5 00	5 60	10 60
Day, Fannie, tr. for Thorwald Christensen.....	836 Greenwich st.....	11/13/05	21 54	26 59	48 13
Dever, John F.....	Pino Grand.....	6/ 6/08	9 62	7 06	16 68
Dode, John.....	Harbor View.....	1/14/99	25 00	45 63	70 63
Doerr, Wilhelm.....	8 Billings pl.....	7/18/06	113 96	160 06	274 02
Doherty, Joseph.....	536 4th st.....	6/ 6/04	10 00	12 42	22 42
Donnelly, Martin.....	64½ Howard st.....	3/19/06	321 60	479 63	801 23
Donovan, Margaret.....	Santa Clara.....	8/13/08	32 42	37 79	70 21
Douren, A. L.....	1210 Masonic ave.....	3/13/06	47 52	64 63	112 15
Dunn, Mary L.....	1218 Hyde st.....	10/25/04	16 58	23 55	40 13
Duriez, Aloise E.....	143 3d st.....	11/23/08	8 50	7 03	15 53
Eckert, Julius M.....	Unknown.....	6/26/00	4 33	10 07	14 40
Eli, tin, tr. for Cheng Shee Eli.....	716 Sacramento st.....	1/11/04	10 54	15 63	26 17
Evans, John J.....	Searchlight, Nevada.....	4/23/03	10 64	15 38	26 02
Evans, John R.....	21 Silver st.....	4/ 1/01	10 88	16 05	26 93
Evans, Warren.....	71b and Townsend sts.....	10/ 3/00	5 83	4 55	10 38
Everson, Peter.....	529 Sacramento st.....	8/19 07	401 58	546 33	947 91
Ferrero, Giovanni.....	Colma.....	7/ 9/01	141 28	250 14	391 42
Fiske, Loretta O.....	804 Call Bldg.....	6/26/99	78 00	149 90	227 90
Flanders, Lizzie G.....	896 Broadway.....	3/26/97	6 51	19 51	26 02
Freese, John H.....	22 Sacramento st.....	6/28/05	350 20	560 26	910 46
Foster, Edward.....	Livermore.....	6/24/05	5 11	6 71	11 82
Fratus, Joseph P.....	65 Jackson st.....	3/ 3/02	31 44	51 18	82 62
Friedman, Sophie.....	2766 Mission st.....	1/29/08	18 24	18 43	36 67
Frost, Henry.....	412 Ringgold st.....	11/30/03	450 81	775 40	1,226 21
Frydendahl, Christian.....	West Berkeley.....	9/27/04	36 05	50 98	87 03
Fuhringer, Robert.....	726 Washington st.....	3/ 3/06	153 32	223 43	376 75
Fulton, Adelaide M.....	48 Portola st.....	10/26/03	5 56	4 86	10 42
Furger, Melchior.....	c/o Jos. Tresch, Pacific and Sansome sts.....	10/19/05	32 31	52 36	84 67
Gaston, Eva B.....	3782 18th st.....	8/15/04	5 50	10 55	16 05
Ghezzi, Filippo.....	419½ Filbert st.....	1/18/08	6 14	4 34	10 48
Giblin, Michael.....	Mission st.....	2/19/98	29 00	56 84	85 84
Gilbert, Robert.....	Ukiah.....	4/18/98	7 50	8 97	16 47
Gleason, Michael.....	International Hotel.....	5/12/08	9 13	16 52	25 65
Golden Gate Circle Drill Team.....	1749 Mission st.....	5/ 2/04	5 00	6 85	11 85
Goldt, John.....	2001 Powell st.....	5/ 5/04	6 91	4 91	11 82
Graham, Virginia.....	St. Helena, Napa County.....	11/ 9/08	1 76	11 15	12 91
Griffiths, John James.....	1534 Howard st.....	3/11/07	6 48	6 30	12 78
Grogan, Laura.....	San Francisco.....	9/14/01	5 20	33 05	38 25
Grussel, Hermann.....	Unknown.....	5/13/99	10 74	23 46	34 20
Haldorsen, Haldor J.....	Central Hotel, 3d st.....	5/31/01	6 34	7 57	13 91
Halversen, Halder.....	Rockpile.....	1/19/03	80 00	131 53	211 53
Hambley, Mary D.....	38 Fair Oaks st.....	6/16/00	8 22	10 05	18 27
Hanimann, John.....	Discovery, B. C.....	6/18/06	20 50	106 08	126 58
Hansen, Albert.....	U. S. S. McArthur.....	5/28/00	8 36	13 04	21 40
Hansen, Andrew.....	U. S. S. McArthur.....	1/16/99	8 59	13 51	22 10
Hayden, John L., tr. for James L. Hayes, Mary E., tr. for Lolita G. Boardman.....	Presidio.....	4/30/07	1 80	30 94	32 74
Heilmann, Adolph.....	2009 Pine st.....	6/23/05	10 00	9 03	19 03
Henseler, Arnold.....	202 Brannan st.....	2/27/06	15 00	15 69	30 69
Hinrichs, H. Wilhelm.....	Swiss Hotel.....	6/ 2/05	78 04	120 48	198 52
Hoffman, Max.....	Howard and Main sts.....	7/19/97	16 12	29 33	45 45
Hopen, Ove M.....	725 Fulton st.....	2/19/07	15 22	17 00	32 22
Hopen, Ove M.....	506½ 2d st.....	3/11/05	105 30	164 47	269 77
Hoppe, Christian.....	Dixon.....	7/18/05	10 00	8 91	18 91
Hops, John.....	1001 Valencia st.....	7/ 6/06	13 98	14 57	28 55
Howe, Ada L.....	9-A Chattanooaga st.....	1/ 2/01	6 46	4 87	11 33
Hunn, Emil.....	26 Turk st.....	7/28/05	280 00	424 24	704 24
Johnson, Henry.....	Transient.....	10/18/00	40 00	55 09	95 09
Joller, Bernhard.....	Chicago Hotel.....	4/10/01	60 00	99 17	159 17
Jordan, Christine, tr. for Wilhelm J. H. Krouter.....	237 4th st.....	6/ 9/08	10 00	7 55	17 55
Judge, Mary.....	1325 Ashby ave., Berkeley.....	7/ 9/08	10 84	8 68	19 52
Keefe, Thomas.....	Reno House.....	5/20/04	200 05	329 87	529 92
Kehoe, Letitia.....	2388 Pine st.....	11/ 4/08	5 64	5 08	10 72
Kellerman, Albert.....	677½ Mission st.....	3/11/05	200 71	320 28	520 99
Kelly, Catherine.....	408 McAllister st.....	7/29/04	11 46	12 60	24 06
Kessler, Friedrich.....	321 Ellis st.....	9/ 5/00	11 75	16 09	27 84
Kimme, William G.....	252 Spear st.....	7/ 1/98	80 98	133 12	214 10
Klose, Philip.....	32 Turk st.....	2/23/97	6 65	8 88	15 53
Knibb, Henry, exec. of the last will and testament of John Teggart*.....	1022 Bush st.....	11/27/03	45 00	70 29	115 29

* Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

The San Francisco Bank, at San Francisco—Continued

Name	Address	Date	Amount	Interest	Total
Kramer, Johanne	613 Fulton st.	6/26/97	\$5 70	\$5 24	\$10 94
Kydd, David P.	213 Perry st.	7/ 6/08	44 30	51 20	95 50
Lanckau, Adolph	Transient	10/ 5/97	156 52	321 89	478 41
Landsborough, James	Ross Valley	9/16/97	5 00	5 21	10 21
Lannes, Jean	Unknown	3/10/06	25 43	31 74	57 22
Larsen, Fred Christian	Adams House	3/18/03	16 13	33 17	49 30
Larson, Ludwig	Towles, Placer County	3/ 4/99	6 82	9 74	16 56
Ledy, Thomas	Reno House	8/ 4/98	56 49	102 09	158 58
Lee, Nicholas	447½ Natoma st.	2/ 5/98	5 23	5 69	10 92
Lehmann, Gustav	117 Olive ave.	1/13/97	5 46	5 10	10 56
Lew, Yick Sam	843 Washington st.	8/ 2/99	5 39	4 79	10 18
Linderman, Janet E.	719 The Grand, Atlanta, Ga.	11/14/02	9 34	10 02	19 36
Louis, Frank	Fruitvale	1/ 4/05	100 00	150 83	250 83
Lucas, Jennie	1757 Mission st.	9/ 8/08	334 13	486 34	820 47
Luhrs, Emma	2617 Central ave., Alameda	9/18/00	5 00	33 44	38 44
Lund, Johanna	701 Golden Gate ave.	6/30/97	6 25	12 97	19 22
Maguire, Elizabeth	1456 5th st.	8/ 1/07	8 24	6 74	14 98
Makovs, Louis	879 Jackson st.	8/31/05	24 87	52 37	77 24
Maloney, Jennie J. Wade	626 Sacramento st.	12/ 4/00	8 26	38 42	46 68
Maloney, Mary L.	1753 Howard st.	11/27/05	5 64	4 82	10 46
Mandler, Katherine	1072 Howard st.	3/30/00	17 92	29 46	47 38
Manetara, Harry	126 3d st.	3/31/00	5 35	11 79	17 14
Marquardt, George	Richmond	9/21/07	95 47	128 17	223 64
Marschalk, George H.	4th and Bryant sts.	10/19/01	7 41	10 90	18 31
Martin, Leza	2134 Mission st.	12/14/08	11 06	26 51	37 57
Mattson, Leonard	204 East st.	2/ 6/05	12 51	13 17	25 68
McColl, Hugh A.	915-A Golden Gate ave.	6/ 7/00	5 91	4 71	10 62
McCusker, Mary	873 Mission st.	3/26/06	17 29	19 43	36 72
McGinnis, Delia	1362 Market st.	4/18/05	6 09	4 77	10 86
McKean, James E.	415 1st st.	3/ 8/07	10 45	10 34	20 77
McMars, Matthew, or Bridget	Vallejo	8/ 1/04	11 67	12 68	24 35
Mersch, J. B.	1113½ Kearny st.	12/30/05	22 78	31 93	54 71
Meyers, Chas. J.	560 Howard st.	2/18/08	53 95	67 13	121 08
Mickel, Thomas	413 Powell st.	11/ 5/00	5 88	9 83	15 71
Miguelgerry, Dominie	Newman	11/ 7/01	14 05	42 45	56 50
Milani, Fioravante	917 Jackson st.	9/ 7/05	8 68	6 97	15 65
Miller, Lillian M.	Merced	4/ 4/98	10 00	14 59	24 59
Mohrmann, Annie G.	20 Pierce st.	7/ 5/99	5 34	6 52	11 88
Morrill, Mare	Unknown	10/13/05	7 86	13 20	21 06
Morris, Julius S.	1728 Sutter st.	1/16/99	5 00	5 27	10 27
Mortz, George	800 Montgomery st.	1/ 8/08	14 41	13 00	27 41
Muhlner, Fred P. C.	375 Sutter st.	3/ 2/05	5 94	4 63	10 57
Muller, Charles	49 Stewart st.	9/10/95	53 88	107 82	161 70
Murphy, Mary	25 9th st.	4/ 9/98	5 19	14 19	19 38
Murphy, Nichols R.*	German Hotel, 656 Howard st.	8/22/00	12 43	26 08	38 51
Nelsen, George	106½ 14th st.	1/ 3/99	21 18	36 10	56 28
Nelson, Henry	26 Eddy st.	10/11/04	5 05	5 21	10 25
Ness, Albert P., or Marie L.	Taylor, Shasta County	3/20/06	6 04	4 06	10 10
Neumann, Alfred, tr. for Arthur	502 Fulton st.	1/31/06	11 46	11 26	22 72
Neumayer, John	Sacramento	1/ 8/07	327 02	461 64	788 66
Nielsen, Th., Albert, or Hans P.	Central Hotel	2/25/01	5 00	5 28	10 28
Nugent, Michael	825 Battery st.	8/ 7/05	15 59	18 85	34 44
Olsen, James	What Cheer House	7/15/05	9 68	8 44	18 12
Olsen, John	Transient	4/ 9/04	5 64	4 79	10 43
Olson, Albert	228 Brannan st.	11/22/04	7 31	6 85	14 16
Olsson, August	11 Telegraph pl.	11/ 9/01	5 51	4 89	10 40
Oswald, Annie	533 Geary st.	7/14/08	5 41	5 00	10 41
Otto, Amelia*	1216 Bush st.	7/12/01	60 00	109 00	169 00
Pattison, George, or Mabel C.	1516 Castro st.	4/10/03	5 53	5 08	10 61
Paweska, Rudolph	160 Church st.	6/ 5/07	10 00	8 29	18 29
Perronet, Francois X.	2660 Bush st.	12/13/07	4 01	6 70	10 71
Perry, Italia M., tr. for Eleanor E.	Los Banos	4/ 3/03	7 34	8 58	15 92
Peter, Jacob	Rodeo	10/31/05	6 52	9 00	15 52
Petersen, Christ*	22 East st.	9/12/07	140 00	182 45	322 45
Peterson, George A.	800 Kearny st.	12/ 7/04	15 38	22 19	37 57
Peterson, Par August	Unknown	2/ 3/99	26 02	48 70	74 72
Pickarsgill, John	36 Clay st.	10/ 3/00	236 04	443 17	679 21
Pickup, Hartley J.	208 Drumm st.	7/30/03	5 00	5 62	10 62
Platsbek, Mark J., tr.*	400 Eddy st.	4/16/96	5 04	8 39	13 43
Platt, Louis	922 Battery st.	12/ 5/00	6 63	5 85	12 43
Puhler, George	Unknown	6/11/07	100 00	131 79	231 79
Rampolia, Veronica	234 6th st.	1/24/06	965 65	1,452 95	2,418 60
Ramsdell, Frederick W.	Piedmont Springs	8/ 8/02	169 00	287 75	456 75
Rees, May	Livermore	9/20/05	3 09	8 68	11 77
Rehanan, Mary	357 1st st.	4/ 9/07	5 00	8 92	13 92
Robson, Mary B., tr. for Helen	1618 Folsom st.	6/26/05	5 53	5 07	10 60

* Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

The San Francisco Bank, at San Francisco—Continued

Name	Address	Date	Amount	Interest	Total
Rodgers, Eugenie E.	2661 Steiner st.	1/18/02	\$6 33	\$4 35	\$10 68
Roesch, Friedrich	8th and Brannan sts.	3/20/06	1,712 79	2,590 23	4,303 02
Rossi, Domenico P.	1400 Dupont st.	5/ 8/03	5 00	9 81	14 81
Rossiter, James	206 Franciscost.	5/11/05	15 96	18 43	34 39
Rule, Laura E.	413 Broderick st.	10/ 2/02	7 49	8 62	16 11
Sales, Jos.	907 Golden Gate ave.	9/13/05	15 05	16 75	31 80
Schiecht, Ferdinand	What Cheer House.	3/26/06	123 24	176 22	299 46
Schmitt, Helene	823 Howard st.	3/29/06	100 00	140 89	240 89
Schoonenberger, Max A.	920 Fillmore st.	9/21/05	20 00	23 67	43 67
Schuker, Thomas	711 California st.	4/12/05	180 00	284 70	464 70
Schulz, Christian F.	764½ Folsom st.	6/30/03	130 00	222 39	352 39
Schwarz, Henrietta, tr. for Ellen					
Tharston	39 Pacific st.	11/ 9/03	5 00	7 04	12 04
Seekamp, Henry	235 2d st.	12/27/98	85 00	145 43	230 43
Shannon, Maurice, gdn. of the person and estate of Samuel Shannon, Inc.	Unknown	6/ 8/04	21 06	30 28	51 34
Shea, Mamie J.	928 Dolores st.	5/ 1/97	8 02	11 81	19 83
Silva, Joaquin	West Berkeley	7/ 9/02	78 55	122 91	201 46
Sommers, Henry	54 Jackson st.	7/17/05	54 11	77 02	131 13
Spaulding, Andrew	429 Castro st.	4/ 3/03	5 38	10 05	15 43
Springer, Mary	200 Fairoaks st.	2/11/03	10 00	12 49	22 49
Standford, Louise	Sausalito	6/23/04	5 00	27 69	32 69
Stearns, Edward H.	404 Call Building	11/ 7/04	5 00	18 90	23 90
Stibry, Louise*	1910 Union st.	12/18/06	30 68	38 73	69 41
Stuart, William A., exec. of the last will of Angeline Raveley*	1104 Larkin st.	12/ 5/98	10 00	18 64	28 64
Stuck, Georgiana	c/o Calif. College, East Oakland	1/20/00	8 29	9 88	18 17
Suhren, Geo. H.	Wallace, Calaveras County	11/22/06	7 83	14 98	22 81
Sullivan, Mary	2105½ Larkin st.	9/17/08	13 13	15 72	28 85
Suter, Jacob	Empire House.	8/15/08	384 98	490 54	875 52
Svensson, John Edward	6 Howard st.	10/31/00	26 08	47 85	73 93
Taylor, Amelia M. J.	907 Bryant st.	12/ 5/00	45 87	72 50	118 37
Taylor, Laura M.	1368 Webster st., Oakland	2/ 2/00	20 05	56 63	76 68
Tent and Awning Makers Union No. 1	114 McAllister st.	1/11/06	55 21	79 87	135 08
Tisdale, Lorrin G.	What Cheer House.	5/28/01	15 39	21 15	36 54
Tucker, James M.	Jamestown	12/ 1/03	10 67	13 05	23 72
Turman, Friedrich	525 1st ave.	7/ 9/02	30 00	46 38	76 38
Tyler, John	66 Minna st.	11/14/03	10 15	13 76	23 91
Ulrich, Gustav	Coso House.	2/23/06	61 49	85 50	146 99
Umbrecht, Albert	428½ Hayes st.	4/30/04	31 94	64 83	96 77
Vielitz, Hermann	912 Larkin st.	1/31/98	10 49	16 38	26 87
Vitonato, Joseph	c/o Great Western Mine, Lake County	9/ 3/97	6 19	6 66	12 85
Vorlaufer, Wilhelm	318 Jessie st.	7/ 6/04	7 80	6 65	14 45
Warbrick, John	303 3d st.	11/ 6/05	10 00	9 05	19 05
Wenderoth, John H.	Truckee	6/ 5/05	6 51	5 30	11 81
Wetter, John, or Maggie	771 University ave.	1/15/08	4 63	5 99	10 62
Williams, Frank	418 Divisadero st.	8/30/02	10 86	12 80	23 66
Williams, James	62 Tehama st.	10/ 8/04	55 00	81 20	136 20
Williams, W. J. G., or Ada M.	3026 Clement st.	3/22/07	5 71	35 39	41 10
Wilson, John A.	335 Eddy st.	8/29/05	214 67	320 86	535 53
Winberg, Per	Olema, Marin County	6/26/06	9 39	10 76	20 15
Wittenberg, Hermann	45 3d st.	3/ 9/97	101 20	234 50	335 70
Wittenberg, Matilda	San Jose	10/13/06	32 85	71 60	104 45
Wittgen, Friedrich	Emeryville, Oakland	8/19/07	288 80	392 01	680 81
Wolf, William	1308 Steiner st.	8/ 4/97	6 02	5 24	11 26
Wulf, Joseph	Cor. Bush and Powell sts.	5/ 9/84	1 24	10 59	11 85
Zinges, Wm.*	3040 Fulton st.	5/15/08	8 12	9 86	17 98
Zucca, Ernesta	624½ Lombard st.	3/ 3/08	8 88	11 29	20 17
Zwank, Joseph	560 Natoma st.	1/ 9/06	200 00	286 62	486 62
Ackerman, A. H., tr.	3419 Washington st.	2/24/03	10 97	2 81	13 78
Adler, Margarethe	2293 Geary st.	7/30/06	15 68	3 69	19 37
Binning, Chas., exec. of the last will and testament of Johann Binning*	Bloomfield, Nevada	6/19/06	25 95	15 14	41 09
Cronin, Cornelius	40 W. Park st.	3/30/07	17 50	14 39	31 89
Fisher, George	Benton	5/11/05	155 84	89 12	244 96
Frey, Frank X.	Fresno	10/ 5/04	1 41	9 07	10 48
Heyburn, John B.	Juneau, Alaska	10/ 7/05	14 11	4 22	19 33
Kyne, Patrick J.	Keswick	7/24/05	202 23	108 83	311 06
Local No. 12, Paloma Western Federation of Miners	Paloma	6/21/04	66 91	50 40	117 31
Mistrasch, Richard	San Rafael	1/ 4/08	8 48	3 06	11 54
Myers, Valerie	Grand Hotel	2/17/08	138 15	66 53	204 68
Orford, Charles E.	22 Jefferson st., Berkeley	8/ 2/07	9 36	2 81	12 17
Vischer, Hubert	202 Croesley Bldg.	4/14/08	9 33	2 09	11 42
Wagoner, William	c/o Bank of Hawaii, H. T.	11/ 1/04	11 86	11 45	23 31

* Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

The San Francisco Bank, at San Francisco—Continued

Name	Address	Date	Amount	Interest	Total
West, Thomas.....	Fielding.....	11/18/07	\$9 93	\$6 97	\$16 90
Winterhalter, Ferdinand.....	Randsburg.....	7/27/07	258 20	169 69	427 89
Woodruff, Louise V.....	Unknown.....	5/21/04	10 71	5 56	16 27
Young, Robert N.....	Millwood, Fresno County ..	1/21/05	11 23	2 82	14 05
			\$13,916 18	\$20,520 14	\$34,436 32

Santa Cruz Bank of Savings and Loan, at Santa Cruz

Weber, Wm.....	Santa Cruz.....	4/27/06	\$50 00	\$70 70	\$120 70
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Security Trust and Savings Bank, at Los Angeles

Arizona Copper Syndicate.....	Unknown.....	5/27/08	\$10 64		\$10 64
Arizona Empire Copper Mines.....	951 E. 2d st.....	5/21/08	47 15		47 15
Bacon, F. D.....	Unknown.....	12/30/08	24 90		24 90
Baker, Horace D.....	Unknown.....	6/22/06	33 78		33 78
Campbell, Sarah C.....	1823 Tennessee.....	9/ 3/08	19 90		19 90
Duchon, Desire.....	Unknown.....	4/13/04	10 00	\$4 81	14 81
Durland, L. M.....	Unknown.....	5/28/04	15 25	6 56	20 51
Eriksen, Mathilda.....	3021 Kingsley st.....	4/ 6/08	28 52	12 48	41 00
Fowler, Lola.....	919 Albany.....	12/14/08	57 99	19 95	77 94
Fulton, Mrs. M. M.....	425 Templest.....	4/23/04	42 00		28 19
Gates, W. W.....	Unknown.....	10/ 6/08	49 62		49 62
Goll, William A.....	Soldiers Home.....	10/ 8/08	93 00	51 68	144 68
Hetrick, Wm.....	550 Sierra.....	4/24/05	10 00	5 44	15 44
Morris, Robert, Jr.....	Burbank Theatre.....	10/28/08	28 57	9 92	38 49
Murray, Domenick.....	245 S. Grand.....	4/29/08	25 80		25 80
Nyquist, F. E.....	Carvanza.....	6/18/08	12 08		12 08
Rainlow, Sarah E.....	1259 N. El Molino ave., Pasadena.....	12/ 8/08	14 15		14 15
Randahl, F. J.....	Unknown.....	12/28/07	14 00	4 95	18 95
Rothe, Frank.....	225 E. 2d st.....	5/28/08	91 50	23 32	114 82
Schmidt, Theodore, or Hazel.....	Monrovia.....	1/31/07	11 99	5 55	17 54
Van Winkle, Samuel C.....	820 Date st.....	12/30/08	500 00	224 51	724 51
Wilber, Chas. R.....	Unknown.....	11/19/07	17 16		17 16
Wilmington Oil Co.....	Unknown.....	8/14/08	13 44		13 44
			\$1,171 44	\$369 17	\$1,525 50

Security Trust and Savings Bank of San Diego, at San Diego

Horst, J. H.....	Unknown.....	11/12/06	\$95 17		\$95 17
Perin, Taylor.....	Unknown.....	12/ 3/02	77 60		77 60
Russell, Albert.....	Unknown.....	2/26/06	47 56		47 56
Shandel, Mrs. B. F.....	Unknown.....	10/10/06	28 40		28 40
Tolmassi, Pyvian.....	Unknown.....	7/24/05	95 17		95 17
			\$343 90		\$343 90

Trinity County Bank, at Weaverville

Pickeron, Frank.....	Weaverville.....	11/ 9/01			\$315 45
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DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1929

Wells Fargo Bank and Union Trust Company of San Francisco, at San Francisco

Name	Address	Date	Amount	Interest	Total
Wells Fargo Office					
Adams, E. L.	Unknown		\$134 63		\$134 63
Blackburn, John	Unknown		405 80		405 80
Breckenridge, John C.	Unknown		43 88		43 88
Charleston Relief Fund	Unknown		79 82		79 82
Coneta Mining Co.	233 Cap st.		48 34		48 34
Custard, John	Sheep ranch		192 99		192 99
Douglass, Sholto	420 10th st.		41 18		41 18
Gardner, Thomas	Unknown		72 94		72 94
Gardner, H. Y. and Co.	Unknown		243 06		243 06
Hirst Gold Mining Co.	Unknown		41 97		41 97
Kennedy, M. S.	Unknown		44 02		44 02
Maxwell, George	Unknown		156 99		156 99
Mutual Mining and Investment Co.	c/o R. D. McElroy, Secy., Phelan Bldg.		464 37		464 37
National Manufacturing Co.	122 Market st.		60 49		60 49
Oliphant, John C.	Unknown		306 31		306 31
Pulliam, R. E.*	Unknown		51 77		51 77
Reeves, Al.	Unknown		29 07		29 07
Ware, John H.	307 Monadnock Bldg.		64 58		64 58
Williamson, H. (attached)	612 Clay st.		39 47		39 47
Union Trust Office (Commercial)					
Merchants Creditors Committee	Unknown	/02	35 47		35 47
Stencl, Karl	Unknown	/08	13 90		13 90
Worden, Chas.	Unknown	/08	19 65		19 65
Savings Department					
Asvielle, Antonio	120 Connecticut st.	1/ 7/07	200 00	259 66	459 66
Batinish, Pete	207 Perry st.	6/ 8/06	8 43	6 27	14 70
Baumann, Eng.	Golden West Hotel	3/ 9/06	10 00	5 83	15 83
Bernard, S. J.	Unknown	8/11/06	47 94	92 73	140 67
Black, Frances	279 O'Farrell st.	11/26/04	90 23	129 39	219 62
Bornford, Lydia	General Delivery	6/18/07	3 13	15 49	18 62
Bower, A. V.	Unknown	9/ 8/08	16 15	20 74	36 89
Canzio, Carlo	Costa Nava House, Pacific st.	5/13/01	269 20	476 36	745 56
Close, Mary	2873 Folsom st.	7/12/04	147 90	216 64	364 54
Crowley, T. J.	772 Haight st.	10/14/03	10 00	7 79	17 79
Dexter, John	952 1/2 Howard st.	9/ 1/00	30 00	46 50	76 50
Dolan, Timothy, or Mary Ann	777 Haight st.	5/26/06	9 71	5 76	15 47
Fairfield, Sadie F., or Marshall	257 Dorland st.	1/13/05	14 46	14 98	29 42
Goodwin, Cornelia H., gdn. Alice H.	2004 Vallejo st.	1/28/07	15 00	12 21	27 21
Hamilton, Robert	Unknown	2/24/02	571 20	970 79	1,541 99
Hensley, A. H.	c/o Pacific Tel. and Tel. Co.	1/22/07	7 00	4 30	11 30
Hertzog, Adolph	401 E. 12th st., Oakland	12/ 6/98	10 00	11 58	21 58
Johnson, Anna E.	1591 Van Ness ave.	1/ 2/02	29 15	41 99	71 14
Latour, Felix	405 California st.	7/10/99	100 00	187 32	287 32
Littleton, T.	18th and Mississippi st.	6/13/04	520 78	802 56	1,323 34
Logan, Beulah C.	Chicago, Ill.	3/29/04	50 00	22 02	72 02
Manning, Mrs. J. E.	Chicago	12/18/98	8 21	51 98	60 19
McNally, Catherine	2537 Van Ness ave.	9/21/08	10 00	6 99	16 99
Moss, Lucy	216 Frederick st.	6/23/08	51 57	20 95	72 52
Olsen, W.	c/o Sailors Union	5/20/01	50 00	80 42	130 42
Rostede, H., tr. for Jos. E. K. Gillette	General Delivery	4/15/07	7 50	4 46	11 96
Sargent, E. H.	Detroit, Mich.	10/ 7/99	9 77	14 03	23 80
Saylor, B. F., Jr.	French Gulch	6/ 3/07	12 45	21 88	34 33
Shattuck, Emma W.	52 Carmelita st.	6/10/07	18 43	22 49	40 92
Slosson, Margarethe, tr.					
Albert E.	1896 Geary st.	2/13/07	7 47	5 07	12 54
Tape, Robert D.	Manila, P. I.	5/17/99	10 00	11 07	21 07
			\$4,936 39	\$3,590 25	\$8,526 64

The Yokohama Specie Bank, Ltd., at San Francisco

Fujinaga, T.	Unknown	12/10/06			\$59 00
Fujiyama, N.	Unknown	3/22/07			21 04
Hirata, H.	Unknown	12/ 1/08			83 05
Kaku, R.	Unknown	3/ 4/08			207 06
Ogata, H.	Unknown	11/22/07			33 06
Sasaki, W.	Unknown	7/25/02			58 99
					\$462 20

MISCELLANEOUS CHANGES IN BANKS

July 1, 1928, to June 30, 1929.

668. **American Trust Company, San Francisco.** Changed location of branch "668 K3" from "110 Main Street, Petaluma to 101-103 Main Street, Petaluma, July 23, 1928. Changed location of branch "668-K" from 1453 Fillmore Street, San Francisco, to 1418 Fillmore Street, San Francisco, July 30, 1928. Changed location of branch "668-D" from 3900 Twenty-fourth Street, to 4098 Twenty-fourth Street, San Francisco, August 17, 1928. Changed location of branch "668-AA" from 1229 Market Street, San Francisco, to 1215 Market Street, San Francisco, September 27, 1928. Changed location of branch "668-K" from 1418 Fillmore Street, to 1499 Fillmore Street, San Francisco, February 16, 1929. Changed location of branch "668-H" from 1500 Polk Street, to 1498 Polk Street, San Francisco, June 8, 1929.
376. **Bank of America (San Pedro), Los Angeles.** Consolidated with United Security Bank and Trust Company, San Francisco, to form Bank of America of California, Los Angeles, November 28, 1928.
859. **Bank of America of California, Los Angeles.** Consolidation of No. 852 United Security Bank and Trust Company San Francisco, and No. 376 Bank of America, Los Angeles, November 28, 1928. Purchased the following Banks which were opened as branch offices: First National Bank of Auburn and Central Bank of California, Auburn, with branches at Colfax, Lincoln, Newcastle and Truckee; Chino Savings Bank and First National Bank of Chino; El Dorado County Bank, Placerville; First National Bank and Security Savings Bank of Exeter; New First National Bank and Security Savings Bank of Visalia; First National Bank and Commercial Bank of Turlock and its branch at Hilmar; Bank of Pacific Grove; Dairyman's Coast Bank at Valley Ford with branches at Tamales and Point Reyes; Petaluma Savings Bank and Sonoma County National Bank, Petaluma; Vallejo Bank of Savings, Vallejo; The Berkeley Bank and 6 branches in Berkeley; First National Bank of Geyserville; First National Bank of Santa Rosa; Golden State Bank of Walnut Park; First National Bank of Alturas; Bank of Dixon; Lassen Industrial Bank, Susanville with branches at Bieber and Fall River Mills; San Carlos Bank, San Carlos; First National Bank in South Pasadena; Cloverdale Commercial and Savings Bank, Cloverdale; and First National Bank and First Savings Bank of Colton and its branch at Bloomington, December 1, 1928. Merchants National Trust and Savings Bank of Los Angeles, with 27 branches in Los Angeles, 2 in Bell and a branch in each of the following cities: Riverside, Redlands, Vernon, Huntington Park, San Bernardino and Glendale; Richmond Commercial and Savings Bank, Richmond; and San Diego State Bank, with 3 branches in San Diego and branches at Solana Beach, Encinitas and Ramona, December 8, 1928. Changed location of branch "859-S3" from Southeast corner 10th and K Streets to 1200 K Street, Sacramento, January 7, 1929. Purchased First National Trust and Savings Bank of Whittier, January 12, 1929. Purchased First National Bank of Long Beach, Long Beach, and Bank of San Clemente, San Clemente, January 19, 1929. Purchased Second Avenue State Bank, Los Angeles, January 26, 1929. Voluntarily closed branch "859-T" located at Bloomington, San Bernardino County, February 16, 1929. Agreement of sale of business of San Pedro Branch to First National Bank of San Pedro, approved March 7, 1929. Voluntarily closed branch "859-C5" located Southwest corner 5th and Ash Streets, San Diego, May 4, 1929.
65. **Bank of Dixon, Dixon.** Sold to Bank of America of California, Los Angeles, December 1, 1928.
729. **Bank of Hollywood, The, Los Angeles.** Changed name to Bank of Hollywood, April 12, 1929. Changed location of main office from 1640 Vine Street, to 6263 Hollywood Blvd., Los Angeles, May 20, 1929.
845. **Bank of San Clemente, San Clemente.** Sold to Bank of America of California, Los Angeles, January 19, 1929.
768. **Berkeley Bank, The, Berkeley.** Sold to Bank of America of California, Los Angeles, December 1, 1928.
666. **California Bank, Los Angeles.** Purchased the National City Bank of Los Angeles August 17, 1928. Voluntarily closed branch office "666-A" located at 402 South Spring Street, Los Angeles, September 1, 1928. Changed location of branch office "666-YY" from 728 to 544 Avalon Blvd., Wilmington, Los Angeles, November 7, 1928. Purchased Reseda State Bank (No. 752 Reseda) Los Angeles, January 16, 1929.
476. **Central Bank of California, Auburn.** Sold to Bank of America of California, Los Angeles, December 1, 1928.
570. **Chino Savings Bank, Chino.** Sold to Bank of America of California, Los Angeles, December 1, 1928.
776. **Citizens State Bank of Long Beach, Long Beach.** Voluntarily closed branch "776-A" located at 649 Pine Avenue, Long Beach, September 20, 1928.
842. **Cloverdale Commercial and Savings Bank, Cloverdale.** Sold to Bank of America of California, Los Angeles, December 1, 1928.
400. **Commercial Bank of Turlock, Turlock.** Sold to Bank of America of California, Los Angeles, December 1, 1928.
186. **Dairyman's Coast Bank, Valley Ford.** Sold to Bank of America of California, Los Angeles, December 1, 1928.
239. **El Dorado County Bank, Placerville.** Sold to Bank of America of California, Los Angeles, December 1, 1928.
586. **Farmers and Merchants Savings Bank of Burbank, Burbank.** Sold to Bank of Italy National Trust and Savings Association, San Francisco, September 4, 1928.
807. **First Savings Bank of Colton, Colton.** Sold to Bank of America of California, Los Angeles, December 1, 1928.
792. **First Savings Bank of Escondido, Escondido.** Sold to Security Trust and Savings Bank of San Diego, San Diego, June 1, 1929.
767. **First State Bank of Sherman, Sherman.** Name of town changed to West Hollywood. Name changed to Republic Bank, October 13, 1928.
226. **First Trust and Savings Bank of Pasadena, Pasadena.** Voluntarily closed branch "226-A" located at Colorado Street and Lake Avenue, Pasadena, December 29, 1928. Changed location to No. 20 North Madison Avenue, Pasadena, December 31, 1928.
838. **Golden State Bank of Walnut Park, Walnut Park.** Sold to Bank of America of California, Los Angeles, December 1, 1928.
669. **Growers Bank, San Jose.** Converted into San Jose National Bank, San Jose, June 12, 1929.
304. **Home Savings Bank of Ventura, Ventura.** Added a Commercial Department May 25, 1929.
559. **Lassen Industrial Bank, Susanville.** Sold to Bank of America of California, Los Angeles, December 1, 1928.
841. **Market Street State Bank, San Diego.** Sold to San Diego State Bank, San Diego, July 5, 1928.
814. **Metropolitan Trust Company of California, Los Angeles.** Voluntarily closed Savings Department, February 27, 1929.
84. **Modesto Bank, The, Modesto.** Consolidated with Modesto Savings Bank, Modesto to form Modesto Trust and Savings Bank, June 30, 1928, after close of business.
319. **Modesto Savings Bank, Modesto.** Consolidated with The Modesto Bank, Modesto to form Modesto Trust and Savings Bank, Modesto, June 30, 1928, after close of business.
857. **Modesto Trust and Savings Bank, Modesto.** Added a Trust Department August 17, 1928.
637. **Monterey County Bank, Salinas.** Changed name to Monterey County Trust and Savings Bank, January 11, 1929. Added a Trust Department, February 20, 1929.
53. **Petaluma Savings Bank, Petaluma.** Sold to Bank of America of California, Los Angeles, December 1, 1928.
752. **Reseda State Bank, (Reseda) Los Angeles.** Sold to California Bank, Los Angeles, January 16, 1929.
844. **Richmond Commercial and Savings Bank, Richmond.** Sold to Bank of America of California, Los Angeles, December 8, 1928.
164. **Sacramento Valley Bank, Biggs.** Granted permission to cease doing business and to proceed with a voluntary liquidation, January 14, 1929. All depositors will be paid in full.
818. **San Carlos Bank, San Carlos.** Sold to Bank of America of California, Los Angeles, December 1, 1928.

MISCELLANEOUS CHANGES IN BANKS—Continued

826. **San Diego State Bank, San Diego.** Purchased Market Street State Bank, San Diego, July 5, 1928. Changed location of head office to Northeast corner 5th and E Streets, San Diego, July 5, 1928. Purchased South Coast State Bank Solana Beach and its branch at Encinitas, July 14, 1928. Purchased State Bank of Ramona, Ramona, November 28, 1928. Sold to Bank of America of California, Los Angeles, December 8, 1928.
719. **Second Avenue State Bank.** Sold to Bank of America of California, Los Angeles, January 26, 1929.
623. **Security Savings Bank of Exeter, The, Exeter.** Sold to Bank of America of California, Los Angeles, December 1, 1928.
812. **Security Savings Bank of Visalia, The, Visalia.** Sold to Bank of America of California, Los Angeles, December 1, 1928.
123. **Security Trust and Savings Bank, Los Angeles.** Changed location of branch "123-A3" from 7034 to 7051 Hollywood Blvd., Los Angeles, September 15, 1928. Changed location of branch "123-H" from 136 Sixth Street to 643 South Pacific Avenue, San Pedro, Los Angeles, February 2, 1929. Consolidated with Los Angeles First National Trust and Savings Bank, Los Angeles, under its national charter but under the name "Security-First National Bank of Los Angeles," March 30, 1929.
813. **South Coast State Bank, Solana Beach.** Sold to San Diego State Bank, San Diego, July 14, 1928.
527. **State Bank of Ramona, Ramona.** Sold to San Diego State Bank, San Diego, November 28, 1928.
203. **Union Safe Deposit Bank, Stockton.** Added a Trust Department, February 27, 1929.
852. **United Security Bank and Trust Company, San Francisco.** Consolidated with Bank of America, (San Pedro) Los Angeles to form Bank of America of California, Los Angeles, November 28, 1928.
129. **Vallejo Bank of Savings, Vallejo.** Sold to Bank of America of California, Los Angeles, December 1, 1928.
763. **West Adams State Bank, Los Angeles.** Sold to Merchants National Trust and Savings Bank, Los Angeles, November 9, 1928.

NEW BANKS AUTHORIZED

July 1, 1928, to June 30, 1929.

No.	Name	Location	Incorporated	Licensed and opened
857	Modesto Trust and Savings Bank.....	Modesto.....	6/22/28	7/ 2/28
858	Amador County Development Bank.....	Jackson.....	6/12/28	7/ 2/28
859	Bank of America of California.....	Los Angeles.....	11/28/28	11/28/28
860	Solano County Bank.....	Fairfield.....	11/ 3/28	1/ 5/29
861	First State Bank of Rosemead.....	Rosemead.....	12/ 7/28	2/16/29
862	Canadian Bank of Commerce (California) The.....	San Francisco.....	3/19/29	5/ 1/29

NATIONAL BANKS AUTHORIZED TO DO A TRUST BUSINESS

July 1, 1928, to June 30, 1929

No.	Name	Location	Date qualified
NT43	Pacific National Bank of San Francisco, The.....	San Francisco.....	2/19/29
NT44	La Jolla National Bank of San Diego, The.....	La Jolla.....	5/22/29

BRANCH OFFICES AUTHORIZED

July 1, 1928, to June 30, 1929.

No.	Name	Location of main office	Location of branch	Licensed and opened
596B	Security Trust and Savings Bank of San Diego.....	San Diego.....	Chula Vista.....	7/ 2/28
46N	The Oakland Bank.....	Oakland.....	3500 Park blvd., Oakland.....	7/ 2/28
826A	San Diego State Bank.....	San Diego.....	NW. cor. 5th and Market sts. San Diego.....	7/ 5/28
826B	San Diego State Bank.....	San Diego.....	SW. cor. India and Ash sts. San Diego.....	7/ 5/28
826C	San Diego State Bank.....	San Diego.....	3007 University ave., San Diego.....	7/ 5/28
826D	San Diego State Bank.....	San Diego.....	Solana Beach.....	7/16/28
826E	San Diego State Bank.....	San Diego.....	Encinitas.....	7/16/28
666D3	California Bank.....	Los Angeles.....	SE. cor. W. 8th and Spring sts. Los Angeles.....	8/18/28
360B	The Mechanics Bank.....	Richmond.....	1439 San Pablo ave., El Cerrito.....	8/20/28
2C	The Hibernia Savings and Loan Society.....	San Francisco.....	Cor. Mission and Norton sts., San Francisco.....	10/ 6/28
826F	San Diego State Bank.....	San Diego.....	Ramona.....	11/28/28
859A	Bank of America of California.....	Los Angeles.....	1528 Webster st., Alameda.....	11/28/28
859C	Bank of America of California.....	Los Angeles.....	Antioch.....	11/28/28
859D	Bank of America of California.....	Los Angeles.....	Arcata.....	11/28/28

BRANCH OFFICES AUTHORIZED—Continued

July 1, 1928, to June 30, 1929.

No.	Name	Location of main office	Location of branch	Licensed and opened
859E	Bank of America of California	Los Angeles	Arroyo Grande	11/28/28
859G	Bank of America of California	Los Angeles	20th and Chester sts., Bakersfield	11/28/28
859H	Bank of America of California	Los Angeles	801 Baker st., Bakersfield	11/28/28
859S	Bank of America of California	Los Angeles	Bishop	11/28/28
859U	Bank of America of California	Los Angeles	Brentwood	11/28/28
859B1	Bank of America of California	Los Angeles	Dinuba	11/28/28
859D1	Bank of America of California	Los Angeles	Dunsmuir	11/28/28
859E1	Bank of America of California	Los Angeles	Elk Grove	11/28/28
859H1	Bank of America of California	Los Angeles	Fellows	11/28/28
859-J1	Bank of America of California	Los Angeles	Fowler	11/28/28
859J1	Bank of America of California	Los Angeles	1929 Mariposa st., Fresno	11/28/28
859M1	Bank of America of California	Los Angeles	Gress Valley	11/28/28
859O1	Bank of America of California	Los Angeles	Hollister	11/28/28
859Q1	Bank of America of California	Los Angeles	Independence	11/28/28
859R1	Bank of America of California	Los Angeles	La Habra	11/28/28
859T1	Bank of America of California	Los Angeles	Lodi	11/28/28
859V1	Bank of America of California	Los Angeles	Lone Pine	11/28/28
859W2	Bank of America of California	Los Angeles	Maricopa	11/28/28
859X2	Bank of America of California	Los Angeles	Modesto	11/28/28
859Z2	Bank of America of California	Los Angeles	Napa	11/28/28
859A3	Bank of America of California	Los Angeles	Nevada City	11/28/28
859C3	Bank of America of California	Los Angeles	Oakdale	11/28/28
859D3	Bank of America of California	Los Angeles	366 14th st., Oakland	11/28/28
859E3	Bank of America of California	Los Angeles	740 Broadway, Oakland	11/28/28
859F3	Bank of America of California	Los Angeles	Orland	11/28/28
859I3	Bank of America of California	Los Angeles	Pismo Beach	11/28/28
859L3	Bank of America of California	Los Angeles	Red Bluff	11/28/28
859N3	Bank of America of California	Los Angeles	Citrus and Oranges sts., Redlands	11/28/28
859O3	Bank of America of California	Los Angeles	Ripon	11/28/28
859Q3	Bank of America of California	Los Angeles	NW. cor. 5th and J sts., Sacramento	11/28/28
859R3	Bank of America of California	Los Angeles	SW. cor. 7th and J sts., Sacramento	11/28/28
859S3	Bank of America of California	Los Angeles	SE. cor. 10th and K sts., Sacramento	11/28/28
859T3	Bank of America of California	Los Angeles	Sacramento ave., bet. Madrone and 34th sts. (Oak Park), Sacramento	11/28/28
859W3	Bank of America of California	Los Angeles	631 Market st., San Francisco	11/28/28
859X3	Bank of America of California	Los Angeles	NW. cor. 3d and Palou sts., San Francisco	11/28/28
859Y3	Bank of America of California	Los Angeles	NE. cor. Bush and Montgomery sts., San Francisco	11/28/28
859Z3	Bank of America of California	Los Angeles	108 Sutter st., San Francisco	11/28/28
859A4	Bank of America of California	Los Angeles	2 Columbus ave., San Francisco	11/28/28
859B4	Bank of America of California	Los Angeles	NE. cor. Hayes and Octavia sts., San Francisco	11/28/28
859C4	Bank of America of California	Los Angeles	783 Market st., San Francisco	11/28/28
859D4	Bank of America of California	Los Angeles	2626 Mission st., San Francisco	11/28/28
859E4	Bank of America of California	Los Angeles	1500 Stockton st., San Francisco	11/28/28
859F4	Bank of America of California	Los Angeles	1009 Grant ave., San Francisco	11/28/28
859G4	Bank of America of California	Los Angeles	San Jose	11/28/28
859H4	Bank of America of California	Los Angeles	San Luis Obispo	11/28/28
859K4	Bank of America of California	Los Angeles	St. Helena	11/28/28
859L4	Bank of America of California	Los Angeles	Stockton	11/28/28
859M4	Bank of America of California	Los Angeles	Suisun	11/28/28
859O4	Bank of America of California	Los Angeles	Taft	11/28/28
859S4	Bank of America of California	Los Angeles	Upland	11/28/28
859X4	Bank of America of California	Los Angeles	Williams	11/28/28
859B	Bank of America of California	Los Angeles	Alturas	12/ 3/28
859R	Bank of America of California	Los Angeles	Big Pine	12/ 1/28
859F	Bank of America of California	Los Angeles	Auburn	12/ 3/28
859K	Bank of America of California	Los Angeles	NE. Center and Shattuck, Berkeley	12/ 3/28
859L	Bank of America of California	Los Angeles	3250 Adeline st., Berkeley	12/ 3/28
859M	Bank of America of California	Los Angeles	Dwight and Shattuck, Berkeley	12/ 3/28
859N	Bank of America of California	Los Angeles	2032 San Pablo ave., Berkeley	12/ 3/28
859O	Bank of America of California	Los Angeles	1583 Solano ave., Berkeley	12/ 3/28
859P	Bank of America of California	Los Angeles	NE. cor. Telegraph and Durant, Berkeley	12/ 3/28
859Q	Bank of America of California	Los Angeles	3177 College ave., Berkeley	12/ 3/28
859T	Bank of America of California	Los Angeles	Bloomington	12/ 3/28
859V	Bank of America of California	Los Angeles	Bieber	12/ 3/28
859W	Bank of America of California	Los Angeles	Chino	12/ 3/28
859Y	Bank of America of California	Los Angeles	Cloverdale	12/ 3/28
859Z	Bank of America of California	Los Angeles	Colfax	12/ 3/28
859A1	Bank of America of California	Los Angeles	Colton	12/ 3/28
859C1	Bank of America of California	Los Angeles	Dixon	12/ 3/28
859F1	Bank of America of California	Los Angeles	Exeter	12/ 3/28
859G1	Bank of America of California	Los Angeles	Fall River Mills	12/ 3/28

BRANCH OFFICES AUTHORIZED—Continued

July 1, 1928, to June 30, 1929.

No.	Name	Location of main office	Location of branch	Licensed and opened
859K1	Bank of America of California	Los Angeles	Geyserville	12/ 3/28
859N1	Bank of America of California	Los Angeles	Hilmar	12/ 3/28
859S1	Bank of America of California	Los Angeles	Lincoln	12/ 3/28
859Y2	Bank of America of California	Los Angeles	Vallejo	12/ 3/28
859B3	Bank of America of California	Los Angeles	Newcastle	12/ 3/28
859G3	Bank of America of California	Los Angeles	Pacific Grove	12/ 3/28
859H3	Bank of America of California	Los Angeles	Petaluma	12/ 3/28
859J3	Bank of America of California	Los Angeles	Placerville	12/ 3/28
858K3	Bank of America of California	Los Angeles	Point Reyes	12/ 3/28
859V3	Bank of America of California	Los Angeles	San Carlos	12/ 3/28
859L4	Bank of America of California	Los Angeles	Santa Rosa	12/ 3/28
859J4	Bank of America of California	Los Angeles	South Pasadena	12/ 3/28
859N4	Bank of America of California	Los Angeles	Susanville	12/ 3/28
859P4	Bank of America of California	Los Angeles	Tomales	12/ 3/28
859Q4	Bank of America of California	Los Angeles	Truckee	12/ 3/28
859R4	Bank of America of California	Los Angeles	Turlock	12/ 3/28
859T4	Bank of America of California	Los Angeles	Valley Ford	12/ 3/28
859V4	Bank of America of California	Los Angeles	Visalia	12/ 3/28
859W4	Bank of America of California	Los Angeles	Walnut Park	12/ 3/28
859X	Bank of America of California	Los Angeles	Chowchilla	12/ 8/28
859T1	Bank of America of California	Los Angeles	Livingston	12/ 8/28
859I	Bank of America of California	Los Angeles	2000 Brooklyn ave., Los Angeles	12/10/28
859I	Bank of America of California	Los Angeles	600 Baker ave., Bell	12/10/28
859L1	Bank of America of California	Los Angeles	144 N. Brand blvd., Glendale	12/10/28
859P1	Bank of America of California	Los Angeles	200 S. Pacific blvd., Huntington Park	12/10/28
859W1	Bank of America of California	Los Angeles	2412 S. Hoover st., Los Angeles	12/10/28
859X1	Bank of America of California	Los Angeles	1101 S. Main st., Los Angeles	12/10/28
859Y1	Bank of America of California	Los Angeles	302 S. Spring st., Los Angeles	12/10/28
859Z1	Bank of America of California	Los Angeles	900 W. 7th st., Los Angeles	12/10/28
859A2	Bank of America of California	Los Angeles	163 S. Western ave., Los Angeles	12/10/28
859B2	Bank of America of California	Los Angeles	2332 Central ave., Los Angeles	12/10/28
859C2	Bank of America of California	Los Angeles	2201 W. Washington st., Los Angeles	12/10/28
859D2	Bank of America of California	Los Angeles	5636 S. Broadway, Los Angeles	12/10/28
859E2	Bank of America of California	Los Angeles	829 Temple st., Los Angeles	12/10/28
859F2	Bank of America of California	Los Angeles	1844 S. Main st., Los Angeles	12/10/28
859G2	Bank of America of California	Los Angeles	2727 W. 7th st., Los Angeles	12/10/28
859H2	Bank of America of California	Los Angeles	6601 Hollywood blvd., Los Angeles	12/10/28
859I2	Bank of America of California	Los Angeles	5821 Vermont ave., Los Angeles	12/10/28
859J2	Bank of America of California	Los Angeles	1677 Santa Barbara ave., Los Angeles	12/10/28
859K2	Bank of America of California	Los Angeles	3600 W. Pico st., Los Angeles	12/10/28
859L2	Bank of America of California	Los Angeles	256 S. Olive st., Los Angeles	12/10/28
859M2	Bank of America of California	Los Angeles	3331 S. San Pedro st., Los Angeles	12/10/28
859N2	Bank of America of California	Los Angeles	999 S. Western ave., Los Angeles	12/10/28
859O2	Bank of America of California	Los Angeles	601 W. 10th st., Los Angeles	12/10/28
859P2	Bank of America of California	Los Angeles	1101 N. Vermont, Los Angeles	12/10/28
859Q2	Bank of America of California	Los Angeles	4500 Sunset blvd., Los Angeles	12/10/28
859R2	Bank of America of California	Los Angeles	3166 Wilshire blvd., Los Angeles	12/10/28
859S2	Bank of America of California	Los Angeles	2001 E. 7th st., Los Angeles	12/10/28
859T2	Bank of America of California	Los Angeles	601 S. Main st., Los Angeles	12/10/28
859U2	Bank of America of California	Los Angeles	5328 Wilshire blvd., Los Angeles	12/10/28
859V2	Bank of America of California	Los Angeles	5133 W. Adams st., Los Angeles	12/10/28
859M3	Bank of America of California	Los Angeles	NE. cor. Orange and State sts., Redlands	12/10/28
859P3	Bank of America of California	Los Angeles	NW. cor. 7th and Main sts., Riverside	12/10/28
859U3	Bank of America of California	Los Angeles	NW. cor. 3d and E sts., San Bernardino	12/10/28
859U4	Bank of America of California	Los Angeles	2675 Santa Fe ave., Vernon	12/10/28
859Y4	Bank of America of California	Los Angeles	136 W. 6th st., San Pedro (Los Angeles)	12/10/28
859Z4	Bank of America of California	Los Angeles	Richmond	12/10/28
859A5	Bank of America of California	Los Angeles	5th and E sts., San Diego	12/10/28
859B5	Bank of America of California	Los Angeles	NE. cor. 5th and Market sts., San Diego	12/10/28
859C5	Bank of America of California	Los Angeles	SW. cor. India and Ash sts., San Diego	12/10/28
859D5	Bank of America of California	Los Angeles	3007 University ave., San Diego	12/10/28
859E5	Bank of America of California	Los Angeles	Solana Beach	12/10/28
859F5	Bank of America of California	Los Angeles	Encinitas	12/10/28
859G5	Bank of America of California	Los Angeles	Ranona	12/10/28
123D3	Security Trust and Savings Bank	Los Angeles	8467 S. Vermont ave., Los Angeles	12/15/28
226C	First Trust and Savings Bank of Pasadena	Pasadena	85 E. Colorado st., Pasadena	12/31/28
859H5	Bank of America of California	Los Angeles	Whittier	1/14/29
666E3	California Bank	Los Angeles	(Reseda) Los Angeles	1/16/29

BRANCH OFFICES AUTHORIZED—Continued

July 1, 1928, to June 30, 1929.

No.	Name	Location of main office	Location of branch	Licensed and opened
669L5	Bank of America of California.....	Los Angeles.....	Long Beach.....	1/21/29
859J5	Bank of America of California.....	Los Angeles.....	San Clemente.....	1/21/29
859K5	Bank of America of California.....	Los Angeles.....	2405 W. 48th st., Los Angeles.....	1/28/29
859L5	Bank of America of California.....	Los Angeles.....	NW. cor. 6th and Alexandria sts., Los Angeles.....	2/13/29
2D	Hibernia Savings and Loan Society, The...	San Francisco.....	SE. cor. 18th and Castro sts., San Francisco.....	3/30/29
666F3	California Bank.....	Los Angeles.....	671 S. La Brea ave., Los Angeles.....	5/18/29
304A	Home Savings Bank of Ventura.....	Ventura.....	SE. cor. Ramona st. and Ventura ave., Ventura.....	5/25/29
596C	Security Trust and Savings Bank of San Diego.....	San Diego.....	Escondido.....	6/ 1/29

BANKS IN PROCESS OF LIQUIDATION

Farmers and Merchants Bank of Chino, San Bernardino County

Closed June 28, 1923; placed in liquidation September 7, 1923

January 21, 1924—Dividend No. 1, Savings Department of 100%, \$15,339.55 paid.
 January 21, 1924—Dividend No. 1, Commercial Department of 50%, \$69,868.77 paid.
 January 21, 1925—Dividend No. 2, Commercial Department of 25%, \$34,934.35 paid.
 December 1, 1925—Dividend No. 3, Commercial Department of 15%, \$20,959.48 paid.
 July 1, 1929—Dividend No. 4, Commercial Department of 3½%, \$4,890.55 paid.
 Total for Savings Department, 100%, \$15,339.55.
 Total for Commercial Department, 93½%, \$130,653.15. Liquidation completed.

First State Bank of Clovis, Fresno County

Closed March 25, 1925; placed in liquidation April 23, 1925.

February 19, 1926—Dividend No. 1, of 25%.
 May 18, 1927—Dividend No. 2, of 15%.
 Total of \$57,999.15 paid.

First Bank of Livingston, Merced County

Closed May 21, 1926; placed in liquidation June 3, 1926.

December 16, 1926—Dividend No. 1, Commercial Department of 40%, \$38,396.23 paid.
 July 26, 1927—Dividend No. 2, Commercial Department of 10%, \$9,735.86 paid.
 December 16, 1926—Dividend No. 1, Savings Department of 33⅓%, \$18,921.31 paid.
 July 26, 1927—Dividend No. 2, Savings Department of 16⅔%, \$9,499.82 paid.
 April 24, 1928—Dividend No. 3, Commercial Department of 12½%, \$12,033.02 paid.
 April 24, 1928—Dividend No. 3, Savings Department of 12½%, \$7,123.56 paid.
 December 17, 1928—Dividend No. 4, Savings Department of 20%, \$11,374.30 paid.

Inyo County Bank, Bishop, and Branches located at Big Pine, Independence and Lone Pine, Inyo County

Closed August 4, 1927. Placed in liquidation August 19, 1927.

February 25, 1928—Dividend No. 1, Savings Department of 10%, \$45,481.07 paid.
 June 30, 1928—Dividend No. 1, Commercial Department of 5%, \$64,808.22 paid.
 June 30, 1928—Dividend No. 2, Savings Department of 10%, \$45,481.07 paid.
 February 26, 1929—Dividend No. 3, Savings Department of 10%, \$45,481.07 paid.
 June 27, 1929—Dividend No. 2, Commercial Department of 5%, \$64,708.26 paid.

Farmers and Merchants Bank of Imperial, Imperial County

Closed October 10, 1927. Placed in liquidation October 15, 1927.

April 28, 1928—Dividend No. 1, Savings Department of 15%, \$1,830.21 paid.
 April 28, 1928—Dividend No. 1, Commercial Department of 15%, \$15,212.41 paid.

Bank of Cottonwood, Cottonwood, Shasta County

Closed April 15, 1929. Placed in liquidation April 16, 1929.

ALPHABETICAL INDEX OF BANKS

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678	CS	American Commercial and Savings Bank	Moorpark	181
780	CS	American Commercial and Savings Bank of Redondo Beach	Redondo Beach	214
668	CST	American Trust Company	San Francisco	174
288	CS	Analay Savings Bank, The	Sebastopol	15
43	CST	Anglo-California Trust Company	San Francisco	72
507	S	Antioch Bank of Savings, The	Antioch	116
787	CS	Arroyo Seco State Bank	Los Angeles	219
734	CS	Atlantic Avenue Bank	Bell	199
854	CS	Azores Dairy Bank, The	Hynes	260
158	S	Azusa Valley Savings Bank	Azusa	43
799	S	Baldwin Park Savings Bank	Baldwin Park	226
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595	CS	Bank of Alex Brown	Walnut Grove	156
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859	CST	Bank of America of California	Los Angeles	266
739	CS	Bank of Balboa	Balboa	201
435	C	Bank of Beaumont	Beaumont	101
241	CS	Bank of Cambria	Cambria	65
806	C	Bank of Canton, Limited, The	San Francisco	229
790	CS	Bank of Carmel, The	Carmel	221
517	CS	Bank of Ceres	Ceres	120
738	CS	Bank of Commerce	Los Angeles County	200
593	CS	Bank of Corning, The	Corning	144
650	CS	Bank of Courtland	Courtland	164
663	C	Bank of Covelo	Covelo	170
591	CS	Bank of Davis	Davis	143
791	CS	Bank of East San Diego	East San Diego	222
582	CS	Bank of Esparto, The	Esparto	139
131	C	Bank of Eureka, The	Eureka	35
504	CS	Bank of Folsom	Folsom	115
550	CS	Bank of Galt	Galt	128
358	CS	Bank of Guerneville	Guerneville	85
153	CS	Bank of Haywards	Hayward	41
729	CS	Bank of Hollywood	Los Angeles	196
125	CS	Bank of Hueneme	Hueneme	34
502	CS	Bank of Hughson, The	Hughson	113
828	CS	Bank of Inglewood	Inglewood	244
648	CS	Bank of Isleton	Isleton	163
68	CS	Bank of Lake, The	Lakeport	23
181	CS	Bank of Lassen County	Susanville	49
343	CS	Bank of A. Levy (Incorporated)	Oxnard	82
237	CS	Bank of Lincoln, The	Lincoln	64
461	CS	Bank of Loleta	Loleta	104
644	CS	Bank of Manteca	Manteca	161
64	CS	Bank of Martinez	Martinez	22
530	CS	Bank of Milpitas	Milpitas	124
654	C	Bank of Montreal, The	San Francisco	166
642	C	Bank of Montreal (San Francisco)	San Francisco	160
789	CS	Bank of Mt. Shasta	Mt. Shasta	220
266	CS	Bank of Newman	Newman	67
375	CS	Bank of Norwalk	Norwalk	89
671	CS	Bank of Oakley	Oakley	177
177	S	Bank of Oroville	Oroville	47
848	CS	Bank of Oxnard	Oxnard	255
470	C	Bank of Perris	Perris	106
356	CS	Bank of Pinole	Pinole	84
338	C	Bank of Point Arena	Point Arena	80
297	CS	Bank of Rio Vista	Rio Vista	75
364	CS	Bank of San Pedro (San Pedro)	Los Angeles	87
511	S	Bank of San Rafael	San Rafael	117
756	CS	Bank of Santa Fe Springs	Los Nietos	206
333	CS	Bank of South San Francisco	South San Francisco	79
831	CS	Bank of Southern California	La Mesa	247
178	CS	Bank of Tehachapi	Tehachapi	48
72	CS	Bank of Tehama County	Red Bluff	24
693	CS	Bank of Upper Lake	Upper Lake	184
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840	CS	California Savings and Commercial Bank of San Diego	San Diego	253
577	CST	California Trust and Savings Bank	Sacramento	136
684	T	California Trust Company	Los Angeles	183
750	CS	California State Bank of Seal Beach	Seal Beach	205
27	C	Canadian Bank of Commerce, The	San Francisco	13
862	CS	Canadian Bank of Commerce (California), The	San Francisco	270
720	CS	Central Bank of Calaveras	San Andreas	192
159	CS	Central Savings Bank of Oakland	Oakland	44
148	CS	Citizens Bank	Corona	40
422	C	Citizens Bank of Arlington	Riverside	96
704	CS	Citizens Bank of Garden Grove	Garden Grove	187
723	CS	Citizens Bank of San Pedro (San Pedro)	Los Angeles	194
778	CS	Citizens Bank of Laguna Beach	Laguna Beach	213
821	CS	Citizens Bank of Monrovia	Monrovia	239
475	CS	Citizens Bank of Sacramento	Sacramento	107
573	CS	Citizens Savings Bank of Pasadena	Pasadena	135
776	CS	Citizens State Bank of Long Beach	Long Beach	211
569	S	Citizens State Savings Bank	Gardena	133
682	CS	Coachella Valley State Bank	Thermal	182
849	CS	Colusa County Bank, The	Colusa	256
676	CS	Commercial and Savings Bank	Waterford	180
553	CS	Commercial and Savings Bank of Sutter County	Yuba City	130
670	CS	Commercial Bank	Patterson	176
220	S	Covina Valley Savings Bank	Covina	59
816	ST	Crocker First Federal Trust Company	San Francisco	235
426	CS	Cuyamaca State Bank	El Cajon	97
122	CS	Decker-Jewett Bank	Marysville	32
749	CS	Delta Bank, The	Rio Vista	204
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Redlands	859	Bank of America of California (Two Branches)	266
Redondo Beach	780	American Commercial and Savings Bank of Redondo Beach	214
Redwood City	286	San Mateo County Savings Bank	71
Richmond	668	American Trust Company (Three Branches)	174
	360	The Mechanics Bank of Richmond	86
	859	Bank of America of California (Branch)	266
Rio Vista	297	Bank of Rio Vista	75
	749	The Delta Bank	204
Ripon	859	Bank of America of California (Branch)	266
Riverside	422	Citizens Bank of Arlington	96
	859	Bank of America of California (Branch)	266
	N. T. 39	Citizens National Trust and Savings Bank	234
	408	Security Savings Bank of Riverside	94
Rivera	493	Rivera State Bank	111
Rodeo	356	Bank of Pinole (Branch)	84
Rosemead	861	First State Bank of Rosemead	269
Sacramento	577	California Trust and Savings Bank and one branch	136
	N. T. 5	Capital National Bank	274
	475	Citizens Bank of Sacramento	107
	811	Sumitomo Bank of California, The	233
	859	Bank of America of California (Four Branches)	266
St. Helena	859	Bank of America of California (Branch)	266
Salinas	637	Monterey County Trust and Savings Bank	158
San Andreas	720	Central Bank of Calaveras	152
San Anselmo	668	American Trust Company (Branch)	174
San Bernardino	N. T. 24	American National Bank, The	285
	817	Pioneer Title Insurance and Trust Company	237
	265	San Bernardino County Savings Bank, The	66
	134	San Bernardino Valley Bank	37
	859	Bank of America of California (Branch)	266
San Carlos	859	Bank of America of California (Branch)	266

Location	Number	Name	Page
San Clemente	859	Bank of America of California (Branch)	266
San Diego	859	Bank of America of California (Three Branches)	266
	840	California Savings and Commercial Bank of San Diego	253
	108	San Diego Trust and Savings Bank	28
	596	Security Trust and Savings Bank of San Diego and one branch	147
	604	Union Trust Company of San Diego	149
	819	Southern Title and Trust Company	238
	N. T. 28	First National Trust and Savings Bank, The	287
San Dimas	524	San Dimas Savings Bank	122
San Francisco	N. T. 22	The Anglo and London Paris National Bank	283
	43	Anglo-California Trust Company and eight branches	15
	859	Bank of America of California (Ten Branches)	266
	668	American Trust Company and thirty-eight branches	174
	806	Bank of Canton, Limited, The	229
	N. T. 1	Bank of California National Association	271
	N. T. 33	Bank of Italy National Trust and Savings Association	289
	654	Bank of Montreal, The	166
	642	Bank of Montreal (San Francisco)	160
	825	California Pacific Title and Trust Company	242
	27	Canadian Bank of Commerce, The	13
	862	Canadian Bank of Commerce (California), The	270
	816	Crocker First Federal Trust Company	235
	7	Donohoe-Kelly Banking Company	11
	655	General Motors Acceptance Corporation	167
	2	Hibernia Savings and Loan Society, The, and four branches	9
	468	Hongkong and Shanghai Banking Corporation	105
	30	International Banking Corporation	14
	N. T. 43	The Pacific National Bank of San Francisco	298
	6	The San Francisco Bank and four branches	10
	628	Sumitomo Bank Limited, The	155
	833	Title Insurance and Guaranty Company	248
	10	Yokohama Specie Bank, Ltd.	12
	797	Wells Fargo Bank and Union Trust Company and one branch	223
San Gabriel	666	California Bank (Two Branches)	172
San Jacinto	526	First Savings Bank of San Jacinto	123
San Jose	668	American Trust Company (Branch)	174
	859	Bank of America of California (Branch)	266
San Juan Capistrano	800	First State Bank of San Juan Capistrano	227
San Leandro	668	American Trust Company (Branch)	174
San Luis Obispo	859	Bank of America of California (Branch)	266
San Rafael	668	American Trust Company (Branch)	174
	511	Bank of San Rafael	117
San Ysidro	823	Border Bank, The	240
Santa Ana	651	Farmers and Merchants Savings Bank of Santa Ana	165
	N. T. 15	First National Bank	278
Sannta Barbara	N. T. 10	County National Bank and Trust Company	276
	N. T. 8	First National Trust and Savings Bank	275
Santa Clara	668	American Trust Company (Branch)	174
Santa Cruz	175	Peoples Savings Bank	46
	51	Santa Cruz Bank of Savings and Loan	21
Santa Fe Springs	756	Bank of Santa Fe Springs	206
Santa Monica	666	California Bank (Branch)	172
	519	Marine Bank of Santa Monica	121
	851	Santa Monica Savings Bank	258
Santa Rosa	138	Exchange Bank	39
	859	Bank of America of California (Branch)	266
	668	American Trust Company (Branch)	174
Saratoga	668	American Trust Company (Branch)	174
Sausalito	668	American Trust Company (Branch)	174
Sawtelle		(See Los Angeles.)	
Sebastopol	288	Anal Savings Bank, The	72
	494	Sebastopol Savings Bank	112
Seal Beach	750	California State Bank of Seal Beach	205
Sherman		Now known as West Hollywood.	
Sierra Madre	721	Sierra Madre Savings Bank	193
Solana Beach	859	Bank of America of California (Branch)	266
Solvang	590	Santa Ynez Valley Bank	142
Sonoma	668	American Trust Company (Branch)	174
Sonora	206	Tuolumne County Bank	57
South Gate	855	Firestone Park State Bank	261
South Pasadena	859	Bank of America of California (Branch)	266
South San Francisco	333	Bank of South San Francisco	79
Stockton	45	Stockton Savings and Loan Bank, The	17
	859	Bank of America of California (Branch)	266
	203	Union Safe Deposit Bank	55
	N. T. 21	The First National Bank of Stockton	282
Suisun	859	Bank of America of California (Branch)	266
Suisunville	181	Bank of Lassen County	49
	859	Bank of America of California (Branch)	266
Sutter Creek	202	Bank of Amador County (Branch)	54
Taft	748	State Bank of Taft	203
	859	Bank of America of California (Branch)	266
Tehachapi	178	Bank of Tehachapi	48
Thermal	682	Coachella Valley State Bank	182

Location	Number	Name	Page
Tiburon	668	American Trust Company (Branch)	174
Tomales	859	Bank of America of California (Branch)	266
Tracy	668	American Trust Company (Branch)	174
Truckee	859	Bank of America of California (Branch)	266
Tujunga	695	Tujunga Valley Bank	185
Turlock	859	Bank of America of California (Branch)	266
	406	Peoples State Bank	92
	715	Security State Bank of Turlock	191
Ukiah	284	Savings Bank of Mendocino County	70
Upland	859	Bank of America of California (Branch)	266
Upper Lake	693	Bank of Upper Lake	184
Vacaville	503	Vacaville Savings Bank, The	114
Vallejo	859	Bank of America of California (Branch)	266
Valley Ford	859	Bank of America of California (Branch)	266
Van Nuys	666	California Bank (Branch)	172
Venice		(See Los Angeles.)	
Ventura	304	Home Savings Bank of Ventura and one branch	77
Vernon	859	Bank of America of California (Branch)	266
Visalia	859	Bank of America of California (Branch)	266
Walnut Grove	595	Bank of Alex Brown	146
Walnut Park	859	Bank of America of California (Branch)	266
Waterford	676	Commercial and Savings Bank	180
Watsonville	116	Pajaro Valley Savings Bank	31
Watts		(Now part of the City of Los Angeles.)	
Weaverville	216	Trinity County Bank	58
West Hollywood	767	Republic Bank	208
Whittier	859	Bank of America of California (Branch)	266
	279	Home Savings Bank of Whittier	69
Williams	859	Bank of America of California (Branch)	266
Willits	296	Bank of Willits	74
Willows	86	Bank of Willows	25
Wilmington		(See Los Angeles.)	
Windsor	138	Exchange Bank (Branch)	39
Woodland	91	Bank of Yolo, The	26
	163	Yolo County Savings Bank	45
Yuba City	553	Commercial and Savings Bank of Sutter County	130
Zelzah		(Now part of Los Angeles.)	

SUPERINTENDENT AND STAFF OF STATE BANKING DEPARTMENT

June 30, 1929

Name	Capacity	Compensation
Will C. Wood	Superintendent of Banks	\$10,000 per annum
A. A. Rosenshine	Attorney	500 00 per month
E. D. Holly	Chief Deputy	500 00 per month
Mrs. Esther Berg	Secretary to Los Angeles Office	170 00 per month
Vivian C. Simon	Dietaphone Operator	100 00 per month
Gertrude Pepper	Chief Stenographer	160 00 per month
Frieda Brown	Stenographer	140 00 per month
Elizabeth Jamieson	Dietaphone Operator	125 00 per month
Mrs. Ida de Carbonel	Clerk and Telephone Operator	130 00 per month
D. B. Courtney	Senior Clerk	190 00 per month
Robert Melcher	Examiner	140 00 per month
Roy H. Skierka	Clerical Aid	90 00 per month
H. A. Cosen	Clerical Aid	85 00 per month
C. M. Cushman	Statistician	190 00 per month
Jos. A. Crumb	Statistician	300 00 per month
B. M. Stern	Editor and Librarian	150 00 per month
S. E. Runckel	Secretary to Sacramento Office	75 00 per month
T. P. McKenna	Office Manager	250 00 per month
John McFaul	Chief of Southern Division	450 00 per month
C. E. Lowell	Chief Examiner	450 00 per month
John M. Gregory	Analyst	425 00 per month
Paul F. Meckes	Examiner	200 00 per month
F. B. Builey	Examiner	350 00 per month
Frank Neil	Examiner	300 00 per month
H. Sterling Taylor	Examiner	375 00 per month
Geo. M. Klauer	Examiner	300 00 per month
W. T. Werschull	Examiner	300 00 per month
Clyde F. Lamborn	Assistant Attorney	275 00 per month
S. M. Matthews	Field Examiner	300 00 per month
R. C. Barth	Field Examiner	300 00 per month
G. A. Matherson	Field Examiner	300 00 per month
Harold F. Wilson	Field Examiner	325 00 per month
E. E. Haupt	Field Examiner	300 00 per month
N. C. Matthews	Field Examiner	300 00 per month
E. D. Backus	Field Examiner	300 00 per month
Ray F. O'Brien	Field Examiner	250 00 per month
M. H. Davis	Field Examiner	225 00 per month
Chas. J. Ledwith	Field Examiner	250 00 per month
H. W. Albert	Field Examiner	250 00 per month
C. E. Deskin	Field Examiner	225 00 per month
D. S. Canny	Bond Officer	500 00 per month
Wm. J. Murphy	Assistant Officer	350 00 per month
Ruth Pepper	Senior Clerk	180 00 per month
Jas. Phillips	Bond Analyst	150 00 per month
John F. Byrne	Senior Clerk	150 00 per month

RECEIPTS AND EXPENDITURES

Eightieth Fiscal Year, July 1, 1928, to June 30, 1929

Balance from 79th Fiscal Year	\$189,610 13	Prior Year's Expense	\$136 73
Abatement of Prior Year's Expense	8,603 32	Departmental Expenses for Eightieth Fiscal Year	182,510 11
Fund Collected for meeting the Expense of the Current Fiscal Year Under the Provisions of Section 123 of the California Bank Act	164,177 72	Balance June 30, 1929	191,445 82
License Fees	9,000 00		
Sun fines	2,701 49		
	\$374,092 66		\$374,092 66

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TWENTY-FIRST
ANNUAL REPORT
OF THE
Superintendent of Banks
OF THE
State of California
1930

Showing the Financial Condition of
State Banks at the Close of Business
June 30, 1930

WILL C. WOOD
Superintendent of Banks



CALIFORNIA STATE PRINTING OFFICE
SACRAMENTO, 1930

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LETTER OF TRANSMITTAL

October 30, 1930.

*His Excellency, C. C. YOUNG,
Governor of the State of California,
Sacramento, California.*

DEAR SIR:

I am pleased to submit to you herewith, in accordance with section 140 of the Bank Act, the annual report of the Superintendent of Banks for the fiscal year ending June 30, 1930. This is the twenty-first annual report under the present law, and the fourth of the present Superintendent of Banks.

Appended hereto and made a part of this report are the following:

1. Legislative recommendations.
2. Record of the growth of the California state system of banks since June 30, 1928.
3. List of officers, directors and branches of commercial banks, savings banks and departmental banks as of June 30, 1930.
4. List of officers and directors of state trust companies and national bank trust departments as of June 30, 1930.
5. Statement of condition of commercial banks, savings banks and departmental banks as of June 30, 1930.
6. Statement of corporate assets and liabilities of state trust companies and trust departments and trust departments of national banks as of June 30, 1930.
7. Statement of court trust resources and liabilities of state trust companies and trust departments and trust departments of national banks as of June 30, 1930.
8. Deposits unclaimed for more than twenty years—state banks.
9. Miscellaneous changes in banks July 1, 1929, to June 30, 1930.
10. New banks authorized July 1, 1929, to June 30, 1930.
11. Branch offices authorized July 1, 1929, to June 30, 1930.
12. National banks authorized to do a trust business July 1, 1929, to June 30, 1930.
13. Statements of banks placed in liquidation between January 1, 1927, and June 30, 1930.
14. Statements of banks in process of liquidation on January 1, 1927.
15. Alphabetical index of banks.
16. National banks authorized to do a trust business.
17. Geographical index of banks.
18. Names and compensation of officers and employees.
19. Receipts and expenditures for fiscal year July 1, 1929, to June 30, 1930.
20. Tabulated statements of reports of condition of banks.

Very truly yours,


Superintendent of Banks.

ANNUAL REPORT OF THE SUPERINTENDENT OF BANKS

LEGISLATIVE RECOMMENDATIONS

Stockholders' Liability.

The statute with reference to the liability of stockholders of banks should be amended in such a way that it will conform substantially to the provisions of the National Bank Act, which means that the stockholders would have an additional liability of 100 per cent of the value of the stock owned by them. This can be accomplished if the proposed constitutional amendment with reference to stockholders' liability is adopted. In addition, the law should provide that the superintendent of banks should have the right, in the event that he takes possession of the bank, to collect this liability. Furthermore, there should be a provision of the statute that where there is an impairment of capital of a bank and the bank is still in operation, the superintendent of banks would have the right to order an assessment to repair the impairment.

Disposal of Rental Contracts in Case of Liquidation.

The Bank Act should also be amended to provide that in the event of the liquidation of a bank, all contracts of the bank which are executory in nature, including leases of the banking premises, should be treated as assets of the bank or should be subject to cancellation at the election of the Superintendent of Banks.

Compensation to be Collected from Branch Banks Operating Trust Departments Under National Charter.

The Bank Act at present limits the amount of assessment collected from national banks for supervision of their trust activities to one-hundredth of 1 per cent of the amount deposited with the State Treasurer for the faithful performance of court and private trusts. The maximum necessary deposit is \$600,000 and therefore the maximum assessment would ordinarily not exceed \$60 per year.

Some of the banks in the national banking system now operating trust departments have considerable number of branches which are expensive to examine. *It is not fair to assess the other banks in the state to furnish funds for the examination of these national trust departments.* Some plan should be worked out whereby the compensation assessed against these trust companies would be adequate to at least cover the actual cost of examination and leave some margin for correspondence and handling of reports and other overhead office charges. It would seem only fair that these banks should be required to pay \$20 a day for each examiner engaged in the examination of the head office or any branch exercising trust functions.

Number of Annual Reports Required by Law.

Section 140 requires the necessary number of copies of the annual report for members of the State Legislature, etc., and one thousand copies besides for the use of the State Banking Department. For some years past we have had a considerable number of copies unused. Last

year this amounted to several hundred copies. With the number of banks recently consolidated or otherwise leaving the state system, it is inevitable that the present supply will be even more excessive. We suggest that the law be amended to give the superintendent of banks discretion as to the number of copies which should be printed for the use of the State Banking Department itself.

Investment in Bank Premises.

An amendment limiting the amount which a bank may invest in banking equipment to 50 per cent of its capital, except with the previous written consent of the Superintendent of Banks, would prevent a good many banks from getting into trouble through over-investment of this sort.

Reports of Loans to Advisory Board Members.

Under section 83 of the Bank Act, and also section 65, which is identical as applying to savings banks, loans made to members of advisory boards of branch banks are subject to report to the State Banking Department. Furthermore, loans to corporations in which advisory board members own a controlling interest require the previous consent of the superintendent of banks, just as would be the case with officers or directors.

The section requires that all such loans be ratified by majority vote of the board of directors of the bank itself and that this approval be recorded in the minutes of the bank. This would appear to be sufficient protection against undesirable or excessive advances to advisory board members or their corporations. It is suggested, therefore, that the bank act be amended to eliminate the requirement of the report of such loans or of previous consent on the part of the superintendent of banks in the case of such loans.

Redeposit of Uninvested Trust Funds With Another Department.

Section 111 of the New York Banking Law provides as follows with respect to uninvested trust funds redeposited with another department of the same bank:

"Funds deposited or held in trust awaiting investment by any such bank exercising fiduciary powers shall be carried in a separate account; shall not be used by the bank in the conduct of its business, unless it shall have first set aside in its trust department, stocks or bonds of a kind in which savings banks are required by this chapter to invest their deposits. In the event of the failure of such bank, the owners of the funds held in trust for investment shall have a lien on the bonds or other securities so set aside in addition to their claim against the estate of the bank."

The provision of the National Banking Department is almost exactly the same as this, and was probably copied verbatim from the New York law. National trusts under our supervision and also under the supervision of the national department are now required to follow this provision. I would suggest that it is desirable to amend the California State Bank Act to protect the use of such funds in the same fashion as set forth above.

Investment of Bankers' Acceptances.

It is recommended that amendments be adopted to liberalize the sections which permit the investments of banks in bankers' acceptances.

Section 80 now limits investments in such acceptances to the unsecured loaning limit of the commercial department. This seems unnecessarily restrictive. We suggest that the commercial department be placed under the same limits as savings banks (see section 67).

Reporting Loans to Employees (Commercial).

It seems to me that this section can be modified in so far as it applies to loans to employees. At present, each bank is obliged to have a special resolution of its board of directors approving or ratifying loans to officers, directors, employees, etc., and detailed reports of the making and the payment of its loans must be made to the superintendent of banks. The purpose of the section, of course, is to prevent the dissipation of the bank's funds to officers and directors in charge of them. Presumably, the reason for including the employees was the fact that loans might be made in the names of employees which in reality were for the benefit of officers or directors.

However, the vast majority of loans made to employees are perfectly legitimate and they usually secure them. The big banks have a great number of loans to their employees based upon mortgages covering the homes which these employees are acquiring. Detailed reports of these loans pile up in the banking department and for the most part are of no real value to us and simply entail a great deal of work in keeping records which do not produce enough good to compensate for the work involved. Employees, aside from officers or directors, do not have enough influence to secure loans that need to be particularly watched. We suggest that section 83 be amended so as to eliminate the provision that loans to employees be reported to the superintendent of banks.

Reporting Loans to Employees (Savings).

A recommendation is offered concerning section 65, identical with that offered with reference to section 83.

Posting Names of Directors.

Section 17 of the Bank Act requires that the bank post in a conspicuous place the names of its directors and the par value of the stock which they hold.

We suggest that the section be amended so as to require the posting of the names of the directors without a list of their stock holdings.

Trust Department Examinations.

The language of this section regarding the authority of the superintendent of banks over private trusts should be clarified and the position of the superintendent of banks made definite either one way or the other. The present confusing language makes it difficult to know whether the superintendent has or has not the right to go into private trusts, and if he has, how far his inspection or examination may go. The language of section 101 should be changed to read that:

"The inspection and supervision of the superintendent of banks shall extend to court trusts and private trusts of every kind and character whatsoever without exception,"

and the paragraph in the section stating that private trusts shall not be subject to inspection or supervision should be repealed.

Reserves on Hand.

Amend section 20 of the bank act by striking out in the paragraph defining reserves on hand, the word "act" and substituting the word "section." The effect would be to limit section 20 to commercial banks, then section 68 permitting a savings bank to maintain $2\frac{1}{2}$ per cent reserve in United States bonds would be controlled by section 20 and would then be silent as to where the bonds are held.

Term of Superintendent of Banks.

The Commissioner of Insurance and the Commissioner of Building and Loan Associations have a definite term fixed in the law. The tenure of the Superintendent of Banks is at the discretion of the Governor. In other states the tendency recently has been to give the Superintendent of Banks a definite term. Heretofore, I have hesitated to suggest that the Superintendent of Banks be given a definite term. However, the situation is now such that my recommendation relative to this matter can not be construed as in any way an assertion of personal interest. I therefore suggest and recommend that section 120 of the Bank Act be amended so as to provide that on January 1, 1932, a Superintendent of Banks shall be appointed for a term of four years, and that, thereafter the term be maintained at four years, with interim appointments due to death, resignation or other cause, to be filled for the unexpired term. Until January 1, 1932, the Superintendent of Banks appointed by the incoming Governor would hold at the pleasure of the Governor, as at present. Under such a plan, the Superintendent of Banks would have opportunity, for a period of one year, to work with the incoming Governor, and the Governor would have opportunity to appraise the work of the Superintendent of Banks during that period. This would tend toward greater continuity of service in the case of an efficient Superintendent of Banks and would probably remove the banking superintendency from consideration as a political plum.

RECORD OF THE GROWTH OF THE CALIFORNIA STATE SYSTEM OF BANKS SINCE JUNE 30, 1928

THE GENERAL SITUATION: STATE AND NATIONAL BANK GROWTH FROM 1921 TO 1928

The past decade in California was marked by the most phenomenal expansion and growth in banking business that our state has ever witnessed. After the crisis and depression of 1921, during which many elements of weakness in our financial structure caused by the previous period of inflation were eliminated, a new period of rapid expansion began which was based on sound business growth. In California, as elsewhere, it was initiated by an unprecedented demand for new building and real estate financing. Each succeeding year brought new high levels in the amount of business done by the banks and by 1928 the total banking resources of the state had reached the amazing total of four billion dollars—almost double the amount recorded in 1921. Meantime 393 new banks and branches had become established, bringing the total number of banking establishments in the state up to 1321 on June 30, 1928. From June 30, 1921, to June 30, 1928, total individual deposits in all banks in California increased from \$1,780,000,000 to \$2,900,000,000, and the volume of loans increased from \$1,380,000,000 to \$2,324,000,000. It should be remembered also that this tremendous increase in business was accomplished in face of a heavy war time carryover in the form of loans, many of which were rendered valueless due to drastic price reduction on agricultural products.

The past two fiscal years and particularly the one just closed have shown a slackening in the rate of banking growth and if we take a sane view of the situation, we must admit that it was to be expected. Business in the past has been marked by periods of rapid growth which were always followed by periods of stagnation. Banks reflect quite accurately the general changes which take place in business and it is now a well established fact that business on the whole began to slow up early in 1929. The fiscal year ending June 30, 1929, showed that a decline in the deposits of banks had already begun, though in California a substantial increase was recorded. At that time it was attributed to speculative enthusiasm on the part of the general public; but, while that may offer a popular explanation, events have since proved that the real reason was a decline in business, for the collapse of the market did not bring money back into the banks. On June 30, 1930, bank deposits were everywhere lower than on the previous June 30 and in California the total of \$2,894,000,000 was considerably less than the all time record of \$2,978,000,000 which was established on June 30, 1929, and slightly less than the figure for 1928 shown above.

The volume of loans carried by all banks in California diminished somewhat during the fiscal year ending June 30, 1930, not, however, due to a lack of ready money in the banks, but due to a general falling off in the demand for legitimate financing both in real estate and in industry. These are both characteristics of a period of industrial depression. The cash resources of the banks and bond holdings have meantime increased by virtue of loan retirements and when the present period of depression has passed, the banks will find themselves in a

much better position to aid in the general revival of business than they were in 1921. It can be unequivocally stated that the banks in California have never been in better condition internally than they are at the present time.

PART I

PROGRESS MADE BY STATE BANKS DURING THE FISCAL YEAR ENDING JUNE 29, 1929

A general picture of the progress of banking has been presented in the above. We are now concerned only with those changes which have taken place in the state system of banking which makes up approximately one-half of the total banking enterprise of the state.

Combined Statement of All State Banks and Branches Reporting on June 30, 1928.

The following summary, based on the Called Report of June 30, 1928, reveals that the state system of banks had \$1,807,000,000 in Resources at that time, of which \$1,195,000,000 was in Savings banks and Savings departments, \$597,700,000 was in Commercial banks and the remainder, \$14,309,000, was in Trust Companies and Trust departments.

TABLE I

COMBINED STATEMENT OF THE CONDITION OF 274 STATE BANKS, WITH 349 BRANCH OFFICES, COMPRISING THE REPORTS OF 21 COMMERCIAL BANKS, 45 SAVINGS BANKS, 12 TRUST COMPANIES AND 196 DEPARTMENTAL BANKS AS OF JUNE 30, 1928

	Commercial banks and commercial departments	Savings banks and Savings departments	Trust companies and trust departments	Commercial Savings and trust combined
RESOURCES				
Loans and discounts.....	\$353,131,767 80	\$66,749,459 46	\$409,799 62	\$420,291,016 88
Real estate loans.....	5,267,332 23	671,388,081 73	2,539,567 54	679,194,981 50
Overdrafts.....	507,143 00			507,143 00
U. S. securities owned.....	37,451,833 28	114,532,083 76	1,558,513 10	153,542,430 14
All other bonds, warrants, etc.....	52,859,807 48	216,413,699 26	6,664,866 01	275,938,372 75
Bank premises and equipment.....	18,318,696 22	29,082,587 02	909,720 74	48,311,003 98
Other real estate owned.....	1,305,871 92	7,606,001 28	10,546 27	8,922,419 47
Cash on hand and due from banks.....	89,489,152 11	69,706,743 53	1,698,614 04	160,894,509 68
Exchange for clearing house.....	10,679,785 79	1,307,316 22		11,987,102 01
Checks and other cash items.....	8,069,929 81	16,162,855 74	32,658 88	24,265,444 43
Items with banks in process of collection.....	4,436,607 11	1,668,365 95		6,104,973 06
Customers' liability account of acceptances executed; acceptances of other banks endorsed.....	6,468,928 83			6,468,928 83
Advances to trusts.....			351,301 06	351,301 06
Other resources.....	9,714,124 31	718,322 18	133,610 17	10,566,056 66
Totals.....	\$597,700,979 89	\$1,195,335,506 13	\$14,309,197 43	\$1,807,345,683 45
LIABILITIES				
Capital paid in.....	\$48,135,120 00	\$32,210,900 00	\$8,565,250 00	\$88,911,270 00
Surplus.....	27,139,417 39	30,904,050 98	1,503,981 04	59,547,449 41
Undivided profits and reserve accounts.....	14,646,397 03	7,869,452 90	2,582,854 36	25,098,704 29
Fund for advances to trusts.....			443,633 35	443,633 35
Bills payable and rediscounts with Federal Reserve Bank.....	11,447,099 06			11,447,099 06
Bills payable and rediscounts with other banks.....	6,766,594 71	3,000 00		6,769,594 71
Deposits due to banks.....	50,633,705 99	3,198,758 42		53,832,464 41
Due to depositors.....	379,654,105 67	1,028,149,283 51		1,407,803,389 18
State, county and municipal deposits.....	17,872,839 74	83,904,225 76		101,777,065 50
U. S. and postal savings deposits.....	1,237,737 37	7,105,129 81		8,342,867 18
Letters of credit and travelers' checks.....	608,126 98			608,126 98
Acceptances executed for customers.....				7,291,256 96
Acceptances of other banks endorsed.....	7,291,256 96			35,472,762 42
Other liabilities.....	32,268,578 99	1,990,704 75	1,213,478 68	
Totals.....	\$597,700,979 89	\$1,195,335,506 13	\$14,309,197 43	\$1,807,345,683 45
Number of depositors.....	623,589	1,642,773		2,266,362

Changes in the Structure of the State Banking System During the Fiscal Year Ending June 29, 1929.

On June 30, 1928, there were 274 banks with 349 branch offices under the supervision of the Superintendent of Banks. Of this number 21 were Commercial banks, 45 were Savings banks, 12 were Trust Companies and 196 were departmental banks. During the year 6 new banks were licensed by the Superintendent of Banks, 4 of which were consolidations of banks already in the state system, making a total of 276. This number was reduced by two conversions to the national system and two purchases of state banks by national banks. In addition to these, 26 formerly independent state banks became branches of state banks by purchase, one bank voluntarily retired and one was closed by the Superintendent of Banks and placed in liquidation. As a result, the number of banks reporting on June 29, 1929, was reduced to 244—thirty less than reported on June 30, 1928.

During this same period 15 "de novo" branches or new branch locations were licensed and established. In addition 69 branches were licensed as the result of the purchase of 16 national banks with 35 branch offices, and the 26 state banks mentioned in the preceding paragraph, which were purchased by other state banks, making a computed total of 433. Of this number, however, 54 were conveyed to the national system through sale or conversion of the parent bank and five branches were voluntarily closed, leaving a total of 374 branch offices in the state system on June 29, 1929—25 more than reported on June 30, 1928.

The Effect of Conversions, Etc., on the State System of Banks During the Fiscal Year Ending June 29, 1929.

As a result of the various changes outlined above, the state system of banks gave over \$274,744,000 in Resources to the national system and acquired \$181,749,000 during the fiscal year 1929—a net decrease in Resources of \$92,995,000. It should be stated that this loss has nothing whatever to do with the actual internal progress of the banks themselves, but does account for practically all of the changes which appear in the combined comparative statements of the state system of banks based on year to year data. A purely structural change, such as is outlined below, should not be confused with the actual growth achieved by the banks which on any given date make up the state system.

TABLE II

NET GAIN OR LOSS TO CALIFORNIA STATE SYSTEM OF BANKS AS A RESULT OF TRANSFERS TO OR FROM NATIONAL SYSTEM BY PROCESS OF PURCHASE, SALE, CONSOLIDATION, MERGER OR DIRECT CONVERSION, OR BY SUSPENSION, DURING THE FISCAL YEAR ENDING JUNE 29, 1929

	Combined statement of 3 state banks and 54 branches conveyed to national system during fiscal year 1929—data as of June 30, 1928 (x)	Combined statement of 16 national banks and 35 branches conveyed to state system during fiscal year 1929—data as of June 30, 1928	Net gain or loss to state system of banks during fiscal year 1929. (—) denotes net loss
RESOURCES			
Loans and discounts	\$41,705,758 06	\$88,573,195 86	\$46,867,437 80
Loans on real estate	119,197,217 27	32,734,015 81	—86,463,201 46
Overdrafts	34,385 84	70,029 52	35,643 68
United States securities owned	37,853,756 04	7,576,062 96	—30,277,693 08
Other bonds, warrants, etc.	33,875,379 66	19,235,976 94	—14,639,402 72
Bank premises and equipment	9,800,263 50	2,194,914 21	—7,605,349 29
Other real estate owned	348,485 58	403,578 27	55,092 69
Cash on hand and due from banks	22,736,937 50	21,717,259 13	—1,019,678 37
Exchange for clearing	2,886,070 99	906,600 68	—1,979,470 31
Checks and other cash items	4,546,911 62	5,484,023 68	937,112 06
Items with Federal Reserve Bank in process of collection	1,668,365 95	1,306,492 15	—361,873 80
Customers' liability for acceptances executed	3,575 07	536,233 97	532,658 90
Other resources	86,608 98	1,010,757 61	924,148 63
Totals	\$274,743,716 06	\$181,749,140 79	—\$92,994,575 27
LIABILITIES			
Capital paid in	\$12,375,000 00	\$6,560,000 00	—\$5,815,000 00
Surplus	3,058,750 00	3,755,500 00	696,750 00
Undivided profits and reserve accounts	4,004,417 15	3,471,341 26	—533,075 89
Bills payable and rediscounts with Federal Reserve Bank		665,000 00	665,000 00
Bills payable and rediscounts with other banks	35,000 00	19,546 00	—15,454 00
Deposits due to banks	3,007,357 52	15,431,206 93	12,423,849 41
Individual demand or commercial deposits	46,384,049 99	53,770,299 30	7,386,159 31
Individual time or savings deposits	186,630,546 43	84,355,988 37	—102,274,558 06
State, county and municipal deposits	17,866,161 65	12,510,791 95	—5,355,369 70
United States and postal savings deposits	1,014,204 21	176,636 97	—837,567 24
Letters of credit and travelers' checks	271,559 39	95,420 00	—176,139 39
Acceptances executed for customers	3,575 07	539,074 84	535,499 77
Other liabilities	93,094 65	398,425 17	305,330 52
Totals	\$274,743,716 06	\$181,749,140 79	—\$92,994,575 52

(x) Includes statement one state bank closed by order of superintendent of banks

Combined Statement of all State Banks and Branches Reporting on June 29, 1929.

On June 29, 1929, the 244 state banks, with 374 branch offices, reported combined resources of \$1,748,000,000, of which \$1,111,000,000 was in Savings banks or Savings departments, and \$598,000,000 was in Commercial banks and departments. The remaining \$14,000,000 was Trust resources. These banks had combined deposits in excess of \$1,500,000,000 and total loans of \$1,100,000,000. Real estate loans offered the largest single field of investment.

The detailed summary follows:

TABLE III

COMBINED STATEMENT OF THE CONDITION OF 244 STATE BANKS, WITH 374 BRANCH OFFICES, COMPRISING THE REPORTS OF 20 COMMERCIAL BANKS, 36 SAVINGS BANKS, 13 TRUST COMPANIES AND 175 DEPARTMENTAL BANKS AS OF JUNE 29, 1929

	Commercial banks and commercial departments	Savings banks and savings departments	Trust companies and trust departments	Commercial, savings and trust combined
RESOURCES				
Loans and discounts.....	\$380,159,607 04	\$125,090,793 81	\$359,359 96	\$505,609,760 81
Real estate loans.....	5,786,495 12	576,962,108 81	2,646,730 65	585,395,384 58
Overdrafts.....	704,648 05			704,648 05
U. S. securities owned.....	24,293,783 41	91,966,251 57	1,318,901 39	117,578,936 37
All other bonds, warrants, etc.....	46,998,813 19	211,391,699 52	6,488,363 45	264,878,876 16
Bank premises and equipment.....	12,774,415 52	26,736,770 45	994,511 66	40,505,697 63
Other real estate owned.....	763,748 11	5,895,547 18	39,182 56	6,698,477 85
Cash on hand and due from banks.....	96,579,323 76	69,256,384 07	4,643,346 46	170,479,054 29
Exchange for clearing house.....	11,025,947 66	507,459 53		11,533,407 19
Checks and other cash items.....	10,841,157 23	3,018,651 23	659 68	13,860,468 14
Items with banks in process of collection.....	5,497,272 47			5,497,272 47
Customers' liability account of acceptances executed; acceptances of other banks endorsed.....	10,038,341 09			10,038,341 09
Advances to trusts.....			271,776 54	271,776 54
Other resources.....	14,367,767 62	330,469 89	115,068 18	14,813,305 69
Totals.....	\$619,831,320 27	\$1,111,156,136 06	\$16,877,950 53	\$1,747,865,406 86
LIABILITIES				
Capital paid in.....	\$52,322,470 00	\$28,611,100 00	\$7,755,250 00	\$88,688,820 00
Surplus.....	28,023,119 23	29,542,345 10	1,675,425 45	59,240,889 78
Undivided profits.....	12,881,958 69	5,725,245 00	2,836,699 13	21,443,902 82
Reserve accounts.....	1,193,345 29	680,413 09	118,706 92	1,992,465 30
Fund for advances to trusts.....			3,640,431 19	3,640,431 19
Bills payable and rediscounts with Federal Reserve Bank.....	9,295,587 15	861 45		9,296,448 60
Bills payable and rediscounts with other banks.....	10,188,108 71			10,188,108 71
Deposits due to banks.....	54,360,023 27	1,653,332 51		56,013,355 78
Due to depositors.....	389,077,439 69	951,604,428 36		1,340,681,868 05
State, county and municipal deposits.....	18,593,022 77	87,366,681 48		105,959,704 25
U. S. and postal savings deposits.....	1,259,815 97	4,918,008 02		6,177,823 99
Letters of credit and travelers' checks.....	261,880 96			261,880 96
Acceptances executed for customers; acceptances of other banks endorsed.....	11,062,249 54			11,062,249 54
Other liabilities.....	31,312,299 00	1,053,721 05	851,437 84	33,217,457 89
Totals.....	\$619,831,320 27	\$1,111,156,136 06	\$16,877,950 53	\$1,747,865,406 86
Number of depositors.....	582,756	1,587,274		2,170,030

Comparative Combined Statement of the Growth of the Volume of Business Transacted by the California State System of Banks.

The total amount of business reported by the state banks on June 30, 1928, and June 29, 1929, as well as the gain or loss in the business of the state banks due to conversions, etc., to and from the state system have already been set forth in the preceding summaries. In the following tabulation these summaries are brought together, showing the actual progress made during the year 1929 by the banks that comprised the state system on June 29, 1929.

TABLE IV
GROWTH OF THE VOLUME OF BUSINESS IN CALIFORNIA STATE BANKS DURING THE FISCAL YEAR ENDING JUNE 29, 1929

	Combined statement of condition as reported on June 30, 1928	Net gain or loss to state system due to transfers to or from national system during fiscal year ending June 29, 1929. Data com- puted as of June 30, 1928. (x) (—) denotes loss	Combined, corrected statement of state banks as of June 30, 1928, for comparison with June 29, 1929. (x)	Combined statement of state banks reporting on June 29, 1929	Increase or decrease in volume of business transacted during fiscal year ending June 29, 1929. (—) denotes decrease
Resources					
Loans and discounts.....	\$420,291,016 88	\$46,867,437 80	\$467,158,454 68	\$505,609,760 81	\$38,451,306 13
Real estate loans.....	679,194,981 50	-86,463,201 46	592,731,780 04	585,395,384 58	-7,336,395 46
Overdrafts.....	507,143 00	35,643 68	542,786 68	704,648 05	161,861 37
United States securities owned.....	153,542,430 14	-30,277,693 08	123,264,737 06	117,578,936 37	-5,685,800 69
All other bonds, warrants, etc.....	275,938,372 75	-14,639,402 72	261,298,970 03	264,878,876 16	3,579,906 13
Bank premises and equipment.....	48,311,003 98	-7,605,349 29	40,705,654 69	40,505,697 63	-199,957 06
Other real estate owned.....	8,922,419 47	55,092 69	8,977,512 16	6,698,477 85	-2,279,034 31
Cash on hand and due from banks.....	160,894,509 68	-1,019,678 37	159,874,831 31	170,479,054 29	10,604,222 98
Exchange for clearing house.....	11,987,102 01	-1,979,470 31	10,007,631 70	11,533,407 19	1,525,775 49
Checks and other cash items.....	24,265,444 43	937,112 06	25,202,556 49	13,860,468 14	-11,342,088 35
Items in process of collection.....	6,104,973 06	-361,873 80	5,743,099 26	5,497,272 47	-245,826 79
Customers' liability for acceptances executed.....	6,468,928 83	532,658 90	7,001,587 73	10,038,341 09	3,036,753 36
Advances to trusts.....	351,301 06	-----	351,301 06	271,776 54	-79,524 52
Other resources.....	10,506,056 66	924,148 63	11,490,205 29	14,813,305 69	3,323,100 40
Totals.....	\$1,807,345,683 45	-\$92,994,575 27	\$1,714,351,108 18	\$1,747,865,406 86	\$33,514,298 68

LIABILITIES					
Capital paid in.....	\$88,911,270 00	—\$5,815,000 00	\$83,096,270 00	\$88,688,820 00	\$5,592,550 00
Surplus.....	59,547,449 41	696,750 00	60,244,199 41	59,240,880 78	—1,003,309 63
Undivided profits and reserve accounts.....	25,098,704 29	—533,075 89	24,565,628 40	23,436,368 12	—1,126,260 28
Fund for advances to trusts.....	443,633 35	.....	443,633 35	3,640,431 19	3,196,797 84
Bills payable and rediscounts with Federal Reserve Bank.....	11,447,099 06	665,000 00	12,112,099 06	9,296,448 60	—2,815,650 46
Bills payable and rediscounts with other banks.....	6,769,594 71	—15,454 00	6,754,140 71	10,188,108 71	3,433,968 00
Deposits due to banks.....	53,832,464 41	12,423,849 41	66,256,313 82	56,013,355 78	—10,242,958 04
Due to depositors—demand or commercial.....	379,654,105 67	7,386,159 31	387,040,264 98	389,077,439 69	2,037,174 71
Due to depositors—time or savings.....	1,028,149,283 51	—102,274,558 06	925,874,725 45	951,604,428 36	25,729,702 91
State, county and municipal deposits.....	101,777,065 50	—5,355,369 70	96,421,695 80	105,959,704 25	9,538,008 45
U. S. and postal savings deposits.....	8,342,867 18	—837,567 24	7,505,299 94	6,177,823 99	—1,327,475 95
Letters of credit and travelers' checks.....	608,126 98	—176,139 39	431,987 59	261,880 96	—170,106 63
Acceptances executed for customers; acceptances of other banks endorsed.....	7,291,256 96	535,499 77	7,826,756 73	11,062,249 54	3,235,492 81
Other liabilities.....	35,472,762 42	305,330 52	35,778,092 94	33,217,457 89	—2,560,635 05
Totals.....	\$1,807,345,683 45	—\$92,994,575 27	\$1,714,351,108 18	\$1,747,865,406 86	\$33,514,298 68

(x) Column No. 2 gives the net result in terms of assets and liabilities of all changes in the identity of banks during the fiscal year ending June 29, 1929. Column No. 3—the difference between columns No. 1 and No. 2—is a reconstruction of the June 30, 1929, statement of the banks reporting on June 29, 1929, thus making possible a year to year comparison in which differences, due to banks coming in or going out of the state system, have been entirely eliminated.

In the above it will be noted that 244 banks reporting in June, 1929, had made an aggregate increase of \$33,500,000 in resources, due chiefly to an increase of \$38,000,000 in the volume of commercial loans. Holdings of United States Bonds had declined by \$5,700,000, but other bond holdings had increased by \$3,600,000. Capital account showed an increase due to the new capital structure of consolidated and merged institutions. Individual commercial deposits increased by \$2,000,000 and individual savings deposits by \$25,700,000. Deposits due to banks declined \$10,000,000.

These aggregate increases and decreases in the various items on the statements of the banks were a reflection of the general business conditions as they developed during the year. Real estate activity had been on the decline for a number of years, and this is shown by the reduction in the volume of real estate loans. The increase in commercial loans undoubtedly contained a large element of security loans; however, bank borrowings, a usual concomitant of security market financing, showed a decline over their previous June level. In all the year was a successful one for the state banks and substantial increases were made in the deposit lines of the banks. While the record of growth of the immediately preceding years was not maintained, the state system received its share of the available banking business. Now that we have come to realize that the period of depression actually began early in 1929, the progress of the state banks meantime becomes noteworthy.

PART II

PROGRESS MADE BY STATE BANKS DURING THE FISCAL YEAR ENDING JUNE 30, 1930

The combined statement of the resources and liabilities of the 244 state banks with 374 branch offices, as reported on June 29, 1929, has already been given in Table III above. Before setting forth the June 30, 1930 statement, account must be taken of the structural changes that took place in the state system during the fiscal year just closed.

Changes in the Structure of the State Banking System During the Fiscal Year Ending June 30, 1930.

During the fiscal year 1930 three new banks were licensed, making a computed total of 247 for the year. This number was reduced during the year by one conversion to the national system and two state banks that were sold to a national bank. In addition to these, ten state banks were sold to a state bank, subsequently becoming branches, and two banks were closed and placed in liquidation by the Superintendent of Banks. As a result of these various transactions, the number of head offices and unit banks was reduced to 232, the number reporting on June 30, 1930, being twelve less than the number reporting at the beginning of the year.

We began the year with 374 branch locations and subsequently issued 31 licenses, of which ten were "de novo" or new locations. Of the remaining 21, 15 were formerly head offices of state and national banks purchased by state banks, and six had been branches of a national bank, making a computed total of 405 branch offices. However, during the year 11 state branch offices were sold to a national bank and 8 were voluntarily closed, leaving a total of 386 branch offices on June 30, 1930—twelve more than reported on June 29, 1929.

From a numerical standpoint the state system stood exactly the same on June 30, 1930, as it did on June 29, 1929—the decrease of 12 in the number of banks and head offices was offset by an increase of 12 in the number of branch offices.

Net Gain or Loss in Business to the State System of Banks as a Result of Changes in the State Banking Structure During the Fiscal Year Ending June 30, 1930.

As a result of the various transactions involving the conveyance of state banks to the national system during the past fiscal year, the state system lost \$76,836,000 in total resources. On the other hand, the state system acquired \$12,241,000 from the national system, making a net loss of \$64,959,000. This transfer to or from the national system is a purely structural change that does not affect the actual amount of business carried on by the banks comprising either system at any one time, but unless accounted for in a comparison based on annual data gives a false impression of the actual progress made by either system meantime.

The detailed statement from a balance sheet standpoint of the net effect of the transfer on the business done by the state system of banks appears below.

TABLE V
NET GAIN OR LOSS TO CALIFORNIA STATE SYSTEM OF BANKS AS A RESULT OF TRANSFERS TO OR FROM NATIONAL SYSTEM BY PROCESS OF PURCHASE, SALE, MERGER OR DIRECT CONVERSION, OR BY SUSPENSION, DURING THE FISCAL YEAR ENDING JUNE 30, 1930

	Combined statement of 5 state banks(x) and 11 branches conveyed to national system and 2 banks placed in liquidation during fiscal year 1930. Data as of June 29, 1929	Combined statement of 8 national banks and 8 branches conveyed to state system during fiscal year 1930. Data as of June 29, 1929	Net gain or loss to state system of banks during fiscal year 1930. (—) denotes net loss
RESOURCES			
Loans and discounts.....	\$11,786,366 84	\$3,538,370 57	—\$8,247,996 27
Real estate loans.....	32,014,728 44	1,321,843 98	—30,692,884 46
Overdrafts.....	18,364 94	983 00	—17,381 94
United States securities owned.....	3,792,120 34	928,010 36	—2,864,109 98
Other bonds, warrants, etc.....	11,266,601 56	2,124,722 92	—9,141,878 64
Bank premises and equipment.....	3,189,736 73	481,731 12	—2,708,005 61
Other real estate owned.....	534,309 68	52,699 53	—481,610 15
Cash on hand and due from banks.....	12,779,676 84	3,721,010 79	—9,058,666 05
Exchange for clearing.....	365,158 87	32,359 62	—332,799 25
Checks and other cash items.....	128,449 23	2,362 24	—126,086 99
Items in banks in process of collection.....	58,922 29	—	—58,922 29
Customers' liability for acceptances executed.....	295 97	—	—295 97
Advances to trusts.....	725 00	—	725 00
Other resources.....	900,944 86	37,100 08	—863,844 78
Totals.....	\$76,836,401 59	\$12,241,194 21	—\$64,595,207 38
LIABILITIES			
Capital paid in.....	\$3,150,000 00	\$850,000 00	—\$2,300,000 00
Surplus.....	3,501,000 00	261,500 00	—3,239,500 00
Undivided profits.....	1,145,617 94	117,572 81	—1,028,045 13
Reserves for interest, taxes, etc.....	10,584 82	46,231 52	35,646 70
Bills payable and rediscounts with Federal Reserve Bank.....	552 18	—	552 18
Bills payable and rediscounts with other banks.....	—	—	—
Deposits due to banks.....	1,131,512 12	478,142 27	—653,369 85
Due to depositors—individual demand.....	15,292,434 44	4,317,423 28	—10,975,011 16
Due to depositors—individual time.....	47,026,251 86	5,077,670 43	—41,948,581 43
State, county and municipal deposits.....	5,244,280 95	1,073,778 79	—4,170,502 16
United States and postal savings deposits.....	401 18	15,217 40	—14,816 22
Letters of credit and travelers' checks.....	59,470 25	—	—59,470 25
Acceptances executed for customers.....	295 97	—	295 97
Funds for advances to trusts.....	1,000 00	—	—1,000 00
Other liabilities.....	272,999 88	3,657 71	—269,342 17
Totals.....	\$76,836,401 59	\$12,241,194 21	—\$64,595,207 38

(x) Includes one commercial department.

Combined Statement of All State Banks and Branches Reporting on June 30, 1930.

The 232 state banks with 386 branch offices reported aggregate resources of \$1,708,400,000 on June 30, 1930, of which \$1,062,000,000 represented the reports of savings banks and departments, \$631,593,000 the reports of commercial banks and departments, and \$15,146,000 the reports of trust companies and trust departments. Total individual savings deposits stood at \$910,000,000 and total individual commercial deposits stood at \$370,000,000. Real estate loans aggregated \$536,000,000 and commercial loans \$470,000,000. The statement shows the banks to be in a highly liquid condition with more than ample funds to meet any contingency. More than \$230,000,000 of their resources are in cash and cash items and \$385,000,000 are in readily marketable bonds.

The summary statement appears below.

TABLE VI

COMBINED STATEMENT OF THE CONDITION OF 232 STATE BANKS, WITH 386 BRANCH OFFICES, COMPRISING THE REPORTS OF 18 COMMERCIAL BANKS, 33 SAVINGS BANKS, 14 TRUST COMPANIES AND 167 DEPARTMENTAL BANKS AS OF JUNE 30, 1930

	Commercial banks and commercial departments	Savings banks and savings departments	Trust companies and trust departments	Commercial, savings and trust combined
RESOURCES				
Loans and discounts.....	\$356,274,205 97	\$113,963,272 23	\$229,205 29	\$470,466,683 99
Real estate loans.....	5,256,220 06	527,063,324 41	3,692,976 55	536,012,521 02
Overdrafts.....	539,762 23			539,762 23
U. S. securities owned.....	28,508,339 02	76,727,273 79	1,716,340 22	106,951,953 03
All other bonds, warrants, etc.....	59,132,682 54	212,668,889 50	6,689,236 47	278,490,808 51
Bank premises and equipment.....	10,698,811 92	24,766,952 59	983,277 04	36,449,041 55
Other real estate owned.....	752,107 05	5,980,860 20	73,247 51	6,806,214 76
Cash on hand and due from banks.....	96,921,153 52	97,228,065 25	1,413,781 97	195,563,000 74
Exchange for clearing house.....	13,403,567 80	257,018 68		13,660,586 48
Checks and other cash items.....	6,567,763 70	727,581 25	1,741 39	7,297,086 34
Items with banks in process of collection.....	13,823,857 13	25,324 03		13,849,181 16
Customers' liability account of acceptances executed.....	15,982,322 44			15,982,322 44
Acceptances of other banks endorsed.....	9,562,926 31			9,562,926 31
Advances to trusts.....			269,071 29	269,071 29
Transit items between head office and branches.....	8,404,121 98	1,838,144 67		10,242,266 65
Other resources.....	5,764,792 44	415,137 64	77,007 98	6,256,938 06
Totals.....	\$631,592,634 11	\$1,061,661,844 74	\$15,145,885 71	\$1,708,400,364 56
LIABILITIES				
Capital paid in.....	\$51,413,920 00	\$27,407,700 00	\$8,605,250 00	\$87,426,870 00
Surplus.....	27,314,921 58	29,179,097 58	2,393,688 64	58,887,707 80
Undivided profits.....	15,079,450 17	5,298,102 53	3,002,457 56	23,380,010 26
Reserves for interest, taxes, etc.....	1,717,362 63	424,457 78	105,277 31	2,247,097 72
Fund for advances to trusts.....			511,187 22	511,187 22
Bills payable and rediscounts with Federal Reserve Bank.....	142,582 00			142,582 00
Bills payable and rediscounts with other banks.....	7,538,075 74			7,538,075 74
Deposits due to banks.....	82,514,063 42	1,516,280 47		84,030,343 89
Due to depositors.....	369,498,605 17	910,361,860 32		1,279,860,465 49
State, county and municipal deposits.....	18,667,524 37	83,483,181 84		102,150,706 21
U. S. and postal savings deposits.....	1,469,026 26	2,954,075 25		4,423,101 51
Letters of credit and travelers' checks.....	268,884 42			268,884 42
Acceptances executed for customers.....	16,565,192 40			16,565,192 40
Acceptances of other banks endorsed.....	9,968,232 02			9,968,232 02
Other liabilities.....	29,434,793 93	1,037,088 97	528,024 98	30,999,907 88
Totals.....	\$631,592,634 11	\$1,061,661,844 74	\$15,145,885 71	\$1,708,400,364 56
Number of depositors.....	563,619	1,539,755		2,103,374

Comparative Combined Statement of the Growth of the Volume of Business Transacted by the California State System of Banks During the Fiscal Year Ending June 30, 1930.

The summary appearing below (Table VII) sets forth the combined statement of the business of the state banks as it was reported on June 29, 1929, the subsequent reductions due to the transfer of business to the national system, and the combined statement of the business of the state banks on June 30, 1930. After eliminating the net effect of all structural changes as shown in the above paragraph, we find that the state system of banks as constituted on June 30, 1930, had \$25,000,000 more in resources than the same group of banks reported on June 29, 1929. This increase in resources is due entirely to very substantial increase of \$15,000,000 in bonds and \$36,000,000 in cash resources. The volume of commercial and real estate loans showed reductions aggregating \$45,000,000 for the year. Deposits due to banks increased by \$29,000,000 during the year, demand deposits decreased by \$8,600,000 and savings deposits showed a gain of less than \$1,000,000 for the year. Bank borrowings on June 30, 1930, were at the lowest figures recorded since 1921, aggregating only \$650,000, in contrast to \$13,000,000 reported on June 29, 1929.

In view of the general business conditions prevailing during the past year, the June 30, 1930, statements of the state banks are gratifying. The state system of banks lost only \$9,300,000 in deposits while the comparative statement of all banks, state and national, operating in California reveals a decline of \$84,000,000 during the last year. From this we conclude that the banks in the state system are more than holding their own and have not been as greatly affected by the current depression as might have been presumed.

We confidently expect to see in the near future the beginning of another period of rapid banking growth in California that will be just as phenomenal as the past period has been. After the current depression has run its course business will again assume a normal tone. Meantime our banks have a clean slate. There has been no carryover from the "boom" period. They have ample funds to meet every legitimate credit demand.

The comparative combined summary for the fiscal year 1930 follows:

TABLE VII
GROWTH OF THE VOLUME OF BUSINESS IN CALIFORNIA STATE BANKS DURING THE FISCAL YEAR ENDING JUNE 30, 1930

	Combined statement of condition as reported on June 29, 1929	Net gain or loss to state system due to transfers to or from national system during fiscal year ending June 30, 1930. Data com- puted as of June 29, 1929 (x) (-)/denotes loss	Combined corrected statement of state banks as of June 29, 1929, for comparison with June 30, 1930 (x)	Combined statement of state banks reporting on June 30, 1930	Increase or decrease in volume of business transacted during fiscal year ending June 30, 1930 (-)/denotes decrease
RESOURCES					
Loans and discounts.....	\$505,609,760 81	-\$8,247,996 27	\$497,361,764 54	\$470,466,683 99	-\$26,895,080 55
Real estate loans.....	585,395,384 38	-30,692,884 46	554,702,500 12	536,012,521 02	-18,689,979 10
Overdrafts.....	704,648 05	-17,381 94	687,266 11	539,762 23	-147,503 88
United States securities owned.....	117,578,936 37	-2,864,109 98	114,714,826 39	106,951,553 03	-7,762,873 36
All other bonds, warrants, etc.....	264,878,876 16	-9,141,878 64	255,736,997 52	278,490,808 51	22,753,810 99
Bank premises and equipment.....	40,505,697 03	-2,708,005 61	37,797,692 02	36,449,041 55	-1,348,650 47
Other real estate owned.....	6,698,477 85	-481,610 15	6,216,867 70	6,806,214 76	589,347 06
Cash on hand and due from banks.....	170,479,054 29	-9,038,666 05	161,420,388 24	195,563,000 74	34,142,612 50
Exchange for clearing house.....	11,533,407 19	-332,799 25	11,200,607 94	13,660,586 48	2,459,978 54
Checks and other cash items.....	13,860,468 14	-126,086 99	13,734,381 15	7,297,086 84	-6,437,294 81
Items in process of collection.....	5,497,272 47	-58,922 29	5,438,350 18	13,849,181 16	8,410,830 98
Customers' liability for acceptances executed.....	10,038,341 09	-295 97	10,038,045 12	15,982,322 44	5,944,277 32
Advances to other banks endorsed.....				9,562,426 31	9,562,426 31
Advances to trusts.....	271,776 54	-725 00	271,051 54	269,071 29	-1,980 25
Transit items between head office and branches.....	14,813,305 69	-863,844 78	13,949,460 91	10,242,266 65	-10,242,266 65
Other resources.....				6,256,338 06	-7,692,322 85
Totals.....	\$1,747,865,406 86	-\$64,595,207 38	\$1,683,270,199 48	\$1,708,400,364 56	\$25,130,165 08

LIABILITIES					
Capital paid in.....	\$88,688,820 00	—\$2,300,000 00	\$86,388,820 00	\$87,426,870 00	\$1,033,050 00
Surplus.....	59,240,889 78	—3,239,500 00	56,001,389 78	58,887,707 80	2,886,318 02
Undivided profits.....	21,443,902 82	—1,028,045 13	20,415,857 69	23,380,010 26	2,964,152 57
Reserves for interest, taxes, etc.....	1,902,465 30	35,946 70	2,028,112 00	2,247,097 72	218,985 72
Funds for advances to trusts.....	3,640,431 19	—1,000 00	3,639,431 19	511,187 22	—3,128,243 97
Bills payable and rediscounts with Federal Reserve Bank.....	9,296,448 60	—552 18	9,295,896 42	142,582 00	—9,153,314 42
Bills payable and rediscounts with other banks.....	10,188,108 71	—	10,188,108 71	7,538,075 74	—2,650,032 97
Deposits due to banks.....	56,013,355 78	—653,369 85	55,359,985 93	84,030,343 89	28,670,357 96
Due to depositors—demand or commercial.....	389,077,439 69	—10,975,011 16	378,102,428 53	369,498,605 17	—8,603,823 36
Due to depositors—time or savings.....	951,604,428 36	—41,948,581 43	909,655,846 93	910,361,860 32	706,013 39
State, county and municipal deposits.....	105,959,704 25	—4,170,502 16	101,789,202 09	102,150,706 21	361,504 12
United States and postal savings deposits.....	6,177,823 99	14,816 22	6,192,640 21	4,423,101 51	—1,769,538 70
Letters of credit and travelers' checks.....	261,880 96	—59,470 25	202,410 71	268,884 42	66,473 71
Acceptances executed for customers.....	11,062,249 54	—295 97	11,061,953 57	16,565,192 40	5,503,238 83
Acceptances for other banks.....	33,217,457 89	—269,342 17	32,948,115 72	9,968,232 02	—1,948,207 84
Other liabilities.....				30,999,907 88	
Totals.....	\$1,747,865,406 86	—\$64,595,207 38	\$1,683,270,199 48	\$1,708,400,364 56	\$25,130,165 08

(x) Column No. 2 gives the net result in terms of assets and liabilities of all changes in the identity of banks during the fiscal year ending June 30, 1930. Column No. 3—the difference between Columns No. 1 and No. 2—is a reconstruction of the June 29, 1929, statement of the banks reporting on June 30, 1930, thus making possible a year to year comparison in which differences, due to banks coming in or going out of the state system, have been entirely eliminated.

OFFICERS, DIRECTORS AND BRANCHES OF 18
COMMERCIAL BANKS, 33 SAVINGS BANKS
AND 167 DEPARTMENTAL BANKS

(Arranged by counties and cities)

SAN FRANCISCO—CITY AND COUNTY

AMERICAN TRUST COMPANY. SAN FRANCISCO

Incorporated July 3, 1920

668

Officers—John D. McKee, Chairman of the Board; Fred T. Elsey, President; E. V. Krick, Vice President, Cashier and Treasurer; A. J. Anderson, O. C. Attleweed, W. B. Bakewell, J. C. Bovey, Geo. M. Bowles, N. B. Campbell, Edwin T. Coman, P. A. Dinsmore, G. T. Douglas, J. E. Drew, R. T. Fisher, H. D. Friman, R. C. Gingg, J. H. Gwinn, J. E. Hall, J. A. Johnston, Gerald D. Kennedy, P. A. Kinnoch, H. C. Kirk, James K. Lochead, Russell Lowry, R. F. Macdonald, E. A. Majors, Wm. A. Marcus, C. O. G. Miller, E. F. Moffatt, Joseph A. Murphy, F. J. Oehler, Larkin J. Younce, T. S. Montgomery, Vice Presidents; R. M. Sims, Vice President and Trust Officer; R. M. Cook, G. C. Pettygrove, F. H. Thatcher, W. S. Wood, Vice Presidents and Assistant Trust Officers; Ivan Conn, H. P. Fallis, L. E. Graybiel, Assistant Vice Presidents and Assistant Trust Officers; B. B. Brown, Secretary; H. F. Allen, Paul McDonald, H. B. Nichols, A. J. Unsworth, Assistant Vice Presidents, Assistant Secretaries and Assistant Trust Officers; J. L. Bertrane, F. E. Crichton, A. C. McIntyre, W. H. Taplin, A. W. Uph, R. K. Whitmore, Assistant Vice Presidents and Assistant Secretaries; A. E. Bary, H. L. Chaddock, Plinio Campana, H. F. Congdon, Kenneth Gelwix, L. W. Jenkins, A. T. Matthew, J. S. Mills, E. A. Nelson, S. W. Semple, L. F. Sterner, G. L. Stradley, Steb C. Teal, Assistant Vice Presidents; Ed. Ahnefeld, D. C. Aregger, D. C. Armanino, F. D. Arnold, G. L. Ashby, A. E. Brear, Cecil L. Carlyle, R. H. Carscadden, H. H. Christensen, W. C. Cobb, J. C. Crase, L. H. Delano, A. E. Duane, T. W. Dunlop, R. R. Emery, Joseph A. Enos, E. J. Esola, Harry B. Fetch, A. M. Fournier, E. C. Graves, A. G. Hammond, F. J. Hart, E. V. Holton, E. C. Johnson, L. E. Kenny, J. M. Knudsen, Joseph J. Korn, E. Lanphear, E. R. Jerome, A. P. Lathrop, E. C. McMillan, J. W. O'Farrell, O. F. Nelson, C. H. Parks, R. J. Pagani, W. R. Plummer, R. H. Preble, John Regello, W. S. Schenck, C. Stephens, G. H. Stern, O. L. Texdahl, E. J. Treanor, H. J. Unruh, W. N. Vodden, A. B. Walgren, C. F. Williams, P. E. Williams, A. N. Wright, Assistant Secretaries and Assistant Cashiers; W. E. Anger, Douglas Beasley, L. W. Beede, R. O. Boyer, G. Conlan, Chas. W. Conway, R. L. Hatch, J. E. Harrison, Wm. Larsen, Elmer L. Nielsen, H. D. Noyes, R. Pitney, Geo. Rothermel, Lucy Stone, F. L. Yetter, Assistant Secretaries; C. E. Johnson, F. H. La Vinge, J. P. Martin, Wallace Merriam, Assistant Secretaries and Assistant Trust Officers; R. Austin, G. M. Bateman, C. J. Benson, E. C. Borton, C. C. Bradley, G. W. Carlson, H. S. Chase, Paul H. Dewey, E. W. Genberg, W. B. E. Hirst, D. R. Hollingsworth, F. C. Erickson, F. P. Foote, Ed. D. Kneass, W. A. Kruger, I. R. Lunt, E. L. McCargar, W. M. McKean, V. I. Mooney, T. M. Robinson, Jr., R. S. Robinson, C. D. Owen, H. E. Saunders, P. L. Scheer, J. H. Skillen, Elsie Smyth, Leo G. Titus, V. L. Thompson, J. J. Viera, Assistant Cashiers; John L. Talt, Francis E. Whitmer, Assistant Trust Officers; W. L. Power, Auditor, Chas. A. Smith, Controller.

Directors—James K. Armsby, George M. Bowles, F. W. Bradley, William Cavalier, Edward H. Clark, C. H. Crocker, Fred T. Elsey, Milton H. Esberg, George S. Forderer, A. Crawford Greene, Alexander Hamilton, Stuart S. Hawley, Robert B. Henderson, A. S. Holmes, J. R. Knowland, Roger D. Lapham, James K. Lochead, Russell Lowry, John D. McKee, Wm. Wallace Mein, C. O. G. Miller, Robert W. Miller, John J. Mitchell, T. S. Montgomery, H. C. Morris, T. W. Norris, Herman Phleger, William P. Roth, Frank L. Taylor, William Thomas, Nion R. Tucker, Ralston L. White, Ben F. Woolner, William E. Woolsey.

Branches located at: Alameda (2), Albany, Berkeley (8), Burlingame (2), Byron, Campbell, Concord, Emeryville, Gilroy, Larkspur, Livermore, Los Banos, Martinez, Modesto, Newman, Oakland (15), Menlo Park, Palo Alto, Petaluma, Piedmont, Pittsburg, Richmond (3), San Anselmo, San Francisco (36), San Jose, San Leandro, San Rafael, Santa Clara, Santa Rosa, Saratoga, Sausalito, Sonoma, Tiburon, Tracy and London, England.

ANGLO-CALIFORNIA TRUST COMPANY. SAN FRANCISCO

Incorporated April 12, 1909.

43

Officers—M. Fleishhacker, President; H. Fleishhacker, T. C. Tilden, C. L. Smith, J. L. Osborne, Leon Sloss, Jr., Clyde N. Beall, Vice Presidents; Louis Sutter, Vice President and Cashier; R. D. Brigham, Vice President and Manager of Branches; Fred V. Vollmer, Vice President and Secretary; Grant Cordrey, Dario Righetti, H. Kanter, J. M. McCarthy, Henry C. Muller, A. L. McRowe, Leonard L. Formes, W. R. Carswell, W. E. Burns, B. J. Frankenheimer, H. T. Armstrong, Assistant Vice Presidents; Otto C. Shulte, Walter Graf, Elmer G. Lind, A. M. Wickland, Wm. H. Arnold, Chas. C. Kutz, S. F. Lam, Assistant Cashiers, Frank H. Lougher, Trust Officer and Assistant Secretary; Laurence H. Tharp, W. G. White, Assistant Trust Officers; C. L. Youngdale, Manager, Potrero Branch; J. J. Cambridge, Jr., Controller.

Directors—Geo. I. Cochran, Paul Shoup, Herbert Fleishhacker, Mortimer Fleishhacker, Mark L. Gerstle, C. C. Moore, Wm. B. Reis, Jas. Tyson, Philip Zimmerman, T. C. Tilden, Louis Sutter, R. D. Brigham, J. L. Osborne, C. L. Smith, Fred V. Vollmer, Leon Sloss, Jr.

Branches located at Geary and Fillmore streets; Market, Ellis and Stockton streets; Market and Jones streets; Sixteenth and Mission streets; Montgomery and Sansome streets; Third and Twentieth streets; Twentieth avenue and Geary street; 101 Market street, San Francisco.

THE BANK OF CANTON, LIMITED (BRANCH). SAN FRANCISCO

Incorporated February 21, 1912, in Hongkong

806

Officers—Arthur G. Wong, Manager; G. C. Lee, Submanager; Lee Chung, Cashier; D. D. Johnson, Accountant; G. B. Lau, Subaccountant-Secretary.

BANK OF MONTREAL (SAN FRANCISCO). SAN FRANCISCO

Incorporated June 10, 1918

642

Officers—P. C. Harrison, President; H. L. Cotter, Vice President; G. T. Eaton, Secretary.

Directors—P. C. Harrison, H. L. Cotter, G. T. Eaton.

THE BANK OF MONTREAL (BRANCH). SAN FRANCISCO

Incorporated June 23, 1817, in Canada

654

Officers—P. C. Harrison, Manager; H. L. Cotter, Assistant Manager.

THE CANADIAN BANK OF COMMERCE (BRANCH). SAN FRANCISCO

Incorporated in Canada August 15, 1866

27

Officers—Sir John Aird, President; The Rt. Hon. Sir Thos. White, K. C. M. G., E. R. Wood, Esq., LL.D., A. F. White, Esq., Vice Presidents; Sir Joseph Flavell, Bart., LL.D., Chairman of the Board; S. H. Logan, General Manager; N. L. McLeod, R. A. Rumsey, B. P. Alley, F. M. Gibson, A. E. Arscott, Assistant General Managers.

Directors—Sir John Aird, Rt. Hon. Sir Thos. White, K. C. M. G., E. R. Wood, Esq., LL.D., A. F. White, Esq., Sir Jos. Flavell, Bart., LL.D., A. Kingman, Esq., Chas. Colby, Esq., Ph.D., LL.D., A. C. Flumerfelt, Esq., G. W. Allan, Esq., K. C., H. J. Fuller, Esq., F. P. Jones, Esq., H. C. Cox, Esq., C. N. Candee, Esq., W. W. Hutchinson, Esq., H. R. Silver, Esq., J. A. Richardson, Esq., T. A. Russell, Esq., Sir Alex. Mackenzie, K. B. E., Miller Lash, Esq., K. C., G. C. Edwards, Esq., H. S. Ambrose, Esq., W. E. Phin, Esq., I. Pitblado, Esq., K. C., LL.D., W. P. Riley, Esq., A. V. Young, Esq., John Stuart, Esq., The Rt. Hon. Lord Shaughnessy, K. C., J. P. Bickell, Esq., Geo. A. Morrow, Esq., A. R. Auld, Esq., F. W. Cowan, Esq., W. K. George, Esq., A. M. M. Kirkpatrick, Esq., S. H. Logan, Esq., Thos. H. Wood, Esq., Donat Raymond, Esq., J. S. McLean, Esq.

THE CANADIAN BANK OF COMMERCE (CALIFORNIA). SAN FRANCISCO

Incorporated March 19, 1929

862

Officers—Bruce Heathcote, Chairman of the Board; A. C. Steven, President; W. J. Coulthard, Vice President; C. R. Kranz, Cashier; H. A. Ford, Assistant Cashier; R. D. Lovell, Secretary.

Directors—Sir John Aird, G. W. B. Heathcote, A. C. Steven, W. J. Coulthard, C. R. Kranz.

CROCKER FIRST FEDERAL TRUST COMPANY. SAN FRANCISCO

Incorporated December 14, 1925

816

Officers—Wm. H. Crocker, President; James K. Moffitt, Chairman Executive Committee; W. W. Crocker, E. Avenali, F. G. Willis, D. J. Murphy, W. D. Lux, Vice Presidents; J. G. Hooper, Vice President and Manager; R. R. Pardow, Vice President and Secretary; C. H. McCormick, Treasurer; M. R. Clark, Cashier; L. A. McCrystle, Trust Officer; P. S. Scales, Realty Loan Officer; W. H. Cameron, Assistant Cashier; T. E. Johnston, Assistant Secretary; J. H. Eastman, R. V. Walsh, E. F. Lawrence, Assistant Trust Officers.

Directors—E. Avenali, George T. Cameron, Geo. D. Cooper, Templeton Crocker, Wm. H. Crocker, William W. Crocker, Robert T. Devlin, Robert E. Easton, Jas. J. Fagan, Arthur Goodall, Chas. E. Green, A. G. Griffin, E. C. Holmes, Frank F. Hooper, Charles S. Howard, R. W. Kinney, Clifton H. Kroll, Norman B. Livermore, Walter S. Martin, Atholl McBean, James K. Moffitt, S. F. B. Morse, George W. Scott, W. T. Smith, M. J. Sullivan.

**GENERAL MOTORS ACCEPTANCE CORPORATION (BRANCH).
SAN FRANCISCO**

Incorporated January 27, 1919, in New York

655

Officers—M. S. Allen, Manager; H. O. Christianson, Assistant Manager.

THE HIBERNIA SAVINGS AND LOAN SOCIETY. SAN FRANCISCO

Incorporated September 6, 1864

2

Officers—E. J. Tobin, President; J. O. Tobin, D. J. Buckley, Vice Presidents; R. M. Tobin, Secretary-Treasurer.

Directors—R. M. Tobin, E. J. Tobin, J. O. Tobin, A. R. Kelly, C. R. Tobin, J. A. Oliver, D. J. Buckley, T. A. Driscoll, C. J. Barry.

Branches located at: Twenty-second and Valencia streets; Geary street and Tenth avenue; Mission and Norton streets and Eighteenth and Castro streets, San Francisco.

**HONGKONG AND SHANGHAI BANKING CORPORATION (BRANCH).
SAN FRANCISCO**

Incorporated July 20, 1867, in Hongkong

463

Officers—John R. Gillingham, Agent; A. R. M. Blackhall, Accountant; O. J. Shannon, Assistant.

**INTERNATIONAL BANKING CORPORATION (BRANCH).
SAN FRANCISCO**

Incorporated in Connecticut June 14, 1901

30

Branch of the International Banking Corporation, New York, owned by the National City Bank of New York.

Officers—F. J. Cordé, Manager.

THE SAN FRANCISCO BANK. SAN FRANCISCO

Incorporated February 10, 1863

6

Officers—Geo. Tourny, President; Wm. Herrmann, Vice President and Cashier; E. T. Kruse, Parker S. Maddux, Wm. D. Newhouse, Vice Presidents; H. H. Herzer, Secretary and Assistant Cashier; G. A. Belcher and L. H. Hansen, Vice Presidents and Assistant Cashiers; R. A. Lauenstein, Assistant Cashier and Assistant Secretary; H. P. Maynard, F. J. Thym, J. O. Cunha, Edmund Goldmann, W. A. Scheffauer and H. A. T. Schmidt, Assistant Cashiers; Albert Frieztzsche, assistant to the president.

Directors—Géo. Tourny, E. T. Kruse, William Hermann, Hugh Goodfellow, Robert Dollar, Walter A. Haas, C. W. Doane, John A. Buck, Jr., Arthur B. Cahill, Adolph G. Rosenthal, Edgar Sinton.

Branches located at: Tenth and Twenty-first streets; Clement street and Seventh avenue; Haight and Belvedere streets, and West Portal avenue and Ulloa street, San Francisco.

THE SUMITOMO BANK, LIMITED (BRANCH). SAN FRANCISCO

Incorporated February 28, 1912, in Japan

628

Officers—T. Shirao, Manager; M. Ogawa, I. Kawasaki, Pro-Managers.

Directors—K. Yukawa, K. Ohdaira, S. Imamura, N. Yatsushiro, Baron K. Sumitomo, S. Koh, K. Kaga, K. Hori, and H. Okahashi.

WELLS FARGO BANK & UNION TRUST CO. SAN FRANCISCO

Incorporated December 14, 1923

797

Officers—F. L. Lipman, President; Chas. J. Deering, First Vice President; Frank B. King, H. G. Larsh, R. B. Motherwell, I. W. Hellman, Arthur D. Oliver, Julian Eisenbach, F. J. Hellman, Vice Presidents; L. E. Greene, F. J. Brickwedel, Vice Presidents and Trust Officers; F. I. Raymond, Vice President and Cashier; I. J. Gay, Assistant Vice President and Secretary; W. F. Gabriel, W. J. Bevan, A. H. Silvernail, F. J. Campbell, F. T. Letchfield, Assistant Vice Presidents; Emil Leuenberger, Assistant Vice President and Manager Foreign Department; Percy W. Wood, Trust Officer; Charles du Parc, Parker L. Jackson, Roy E. Warner, E. H. Shine, J. A. Miller, D. A. Stivers, W. H. Culbert, Arthur C. Latham, H. Feldheym, J. A. Seiberlich, G. W. Wickland, R. H. Rebele, A. W. Kohner, O. Carlson, C. J. Daiss, J. A. Doucournau, Assistant Cashiers; W. J. Gilstrap, Assistant Cashier and Assistant Manager Foreign Department; R. J. Schrader, John F. Shields, Grover Grady, Lee Crawford, G. Elmer Jennings, Albert J. Callahan, Assistant Trust Officers.

Directors—A. Christeson, Charles J. Deering, S. P. Eastman, Sidney M. Ehrman, W. P. Fuller, Jr., W. L. Gerstle, C. R. Graham, L. O. Head, Edward H. Heller, Walter S. Heller, I. W. Hellman, Timothy Hopkins, Arthur D. King, Frank B. King, H. G. Larsh, Dr. Hartland Law, F. L. Lipman, George T. Marye, Jr., R. B. Motherwell, Henry D. Nichols, George A. Pope, Henry Rosenfeld, R. S. Shainwald, Guy V. Shoup, Wm. H. Talbot, F. W. Van Sicklen, and James E. Walsh.

Branch located at Market street and Grant avenue.

YOKOHAMA SPECIE BANK, LIMITED (BRANCH). SAN FRANCISCO

Incorporated February 28, 1880, in Japan

10

Officers—C. Nakayama, Submanager (San Francisco Office); T. Minowa, P. P. Manager; M. Nagamatsu, Submanager (Los Angeles Office); S. Oguri, P. P. Manager.

Directors—K. Kodama, K. Takeuchi, M. Odagiri, Baron K. Iwasaki, K. Watanabe, Baron I. Morinura, R. Ichinomiya, K. Mogami, T. Ohkubo, and Y. Suitsu.

Branch located at 100 North Main street, Los Angeles.

CITY OF LOS ANGELES**BANK OF AMERICA OF CALIFORNIA**

Incorporated November 28, 1928

859

Officers—Leon Bocqueraz, Chairman of the Board of Directors; E. J. Nolan, President; C. R. Bell, Marco H. Hellman, Irving H. Hellman, Will F. Morrish, Howard Whipple, Robert R. Yates, F. N. Belgrano, Jr., Louis H. Moore, R. W. Watson, J. A. Westmoreland, J. M. Dupas, Arthur S. Crites, John M. Perry, Hilliard E. Welch, T. J. Brant, J. H. Rosenberg, C. W. Prolius, G. W. Schmitz, A. C. Maurer, B. H. Brown, G. L. Pape, H. B. Kelley, Thos. M. Williams, Stewart McKee, E. A. Winstanley, Roger Bocqueraz, J. A. Taylor, J. E. McGuigan, F. H. Gay, H. H. Benjamin, Joseph M. Argabrite, Vice Presidents; R. M. Phillee, Cashier and Vice President; H. H. Ashley, Manager Trust Department and Vice President; H. R. Coulter, Comptroller and Vice President; L. S. Colyer, Trust Officer and Vice President.

Directors—Leon Bocqueraz, Morgan Adams, H. H. Ashley, C. H. Baker, Thomas W. Banks, F. N. Belgrano, Jr., C. R. Bell, H. H. Benjamin, Arthur S. Bent, Roger Bocqueraz, T. J. Brant, E. C. Brown, Louis M. Cole, R. H. Collins, H. H. Cotton, H. R. Coulter, Arthur S. Crites, O. K. Cushing, A. de Brteville, D. M. Dorman, J. M. Dupas, E. E. Duque, F. J. Edoff, D. K. Edwards, Herbert W. Erskine, C. W. Fay, W. D. Fenimore, F. W. Flint, Jr., H. W. Frank, H. C. Fryman, James A. Gibson, Jr., J. A. Grennan, Alfred Harrell, Marco H. Hellman, Irving H. Hellman, James W. Hellman, Will E. Keller, John E. Marble, Henry S. McKee, Clay Miller, A. F. Morlan, Will F. Morrish, E. J. Nolan, Geo. L. Payne, John M. Perry, R. M. Phillee, Paul A. Pfeuger, R. I. Rogers, James Shultz, Howard Spreckels, Joseph Topitzky, Nion R. Tucker, H. A. Van Norman, O. A. Vickrey, Hilliard E. Welch, Howard Whipple, and Robert R. Yates.

Branches located at: Alameda, Alturas, Anaheim, Antioch, Arcata, Arroyo Grande, Auburn, Bakersfield (2), Bell, Berkeley (6), Bieber, Bishop, Brentwood, Burlingame, Calexico, Chino, Chowchilla, Cloverdale, Colfax, Colton, Dinuba, Dixon, Dunsmuir, Elk Grove, Encinitas, Exeter, Fall River Mills, Fellows, Florence, Fowler, Fresno, Gardena, Geyserville, Glendale, Graham, Grass Valley, Healdsburg, Hermosa Beach, Hilmar, Hollister, Hollywood, Huntington Park, Isleton, La Habra, Lincoln, Livingston, Lodi, Lone Pine, Los Angeles (33), Maricopa, Modesto, Monterey Park, Napa, Nevada City, Newcastle, Norwalk, Oakdale, Oakland (11), Orland, Pacific Grove, Palm Springs, Petaluma, Pismo Beach, Placerville, Point Reyes Station, Ramona, Red Bluff, Redlands, Richmond, Ripon, Riverside, Sacramento (4), St. Helena, San Bernardino, San Carlos, San Clemente, San Diego, San Francisco (10), San Jose, San Luis Obispo, San Pedro, Santa Rosa, Solana Beach, South Pasadena, Stockton, Susan, Susanville, Taft, Tomales, Truckee, Turlock, Upland, Vallejo, Valley Ford, Vernon, Visalia, Walnut Park, Whittier, Williams and Yuba City.

BANK OF HOLLYWOOD

Incorporated April 13, 1922

729

Officers—G. R. Dexter, President; Gilbert H. Bessemyer, Chairman of the Board; Samuel Kress, K. J. Koebig, Chas. E. Hammel, Clifford Gillespie, Chas. Lumpkin, Vice Presidents; W. A. Tickle, Cashier; W. H. Westerman, R. E. Horton, Assistant Cashiers.

Directors—John R. Avery, Gilbert H. Beesemyer, O. L. Bishop, G. R. Dexter, C. B. Edgington, Clifford Gillespie, Samuel Kress, Oroville L. Routt, E. R. Smith, R. N. Stevenson, and H. J. Streathern.

Branch located at Santa Monica boulevard and Vine street, Los Angeles.

BANK OF SAN PEDRO

Incorporated March 26, 1888

364

Officers—Henry E. Sherer, Chairman of the Board; Robt. C. Baly, President; Henry E. Sherer, Geo. P. Adams, Vice Presidents; M. L. Mayer, Cashier; D. MacLean, R. L. Morter, S. Rocco, C. M. Sebring, W. B. Borden, J. P. Martin, Assistant Cashiers.

Directors—Geo. P. Adams, Robert C. Baly, John Gray, C. N. Krog, J. A. Privett, E. D. Seward, and Henry E. Sherer.

Branch located at Sixth and Beacon streets, San Pedro.

BROADWAY STATE BANK

Incorporated May 4, 1923

782

Officers—L. B. Howard, President; C. L. Nelson, Vice President; Chas. H. Lewis, Cashier; Mariem McVey, Assistant Cashier.

Directors—L. B. Howard, Dale H. Parke, W. D. Cochrane, C. L. Nelson, and Chas. H. Lewis.

CALIFORNIA BANK

Incorporated May 26, 1920

666

Officers—A. M. Chaffey, Chairman of the Board; James R. Page, President; W. H. Thomson, Executive Vice President; G. Allan Hancock, A. E. Huntington, Geo. A. J. Howard, H. J. Engelbrecht, C. C. DePledge, T. E. Ivey, Jr., Lewis E. Bliss, J. B. Chaffey, C. A. Barker, Jr., Don S. Williams, F. M. Magee, Vice Presidents; Arthur T. Brett, Cashier; Y. C. Porch, Comptroller; Geo. M. Chelew, H. M. Coffin, Paul Eubank, Homer E. Geis, R. B. Harris, Geo. A. Kern, R. P. Lehmer, H. C. Pratt, J. A. Shine, W. E. Chisholm, D. W. Drew, H. M. French, Floyd L. Geyer, H. E. Hudson, A. A. Lamm, J. G. Maulhardt, M. K. Salmon, L. E. Smith, Junior Vice Presidents; H. M. Coffin, Secretary; E. C. Sterling, Treasurer; Geo. A. Peachman, Auditor; Geo. E. Jones, H. J. Menden, L. B. Pollock, J. H. Steensen, Stockton Veazey, Louis F. Lamont, W. J. Moriarty, H. K. Rose, Gardner Turrill, A. R. Weyer, Assistant Cashiers; Romain P. Burt, H. F. Curry, R. A. Pearce, Francis J. Callinan, B. L. Deibler, M. A. Relyea, L. H. Van Hoorebeke, Assistant Secretaries; H. G. Bunjes, K. G. Freeland, Assistant Comptrollers; Earl K. Simpson, Assistant Auditor.

Directors—Byron J. Badham, R. H. Ballard, Harry J. Bauer, Lewis E. Bliss, Warren B. Bovard, T. P. Breslin, Asa V. Call, A. M. Chaffey, J. B. Chaffey, Leo S. Chandler, W. H. Code, Wilcox Drake, Howard S. Dudley, W. M. Eason, H. J. Engelbrecht, Arnold K. Fitger, A. M. Gibbs, H. M. Gorham, G. Allan Hancock, Paul G. Hoffman, W. S. Hook, Jr., Geo. A. J. Howard, A. E. Huntington, T. E. Ivey, Jr., Geo. B. Jess, A. N. Kemp, C. R. Lutton, R. D. Matthews, James R. Page, A. J. Pickrell, Silsby M. Spalding, Raymond W. Stephens, Jas. O. Sword, E. A. Taylor, W. H. Thomson, Irving M. Walker, and E. R. Wood.

Branches located at: Los Angeles (36), Alhambra, Bell, Beverly Hills, Hollywood (3), Lomita, North Hollywood, Ocean Park, Owensmouth, Pacific Palisades, Reseda, San Gabriel, San Pedro, Santa Monica, Sawtelle, Terminal Island, Van Nuys and Wilmington.

CITIZENS BANK OF SAN PEDRO

Incorporated May 10, 1922

723

Officers—John S. Gibson, Jr., Vice President and Assistant Cashier; C. M. Cason, Cashier and Secretary; Claude Hickman, Treasurer.

Directors—Terry Hickman, Claude Hickman, John Wehrman, C. M. Cason, and John S. Gibson, Jr.

FARMERS' & MERCHANTS' BANK OF WATTS

Incorporated September 4, 1918

645

Officers—C. R. Church, President; Paul Blythe, W. J. Church, J. W. Siler, Vice Presidents; E. H. Rose, Cashier; Fred K. Fretheim, G. J. Sherman, Assistant Cashiers.

Directors—J. W. Siler, C. R. Church, R. F. Church, George Carolus, D. Fields, Paul Blythe, and Z. A. Towne.

GENERAL MOTORS ACCEPTANCE CORPORATION (BRANCH)

Incorporated January 27, 1919 in New York

798

Officers—Alfred H. Swayne, Chairman of the Board; John J. Schumann, Jr., President; Donald M. Spaidal, Ira G. McCreery, Joseph L. Myers, Glyn Davies, August Freise, George F. Benkhart, Charles S. Fiske, Roger G. Hutchison, James H. McMahon, Vice Presidents; Reune Martin, Treasurer; George H. Bartholomew, Secretary; John Thomas Smith, Counsel; F. Stanley Parson, Comptroller and Auditor.

Los Angeles Branch—M. S. Foote, Manager; G. E. Brelin, Assistant Manager.

Directors—Alfred H. Swayne, Donaldson Brown, Albert L. Deane, Lammot du Pont, Pierre S. du Pont, Ira G. McCreery, Seward Prosser, John J. Schumann, Jr., Livingston L. Short, Albert P. Sloan, Jr., and Donald M. Spaidal.

GERMAN AMERICAN SAVINGS BANK OF LOS ANGELES

Incorporated January 3, 1927

834

Officers—Carl L. Schloessmann, President; E. Zitzmann, H. R. Kleinbach, B. A. Walter, and Dave F. Smith, Vice Presidents; B. A. Walter, Secretary; Philip A. Kuhn, Cashier; Karl A. Piper, Assistant Cashier.

Directors—Carl L. Schloessmann, Eduard Stuetz, B. A. Walter, A. B. Ebner, C. H. von Breton, A. Carman Smith, Ernest Grether, H. R. Kleinbach, Wm. Falkenstein, F. O. Martin, C. A. Roesch, C. R. Besser, Emil Holtz, A. V. Handorf, Dave

F. Smith, Harry L. Heffner, E. Zitzmann, John C. Rendler, Chas. W. Olson, Andrew O. Nelson, and Jas. F. Rothgeb.

HOLLYWOOD STATE BANK

Incorporated December 22, 1921

710

Officers—Charles A. Hubbard, President; George McLagen, C. A. Adams, Vice Presidents; C. L. Nelson, Vice President and Cashier; Mercedes Rodman, Secretary and Assistant Cashier; L. B. Howard, Treasurer.

Directors—Charles A. Hubbard, George McLagen, L. B. Howard, R. F. Barnett, L. W. Klinker, W. W. Kerrigan, Dale H. Parke, H. A. Goldman, and Leonard Wilson.

SAN FERNANDO VALLEY BANK

Incorporated December 29, 1921

699

Officers—Olaf Halvorson, President; Fred W. Prince, Executive Vice President; Franz Borchard, Vice President; J. H. Willis, Cashier.

Directors—Olaf Halvorson, Wm. K. English, Franz Borchard, G. A. Allard, and J. H. Willis.

THE SUMITOMO BANK, LIMITED (BRANCH)

Incorporated February 28, 1912, in Japan

805

Officers—T. Shirao, Manager; J. Hirota, Assistant Manager; K. Watanabe, Pro Manager.

Directors—K. Yukawa, N. Yatsushiro, K. Kaka, K. Ohdaira, Baron K. Sumitomo, K. Hori, S. Imamura, S. Koh, and H. Okahashi.

UNION BANK & TRUST CO. OF LOS ANGELES

Incorporated June 22, 1914

610

Officers—Ben R. Meyer, President; Milton E. Getz, J. C. Lipman, A. L. Lathrop, H. F. Hahn, Vice Presidents; P. E. Neuschafer, Cashier; J. W. Lewis, Assistant Vice President; W. C. Neary, W. J. Hunter, W. A. Barr, L. Siegel, T. D. Miles, Assistant Cashiers; Don R. Cameron, Trust Officer; F. H. Kerns, Assistant Trust Officer; W. Watson, Auditor.

Directors—Alfred J. Bayer, Sam Behrendt, Carleton F. Burke, Garrettson Dulin, I. Elsner, Milton E. Getz, H. F. Hahn, Gordon B. Kaufmann, A. L. Lathrop, Herman Levi, J. C. Lipman, Henry W. Louis, A. B. Macbeth, Ben R. Meyer, Alexander Meyer, John Milner, Dr. Wayland A. Morrison, Donald O'Melveny, John O'Melveny, Francisco G. de la Riva, Howard J. Schoder, Reese H. Taylor, and John Treanor.

VENICE SAVINGS BANK

Incorporated July 1, 1905

342

Officers—W. D. Newcomb, Jr., President; E. K. Carrier, Vice President and Cashier; F. J. Hefe, Vice President; Raymond W. Hodge and C. J. Colo, Assistant Cashiers.

Directors—W. D. Newcomb, Jr., E. K. Carrier, R. Navarret, A. J. Rough, and F. J. Hefe.

WASHINGTON COMMERCIAL & SAVINGS BANK

Incorporated March 4, 1927

835

Officers—J. L. Fleming, President; W. G. Driver and E. C. Japs, Vice Presidents; Albert W. Jensen, Cashier; H. C. Trigg, Assistant Cashier.

Directors—J. L. Fleming, G. W. McCune, Walter G. Driver, L. C. Busby, E. C. Japs, J. W. Kirby, W. A. Kunath, H. C. Trigg, A. W. Jensen, and Elias V. Rosenkranz.

WEST SIDE STATE BANK

Incorporated May 18, 1922

731

Officers—Dale H. Parke, President; L. B. Howard, Vice President; F. F. Miller, Cashier and Vice President; A. R. Collins, Assistant Cashier and Secretary; A. A. Normandin, Treasurer.

Directors—C. A. Adams, E. M. Marston, Chas. E. Kaiser, A. A. Normandin, L. B. Howard, W. C. Longstreth, Dale H. Parke, F. F. Miller, and A. C. Patterson.

YORK BOULEVARD STATE BANK

Incorporated December 6, 1922

757

Officers—O. C. Killian, President; Albin Eklof, Vice President; V. A. Smith, Cashier; R. E. Doherty, Assistant Cashier.

Directors—Thomas G. Burt, Herbert T. Cox, Albin Eklof, W. F. Junger, O. C. Killian, J. E. Killian, Hugh McConville, V. A. Smith, and N. M. Venberg.

ALAMEDA COUNTY

CENTRAL SAVINGS BANK OF OAKLAND. OAKLAND

Incorporated September 8, 1891

159

Officers—J. F. Carlston, President; T. A. Crellin, R. M. Fitzgerald, Claud Gatch, E. C. Petersen, Vice Presidents; H. C. Sagehorn, Cashier; Chas. D. Bowman, E. J. Guisto, M. R. Bronner, W. R. Walker, H. W. Sanders, H. S. Williams, Assistant Cashiers.

Directors—J. F. Carlston, T. A. Crellin, Anson S. Blake, A. T. Ellis, R. M. Fitzgerald, W. G. Manuel, John P. Maxwell, Claud Gatch, R. W. Kinney, Dr. O. D. Hamlin, and J. B. Keating.

Branch located at Fifty-ninth street and Telegraph avenue, Oakland.

FARMERS AND MERCHANTS SAVINGS BANK OF OAKLAND. OAKLAND

Incorporated November 12, 1892

182

Officers—Edson F. Adams, President; Geo. S. Meredith, Vice President; F. C. Martens, Vice President, Cashier, Secretary, Treasurer; B. C. Read, Assistant Cashier and Assistant Secretary; John Campe, Assistant Cashier and Assistant Treasurer.

Directors—Edson F. Adams, Chas. D. Bates, W. C. Jurgens, R. A. Leet, F. C. Martens, Geo. S. Meredith, and A. G. Tasheira.

THE BANK OF ALAMEDA COUNTY. ALVARADO

Incorporated December 16, 1916

634

Officers—August May, President; J. R. Blacow, Vice President and Secretary; R. A. Blacow, Cashier; C. M. Christensen, Assistant Cashier.

Directors—August May, J. R. Blacow, F. B. Granger, H. H. Patterson, E. H. Hirsch, A. A. Oliver, and J. A. Silva.

Branches located at Irvington and Niles.

BANK OF HAYWARDS. HAYWARD

Incorporated February 26, 1891

153

Officers—I. B. Parsons, President; F. C. Winton, J. H. Gansberger, Vice Presidents; W. W. Haley, Cashier and Secretary; H. Henningsen, Assistant Cashier and Assistant Secretary.

Directors—I. B. Parsons, F. C. Winton, J. H. Gansberger, W. W. Haley, A. E. Manter, W. H. Meek, F. I. Lemos, and Jacob Harder, Jr.

AMADOR VALLEY SAVINGS BANK. PLEASANTON

Incorporated March 1, 1913

583

Officers—A. B. Pickard, President; H. P. Mohr, Vice President; Claude Smallwood, Cashier; Oather Hampton, Assistant Cashier.

Directors—Randolph Apperson, Adolph Banke, Frank Garatti, Henry P. Mohr, Marshall Nuckolls, A. B. Pickard, Henry Reimers, and Claude Smallwood.

AMADOR COUNTY

AMADOR COUNTY DEVELOPMENT BANK. JACKSON

Incorporated June 12, 1928

858

Officers—L. A. Spinetti, Chairman Board of Directors; F. N. Soracco, President; C. E. Richards, Vice President; F. J. Pottle, Cashier; W. P. Jones, Secretary.

Directors—B. C. Kern, W. P. Jones, Wm. G. Snyder, F. N. Soracco, C. E. Richards, L. A. Spinetti, and S. E. Woodworth.

BANK OF AMADOR COUNTY. JACKSON

Incorporated November 23, 1896

202

Officers—C. L. Culbert, President; C. R. Downs, P. L. Cassinelli, Vice Presidents; T. A. Hedgpeth, Cashier, Secretary and Treasurer; F. J. Payne, R. C. Merwin, Assistant Cashiers; J. E. McLaughlin, Assistant Cashier, Assistant Secretary.

Directors—C. R. Downs, V. Brignola, G. E. Allen, Ralph McGee, J. A. Chichizola, James Grillo, W. D. Tam, P. L. Cassinelli, and C. L. Culbert.

Branches located at: Sutter Creek, Plymouth, and Amador City.

BUTTE COUNTY**BUTTE COUNTY SAVINGS BANK. CHICO**

Incorporated August 14, 1905

347

Officers—Guy R. Kennedy, President; T. J. Bohling, Vice President; J. F. Poeschel, Cashier and Secretary.

Directors—Guy R. Kennedy, Stanley L. Sproul, J. H. Minderman, E. T. Williamson, Wm. J. O'Connor, Ed Harkness, and H. C. Compton.

PEOPLES SAVINGS & COMMERCIAL BANK. CHICO

Incorporated March 30, 1914

608

Officers—J. F. Morehead, President; J. A. Bennett, Vice President; Lee Richardson, Second Vice President; A. H. Sanborn, Cashier; R. C. Uhl, Assistant Cashier.

Directors—J. F. Morehead, J. A. Bennett, Lee Richardson, Jesse Bennett, J. H. Richardson, A. H. Mahon, D. McRae, H. C. Compton, and A. H. Sanborn.

BANK OF OROVILLE. OROVILLE

Incorporated June 28, 1892

177

Officers—C. W. Putnam, President; Carleton Gray, Vice President; L. R. Brown, Cashier; R. G. Stapleton, R. N. Hellmann, E. J. Leggett, Assistant Cashiers.

Directors—C. W. Putnam, Carleton Gray, E. F. Mitchell, R. A. Leonard, and F. B. Wagner.

CALAVERAS COUNTY**CENTRAL BANK OF CALAVERAS. SAN ANDREAS**

Incorporated March 27, 1922

720

Officers—C. J. Tiscornia, President; W. S. Dennis, Vice President; F. A. Meyer, Cashier; J. A. Serra, Assistant Cashier.

Directors—C. J. Tiscornia, W. S. Dennis, F. A. Meyer, A. Domenghini, Giacomo Oneto, J. A. Smith, Fred N. Beal, Thos. E. McSorley, Wm. W. Ellinwood, J. F. Tower, and J. A. Serra.

COLUSA COUNTY**THE COLUSA COUNTY BANK. COLUSA**

Incorporated December 28, 1927

849

Officers—T. Harrington, President; Fred W. Schutz, Vice President; T. Crane, Secretary; T. Crane, Cashier.

Directors—T. Harrington, Fred W. Schutz, J. L. Browning, I. S. Losey, T. Crane, and C. F. Dillman.

Branches located at: Maxwell, Grimes, and Princeton.

FIRST SAVINGS BANK OF COLUSA. COLUSA

Incorporated February 13, 1902

231

Officers—J. M. Henderson, Jr., President; Everett Bowes, Cashier; L. A. Mace, Assistant Cashier.

Directors—J. M. Henderson, Jr., Clara C. Packer, J. L. Mendehall, Ella Packer Morse, and Everett Bowes.

CONTRA COSTA COUNTY**THE ANTIOCH BANK OF SAVINGS. ANTIOCH**

Incorporated November 12, 1910

507

Officers—J. A. West, President; J. G. Prewett, Vice President; Herbert A. West, Cashier; V. M. Parachini and M. Irwin, Assistant Cashiers.

Directors—J. A. West, J. G. Prewett, Herbert A. West, John McAravy, O. E. Klengel, B. B. Horr, and Wm. Uren.

BANK OF MARTINEZ. MARTINEZ

Incorporated October 7, 1873

64

Officers—W. A. Hale, President; J. E. Rodgers, Vice President; F. R. Jones, Cashier and Secretary-Treasurer; W. D. Dockstader, P. D. Butcher, Jas. C. Hanna, Assistant Cashiers.

Directors—W. A. Hale, J. E. Rodgers, A. B. Tinning, Edwin Merrithew, Thos. B. Fernandez.

BANK OF OAKLEY. OAKLEY

Incorporated August 6, 1920

671

Officers—J. H. Shaw, President; W. H. Hall, Vice President; P. A. Anderson, Cashier and Treasurer; F. C. Anderson, Secretary.

Directors—J. H. Shaw, E. J. Sinclair, W. H. Hale, P. A. Anderson, and F. C. Anderson.

BANK OF PINOLE. PINOLE

Incorporated October 28, 1905

356

Officers—E. M. Downer, President; S. S. MacKinlay, R. H. Standish, E. D. Armstrong, Vice Presidents; L. E. Hart, Cashier, Secretary, Treasurer, Manager; T. W. Hutchison, W. E. Lewis, A. D. Dern, Celia Hansen, Assistant Cashiers.

Directors—E. M. Downer, L. E. Hart, S. S. MacKinlay, R. H. Standish, E. D. Armstrong, A. Roy Heise, S. J. Cleys, Jeremiah Mahoney, M. L. Fernandez, and W. A. Davis.

Branches located at: Crockett, Rodeo, and Port Costa.

THE MECHANICS BANK OF RICHMOND. RICHMOND

Incorporated August 3, 1907

360

Officers—E. M. Downer, President; J. F. Carlston, E. M. Tilden, Geo. Thornton, Jr., Vice Presidents; Willard S. Poage, Cashier; Ernest Emmrich, Auditor and Assistant Cashier; S. R. Macdonald, Assistant Cashier.

Directors—E. M. Downer, E. M. Tilden, J. F. Brooks, F. A. Kales, J. F. Carlston, H. A. Johnston, G. N. Rooker, J. F. Galvin, and Geo. Thornton, Jr.

Branches located at Fairmount and San Pablo avenues and Potrero and San Pablo avenues, El Cerrito.

FRESNO COUNTY**KINGSBURG BANK. KINGSBURG**

Incorporated February 2, 1911

515

Officers—J. L. Norman, Chairman of Board; C. E. Fosberg, President; Philip G. Peterson, Vice President; O. E. Peterson, Secretary, Treasurer and Cashier; W. C. Nelson, Assistant Cashier.

Directors—J. L. Norman, C. E. Fosberg, Philip G. Peterson, John Peterson, A. T. Carlson, Fred G. Anderson, and O. E. Peterson.

GLENN COUNTY**BANK OF WILLOWS. WILLOWS**

Incorporated September 2, 1880

86

Officers—Ellis J. Levy, President; James Boyd, C. F. Byrd, Vice Presidents; C. R. Wicks, Secretary-Cashier; E. M. Garrison, P. R. Merrill, Assistant Cashiers.

Directors—Ellis L. Levy, James Boyd, C. F. Byrd, C. B. Johnson, E. C. Longmire, T. Harrington, and C. R. Wickes.

HUMBOLDT COUNTY**THE BANK OF EUREKA. EUREKA**

Incorporated October 4, 1889

131

Officers—C. H. Palmtag, President; Coll Deane, Vice President; C. F. Edson, Secretary-Treasurer and Cashier; E. A. Melanson and J. E. Locke, Assistant Cashiers.

Directors—H. H. Bell, L. B. Campton, H. W. Cole, Coll Deane, Geo. E. Hanson, J. M. Hutcheson, H. C. Nelson, C. H. Palmtag, R. D. Porter, N. Thogersen, and W. J. Wrigley.

THE SAVINGS BANK OF HUMBOLDT COUNTY. EUREKA

Incorporated October 4, 1889

132

Officers—C. H. Palmtag, President; Coll Deane, Vice President; T. R. Dinsmore, Cashier; C. F. Edson, Secretary and Treasurer; H. F. Madsen and S. F. Matthias, Assistant Cashiers.

Directors—H. H. Bell, L. B. Campton, H. W. Cole, Coll Deane, Geo. E. Hanson, J. M. Hutcheson, H. C. Nelson, C. H. Palmtag, R. D. Porter, N. Thogersen, and W. J. Wrigley.

FERNDALE BANK. FERNDALE

Incorporated February 17, 1893

184

Officers—F. N. Rasmussen, President, Cashier and Treasurer; R. H. Smith, Vice President; E. P. Calanchini, S. Christensen, Assistant Cashiers; Ross B. Ring, Secretary.

Directors—Ph. Calanchini, R. H. Edwards, E. B. Lytel, P. J. Petersen, F. N. Rasmussen, J. H. Ring, J. A. Shaw, R. H. Smith, and W. T. Smith.

RUSS-WILLIAMS BANKING COMPANY. FERNDALE

Incorporated November 17, 1909

477

Officers—Frank G. Williams, President; George M. Brice, Wm. N. Russ, Vice Presidents; R. S. Feenaty, Cashier, Secretary, Treasurer; R. A. Grinsell, Assistant Cashier.

Directors—George M. Brice, R. S. Feenaty, Chris. P. Hansen, Wm. N. Russ, and Frank G. Williams.

FORTUNA STATE BANK. FORTUNA

Incorporated December 31, 1926

837

Officers—H. W. McWhorter, President; F. A. Leach, Vice President; E. E. Hill, Secretary, Treasurer, Cashier.

Directors—H. W. McWhorter, F. A. Leach, E. E. Hill, Frank Dunn, A. F. Hanna, Geo. E. Hanson, R. G. Wise, K. L. Gilson, and R. F. Fisher.

BANK OF LOLETA. LOLETA

Incorporated September 7, 1910

461

Officers—R. O. Dickson, President; W. F. Dickson, Vice President; A. W. Stewart, Cashier.

Directors—R. O. Dickson, W. F. Dickson, Geo. D. Herrick, C. S. Rasmussen, and A. W. Stewart.

IMPERIAL COUNTY**THE HOLTVILLE BANK. HOLTVILLE**

Incorporated December 23, 1910

514

Officers—S. E. Shaw, President; D. B. Roberts, Vice President; G. H. Mills, Cashier, Secretary and Treasurer.

Directors—S. E. Shaw, O. N. Shaw, D. B. Roberts, R. W. Hoover, and Porter N. Ferguson.

KERN COUNTY**GROWERS SECURITY BANK. DELANO**

Incorporated September 20, 1920

672

Officers—Rodney L. Turner, President; Harry R. DeVenney, E. A. Roberts, Vice Presidents; E. A. Henley, Cashier; Dorothy Cave, Assistant Cashier.

Directors—Harry R. DeVenney, Rodney L. Turner, Jerry P. Shields, B. F. Sradley, A. Perelli-Minetti, Frederick W. Welsh, David L. Shifflet, W. J. Wallace, and Frank Panero.

STATE BANK OF TAFT. TAFT

Incorporated November 13, 1922

748

Officers—H. F. Owen, President; L. D. Bachelder, Vice President and Manager; Chas. L. Woods, Treasurer; H. J. Crossan, Cashier, Secretary; E. G. Hoffman, Assistant Cashier.

Directors—H. F. Owen, Chas. L. Woods, Stanley Abel, J. C. Ramsey, W. G. Harris, C. W. Johnston, and F. C. Macomber.
Branch located at Fellows.

BANK OF TEHACHAPI. TEHACHAPI

Incorporated September 16, 1892

178

Officers—Phil Marx, President; Albert Ancker, Vice President; W. R. Powers, Cashier; Madaline Capdeville, Assistant Cashier.

Directors—Phil Marx, Albert Ancker, G. Koutroulis, R. B. Freeman, and W. R. Powers.

LAKE COUNTY

THE BANK OF LAKE. LAKEPORT

Incorporated March 19, 1874

68

Officers—Fred A. Greene, President; W. C. Moore, J. L. Annette, Vice Presidents; D. W. Greene, Secretary and Cashier; F. Louise Nordyke, Assistant Cashier.

Directors: Fred A. Greene, W. E. Greene, W. C. Moore, J. L. Annette, C. W. Bacon, F. W. Dorn, and Burt G. Sayre.

BANK OF UPPER LAKE. UPPER LAKE

Incorporated August 4, 1921

693

Officers—R. H. Sneed, Chairman of the Board; J. A. Youngreen, President; G. W. Johnson and J. B. Baker, Vice Presidents; Marion Y. Bucknell, Cashier and Secretary, J. A. Youngreen, Treasurer.

Directors—R. H. Sneed, J. A. Youngreen, G. W. Johnson, J. B. Baker, G. W. Kiblinger, and Marion Y. Bucknell.

LASSEN COUNTY

BANK OF LASSEN COUNTY. SUSANVILLE

Incorporated October 29, 1892

181

Officers—F. E. Humphrey, President; C. B. Clark, Jno. B. Spalding, Vice Presidents; C. H. Bridges, Vice President, Cashier, Treasurer; N. G. Mathews, Assistant Cashier, Secretary; C. M. Hall, Assistant Cashier.

Directors—F. E. Humphrey, C. B. Clark, Jno. B. Spalding, C. H. Bridges, P. J. Goumaz, J. M. Doyle, and N. G. Mathews.

LOS ANGELES COUNTY (EXCLUSIVE OF CITY OF LOS ANGELES)

SECURITY BANK OF ALHAMBRA. ALHAMBRA

Incorporated May 16, 1927

839

Officers—J. F. Sartori, President; L. A. Norris, C. M. Church, G. C. Marshall, Edward Elliott, Vice Presidents; J. R. Jones, Cashier; Edmund W. Pugh, Secretary; J. R. Jones, Assistant Secretary.

Directors—C. M. Church, L. A. Norris, Edmund W. Pugh, W. W. Cottle, John G. Carey, J. F. Sartori, J. R. Jones, W. D. Longyear, John T. Cooper, J. A. Marchant, G. C. Marshall, and Edward Elliott.

AZUSA VALLEY SAVINGS BANK. AZUSA

Incorporated August 20, 1891

158

Officers—J. B. Stair, President; W. W. Heth, E. H. Philleo, Vice Presidents; Wm. J. Holden, Cashier; L. F. Anderson, Assistant Cashier.

Directors—W. W. Heth, V. M. Greever, J. B. Stair, T. H. Knapp, M. T. Durrell, A. R. Powell, and E. H. Philleo.

BALDWIN PARK SAVINGS BANK. BALDWIN PARK

Incorporated January 9, 1924

799

Officers—R. W. Whitcomb, President; F. G. Winans, Vice President; Geo. R. Mayland, Cashier.

Directors—J. S. Bacon, F. T. Heintz, H. M. Kendall, Geo. R. Mayland, Dan Reichard, R. W. Whitcomb, F. G. Winans, and A. Yarnell.

ATLANTIC AVENUE BANK. BELL

Incorporated September 5, 1922

734

Officers—Percy W. Wilson, President; J. E. Kenefick, Vice President; Miles Hutchinson, Cashier and Secretary.

Directors—Percy W. Wilson, J. E. Kenefick, Dr. O. M. Moore, H. A. Bell, F. L. Whitelock, F. M. White, E. Palmer Tucker, B. L. Strauss, and John C. Samson.

BANK OF COMMERCE. BELVEDERE

Incorporated September 23, 1922

738

Officers—M. H. Schumacher, President; F. C. Legrand, Vice President and Cashier; H. S. Safranek, Secretary and Assistant Cashier.

Directors—M. H. Schumacher, F. C. Legrand, F. G. Baker, H. C. Tucker, R. C. Lowe, H. S. Safranek, and Frank Halberg.

BELVEDERE STATE BANK. BELVEDERE

Incorporated November 21, 1922

747

Officers—Warren T. Potter, President; D. C. Thomas, Vice President and Cashier; Frank T. M. Ladan, Assistant Cashier.

Directors—R. M. Ashman, H. B. Ragan, Dr. J. P. Mortensen, H. H. Townsend, P. C. Turman, S. N. Pierson, P. Westergard, D. C. Thomas, and Warren T. Potter.

BURBANK STATE BANK. BURBANK

Incorporated June 20, 1929

863

Officers—L. A. Dymond, President; T. D. Buffington, Val A. Bonney, Vice Presidents; E. A. Pendarvis, Cashier; A. G. Graham, Assistant Cashier.

Directors—L. A. Dymond, T. D. Buffington, Val A. Bonney, E. A. Pendarvis, and J. D. Baer.

COVINA VALLEY SAVINGS BANK. COVINA

Incorporated April 1, 1901

220

Officers—W. M. Griswold, President; M. Leonhardt, Vice President; J. D. Coles, Cashier, Secretary, Treasurer; M. Lucile Gloege, Assistant Cashier.

Directors—F. P. Baldosser, J. R. Elliott, W. M. Griswold, H. M. Houser, J. O. Houser, C. J. Hurst, and M. Leonhardt.

LOS NIETOS VALLEY BANK. DOWNEY

Incorporated July 20, 1891

157

Officers—W. C. Springer, President and Treasurer; Frank Burke and Hogan Willeford, Vice Presidents; M. H. Baker, Cashier and Secretary; R. G. Walling, Assistant Cashier and Assistant Secretary.

Directors—W. C. Springer, Frank Burke, Hogan Willeford, M. H. Baker, J. H. Ardis, Q. J. Rowley, James K. Tweedy, W. M. Booth, and Xelis Gephart.

EL SEGUNDO STATE BANK. EL SEGUNDO

Incorporated January 27, 1912

542

Officers—S. F. Shumaker, President; Edward Elliott, Vice President; Fred B. Neeland, Cashier.

Directors—S. F. Shumaker, Edward Elliott, Fred B. Neeland, H. B. Raney, and C. F. Seidel.

FARMERS AND MERCHANTS BANK OF GARDENA. GARDENA

Incorporated April 24, 1920

664

Officers—Robert Robertson, President; R. B. Harper, Vice President; J. D. Adams, Cashier and Secretary; J. N. Blake, Assistant Cashier.

Directors—J. D. Adams, J. N. Blake, F. R. Carrell, R. B. Harper, J. K. Lawler, P. Robertson, R. Robertson, H. M. Stone, and E. O. Weed.

THE FIRST SAVINGS BANK OF GLENDORA. GLENDORA

Incorporated January 13, 1908

429

Officers—E. E. Gard, President; C. C. Warren, C. W. Richardson, Vice Presidents; C. W. Chamberlain, Secretary-Cashier.

Directors—E. E. Gard, C. C. Warren, C. W. Richardson, C. W. Chamberlain, A. M. Bernhardt, J. A. Jones, R. B. Bidwell, and Charles Ragan.

GLENDORA BANK. GLENDORA

Incorporated December 8, 1884

96

Officers—W. D. Isenberg, President; J. W. Cullen, First Vice President; A. B. Venberg, Second Vice President; J. O. Mills, Cashier; W. H. Stone, Assistant Cashier.
 Directors—W. D. Isenberg, J. W. Cullen, A. B. Venberg, L. G. Shelton, Mans Hopper, J. W. Isenberg, and H. H. Loose.

FIRST BANK OF HERMOSA BEACH. HERMOSA BEACH

Incorporated January 3, 1913

579

Officers—R. E. Matteson, President; Irving H. Hellman, Vice President; G. S. Thatcher, Vice President and Cashier; R. D. Cowley, Secretary and Assistant Cashier; C. E. Cummings, Branch Manager and Assistant Cashier.
 Directors—R. E. Matteson, G. S. Thatcher, F. L. Ryder, Irving H. Hellman, and J. P. Luxford.
 Branch located at Second and Camino Real, Hermosa Beach.

BANK OF INGLEWOOD. INGLEWOOD

Incorporated November 26, 1926

828

Officers—S. M. Greene, President; Newcomb Condee and E. B. Harris, Vice Presidents; R. F. Lamb, Cashier; T. G. Stevens, E. D. Boone, Roland E. Robbins, Assistant Cashiers.
 Directors—E. B. Harris, S. M. Greene, Newcomb Condee, R. F. Lamb, T. G. Stevens, M. J. Mertens, Louis Hardin, Jr., H. D. Moseley, and H. H. Zillgitt.
 Branch located at 6425 Angeles Mesa Drive, Los Angeles.

FIRST EXCHANGE STATE BANK. INGLEWOOD

Incorporated January 7, 1925

810

Officers—A. F. Netzel, President; R. Earl Miller, Chairman of Board; A. H. Robbins, Ross Walker, Henry Krabbenschmidt, J. R. Mayer, Vice Presidents; Charles Kellogg, Cashier; W. E. Carr, Assistant Cashier.
 Directors—A. F. Netzel, M. B. Garton, Ralph Norton, E. S. Dixon, A. F. Monroe, Ross Walker, R. Earl Miller, B. L. Cook, L. E. Leuzinger, W. W. Hodgkins, and Thomas Barnes.
 Branches located at: Hawthorne, Lawndale, and 11001 So. Main street, Los Angeles.

THE FARMERS AND MERCHANTS BANK OF LA VERNE. LA VERNE

Incorporated December 21, 1915

621

Officers—L. C. Klinzman, President; R. L. Davis, H. E. Belcher, Vice Presidents; J. E. Davis, Cashier.
 Directors—L. C. Klinzman, R. L. Davis, H. E. Belcher, Arthur Durward, Stanley E. Barnes, Walter K. Kryder, E. R. Blickenstaff, and W. H. Neher.

CITIZENS STATE BANK OF LONG BEACH. LONG BEACH

Incorporated April 20, 1923

776

Officers—H. M. Turner, President; Frank Merriam, A. F. Cherokee, Vice Presidents; Chas. L. Heartwell, Treasurer; Fred W. Cleland, Assistant Cashier.
 Directors—Frank Merriam, Anton F. Cherokee, Grant Thornbergh, Chas. L. Heartwell, Carl E. Slatt, Frank Linnell, Chas. A. Reed, Benj. H. Morrison, H. M. Turner, Jas. Sheely, and Thomas Maurice.

FARMERS AND MERCHANTS BANK OF LONG BEACH. LONG BEACH

Incorporated November 21, 1907

427

Officers—C. J. Walker, President; A. R. Montgomery, Gus A. Walker, Vice Presidents; C. E. Huntington, Vice President and Cashier; F. A. Ziegler, R. E. Jennings, E. H. Archer, V. W. Sylvester, E. O. Miller, O. E. Wesenberg, D. L. Robbins, R. B. Avery, Assistant Cashiers; D. B. Williams, Auditor.
 Directors—C. J. Walker, C. E. Huntington, T. W. Williams, W. H. Dunn, and B. W. Hahn.
 Branch located at 3136 East Anaheim street, Long Beach.

WESTERN TRUST AND SAVINGS BANK. LONG BEACH

Incorporated February 13, 1920

662

Officers—Ralph H. Clock, President; Geo. L. Craig, Chas. H. Tucker, Jay L. Reed, Vice Presidents; W. A. Harlan, Vice President, Cashier and Assistant Secretary;

W. F. Herman, Secretary, Treasurer and Assistant Cashier; Frank C. Blair, Assistant Cashier; C. C. Auge, Trust Officer and Assistant Secretary.

Directors—N. H. Anderson, J. W. Black, Ralph H. Clock, Geo. L. Craig, Jas. G. Craig, J. C. Farnham, W. A. Harlan, Jay L. Reed, Chas. H. Tucker, and C. A. Wiley.

BANK OF SANTA FE SPRINGS. LOS NIETOS

Incorporated January 5, 1923

756

Officers—L. B. Howard, President; Jno. J. Cox, Vice President; J. F. Oldham, Cashier, Secretary.

Directors—L. B. Howard, Jno. J. Cox, C. V. McClintock, J. R. Hyans, and J. F. Oldham.

STATE BANK OF MANHATTAN BEACH. MANHATTAN BEACH

Incorporated July 18, 1922

730

Officers—E. C. Kambe, President; Wm. A. Reetz, Vice President; H. C. Brown, Secretary and Cashier.

Directors—George H. Kern, H. C. Brown, E. C. Kambe, W. W. Wilson, and Wm. A. Reetz.

THE MAYWOOD BANK. MAYWOOD

Incorporated December 27, 1927

850

Officers—H. Stanley Benedict, Chairman; F. M. White, President; Charles Kramer, Vice President; Roy O. Franklin, Cashier; Roy O. Franklin, Secretary.

Directors—H. Stanley Benedict, F. M. White, Charles Kramer, Chas. T. Sims, M. H. Paige, Charles H. Johnston, and E. E. Pratt.

CITIZENS BANK OF MONROVIA. MONROVIA

Incorporated May 20, 1926

821

Officers—T. C. Rogers, President; R. E. Frith, James G. Maxwell, Vice Presidents; C. H. Banks, Vice President and Cashier; F. R. Schallert, A. J. Lee, Assistant Cashiers.

Directors—T. C. Rogers, R. E. Frith, James G. Maxwell, C. H. Banks, Harry E. Klein, C. H. Anson, W. H. McCune, Jr., J. H. Milligan, George H. Williams, Louis S. Menge, and Herbert J. Evans.

FIRST STATE BANK OF MONTEBELLO. MONTEBELLO

Incorporated March 31, 1923

777

Officers—Geo. S. Dodge, President and Chairman of Board; Arthur E. Zigler, Vice President, Cashier, Secretary and Treasurer; Clara E. Carney, Assistant Cashier, Assistant Secretary.

Directors—Fred T. Beaty, B. E. Coffman, S. J. Ellis, Walter F. Malone, Wm. H. Yerigan, Geo. S. Dodge, and Arthur E. Zigler.

NORWALK COMMERCIAL AND SAVINGS BANK. NORWALK

Incorporated January 31, 1923

783

Officers—L. B. Lewis, President; W. A. Johnson, Vice President; L. C. Marshall, Cashier; Earl C. Myer, Secretary; Agnes Marshall, Assistant Cashier.

Directors—John S. Baker, Julia M. Baker, L. B. Lewis, Ralph Nottingham, E. G. Paddison, E. E. Owen, W. A. Johnson, and Earl C. Myer.

CITIZENS SAVINGS BANK OF PASADENA. PASADENA

Incorporated September 26, 1912

573

Officers—W. H. Hubbard, President; M. Vilas Hubbard, Vice President; H. D. Machin, Cashier; H. W. Lindsay, J. L. Pardridge, and C. E. Burke, Assistant Cashiers; W. F. Flory, Assistant to President and Auditor.

Directors—W. H. Hubbard, M. Vilas Hubbard, H. D. Machin, John C. Coy, Roy R. Munger, Ward Rubendall, and Harvey J. Forbes.

FIRST TRUST AND SAVINGS BANK OF PASADENA. PASADENA

Incorporated September 14, 1901

226

Officers—H. I. Stuart, Chairman of Board; J. S. Macdonnell, President; W. D. Lacey, Chief Trust Officer and Vice President; J. E. Whitehouse, John McDonald, G. R. McComb, J. D. Mackerras, H. C. Hotaling, Vice Presidents; Robt. C. Wente, R. D. Wilfong, Paul Washburn, Roger M. Bone, Trust Officers; H. A. Colyer, H. C. Schaffer, R. H. Whitehouse, G. H. Wynkoop, H. L. Margerum, Assistant Cashiers.

Directors—F. G. Cruickshank, Stuart W. French, H. C. Hotaling, Nelson A. Howard, W. D. Lacey, W. L. Leishman, J. S. Macdonnell, F. H. Macpherson, F. C. E. Mattison, John McDonald, John McWilliams, Jr., R. M. Modisette, Don C. Porter, Charles H. Prisk, Joseph F. Rhodes, T. W. Smith, and C. B. Voorhis.

Branches located at 305 E. Colorado street and 85 E. Colorado street, Pasadena.

PASADENA SAVINGS BANK. PASADENA

Incorporated May 28, 1923

784

Officers—Ira J. Holloman, President; W. D. Townsend and Fred E. Vanderhoff, Vice Presidents; H. G. Farrar, Cashier and Assistant Secretary; A. F. Stevens, Chairman of Board; M. Piesinger, Secretary-Treasurer.

Directors—A. F. Stevens, F. H. Spencer, R. B. McCurdy, H. G. Farrar, Fred E. Vanderhoff, M. Piesinger, W. M. Franklin, Ira J. Holloman, and W. D. Townsend.

POMONA COMMERCIAL & SAVINGS BANK. POMONA

Incorporated July 7, 1904

302

Officers—E. J. Sandford, President; A. E. Huntington, Vice President; D. B. Woodbridge, Cashier.

Directors—Arthur T. Brett, J. B. Chaffey, A. E. Huntington, W. S. Hufford, Geo. B. Jess, E. J. Sandford, D. B. Woodbridge.

PUENTE SAVINGS BANK. PUENTE

Incorporated January 27, 1917

636

Officers—W. S. Lower, President; C. J. Taylor, S. H. Robinson, Vice Presidents; Jo R. Paden, Assistant to President; Geo. L. Lower, Cashier and Secretary.

Directors—W. S. Lower, S. H. Robinson, C. J. Taylor, C. R. Bras, J. F. Mullender, and J. A. Rowland.

AMERICAN COMMERCIAL AND SAVINGS BANK OF REDONDO BEACH. REDONDO BEACH

Incorporated December 29, 1922

780

Officers—J. L. Gabriel, President; Dr. R. W. Schaffer, Vice President; Katherine Wallace, Assistant Cashier.

Directors—Paul E. Temple, J. L. Gabriel, R. W. Schaffer, Henry R. Barriat, Joseph G. Moodie, and Katherine Wallace.

RIVERA STATE BANK. RIVERA

Incorporated May 5, 1910

493

Officers—L. W. Houghton, President; Osburn Burke, Vice President; F. H. Tieskoetter, Cashier, Secretary and Treasurer; Helen Elliott, Assistant Cashier.

Directors—Osburn Burke, G. W. Goodell, L. W. Houghton, E. S. Johnson, T. E. Newlin, Geo. E. Triggs, F. H. Tieskoetter.

FIRST STATE BANK OF ROSEMEAD. ROSEMEAD

Incorporated December 7, 1928

861

Officers—J. J. Geib, President; L. A. Leavitt, Vice President; S. R. Krom, Cashier; H. A. Geib, Assistant Cashier; Fred W. Kelsey, Secretary; F. A. Wyman, Treasurer.

Directors—J. J. Geib, L. A. Leavitt, S. R. Krom, J. R. Scherer, F. A. Wyman, A. E. Hart, and C. E. Morris.

SAN DIMAS SAVINGS BANK. SAN DIMAS

Incorporated July 3, 1911

524

Officers—W. A. Johnstone, President; Frank H. Harwood and L. S. Taylor, Vice Presidents; Fay C. Marchant, Secretary and Cashier; R. W. Teague, Assistant Secretary and Assistant Cashier; Hattie H. Offield and Clark Thomas, Assistant Cashiers.

Directors—W. A. Johnstone, Frank H. Harwood, L. S. Taylor, J. J. Maehtlen, W. H. Collins, H. E. Walker, and Fay C. Marchant.

MARINE BANK OF SANTA MONICA. SANTA MONICA

Incorporated May 6, 1911

519

Officers—Herman Michel, President; H. A. Kehler, Vice President; W. A. Blackburn, Cashier; Kenneth Hills, Assistant Cashier.

Directors—A. C. Corrington, H. A. Kehler, Chas. J. Lick, Austin McFadden, Herman Michel, Arthur C. Verge, and H. H. Wetzel.

Branch located at Ocean Park.

SANTA MONICA SAVINGS BANK. SANTA MONICA

Incorporated February 7, 1928

851

Officers—Ferdinand R. Bain, President; Aubrey E. Austin, Max Markowitz, Vice Presidents; R. Bruce Hunter, Cashier; R. Sherman Hunter, Assistant Cashier.
 Directors—Ferdinand R. Bain, Aubrey E. Austin, Max Markowitz, Vincent Morgan, Dr. Wm. R. Mahood, and R. Bruce Hunter.

SIERRA MADRE SAVINGS BANK. SIERRA MADRE

Incorporated May 16, 1922

721

Officers—H. E. Allen, President; Chas. S. Kersting, Vice President; W. H. Ingraham, Cashier; M. F. Seeley, Assistant Cashier.
 Directors—H. E. Allen, W. S. Andrews, C. W. Forman, F. H. Hartman, W. S. Hull, Chas. S. Kersting, and C. W. Yerxa.

FIRESTONE PARK STATE BANK. SOUTH GATE

Incorporated May 23, 1928

855

Officers—S. M. Dudlext, President; Fred J. Theriot, John J. Craig, Vice Presidents; J. V. Hogan, Cashier; L. F. Sandschulte, Assistant Cashier.
 Directors—S. M. Dudlext, Fred J. Theriot, John J. Craig, J. V. Hogan, Geo. W. C. Baker, C. H. Ellison, and J. W. Shope.

TUJUNGA VALLEY BANK. TUJUNGA

Incorporated November 7, 1921

695

Officers—Emil Kirchner, President; Geo. C. Buck, Harry J. Thomas, Vice Presidents; Lauren C. Shaffer, Cashier-Secretary; P. P. Correll, Assistant Cashier.
 Directors—Geo. C. Buck, W. J. Buckley, G. J. Fischer, M. V. Hartranft, Emil Kirchner, Harry J. Thomas, and Addison E. Wells.

BANK OF WEST HOLLYWOOD. WEST HOLLYWOOD

Incorporated March 24, 1924

808

Officers—David E. Fulwider, President; G. D. Thompson, Vice President; C. E. Elfstrom, Secretary and Treasurer.
 Directors—David E. Fulwider, G. D. Thompson, C. E. Elfstrom, C. B. Edington, C. F. Hoppe, and Geo. M. Bennethum.

REPUBLIC BANK. WEST HOLLYWOOD

Incorporated December 28, 1922

767

Officers—F. M. Douglass, Sr., President; W. G. Culberth, Vice President; F. M. Douglass, Jr., Cashier; L. W. Sheard, Harold E. Fisher, Assistant Cashiers.
 Directors—F. M. Douglass, Sr., W. G. Culberth, J. Ross Charles, F. C. Ferry, L. J. Durfy, J. M. Guiley, and H. T. Wayne.
 Branch located at 8901 Sunset boulevard, West Hollywood.

HOME SAVINGS BANK OF WHITTIER. WHITTIER

Incorporated October 31, 1903

279

Officers—A. C. Johnson, Chairman of Board; C. B. Johnson, President; L. M. Sawyer, Walter E. Butler, Vice Presidents; M. A. MacLean, Cashier.
 Directors—Walter E. Butler, J. A. Cole, H. Demarest, T. L. Gooch, A. C. Johnson, C. B. Johnson, M. A. MacLean, Ralph J. Reed, L. M. Sawyer, Herbert E. Tebbetts, E. M. Wheatland, and D. C. Andrews.

MARIN COUNTY**THE MILL VALLEY BANK. MILL VALLEY**

Incorporated September 14, 1927

853

Officers—Thomas J. Sewell, President; Ralston L. White, John Burt, Vice Presidents; Walter H. Robinson, Secretary; Walter J. Swenson, Cashier.
 Directors—John Burt, O. C. Cappellmann, Delmar S. Clinton, Adolph Eberhart, Douglas A. Nye, Walter H. Robinson, Thomas J. Sewell, and Ralston L. White.

NOVATO BANK. NOVATO

Incorporated July 30, 1913

594

Officers—Jas. B. Burdell, President; Hermann Rudolff, Vice President; G. D. Morrison, Cashier, Secretary, Treasurer; Geo. L. Hall, Assistant Cashier.

Directors—Jas. B. Burdell, Hermann Rudolff, A. D. Scott, F. J. Silva, D. J. Ryan, O. W. Hall, and W. P. Murray.

BANK OF SAN RAFAEL. SAN RAFAEL

Incorporated December 23, 1910

511

Officers—M. J. Pedrotti, President; E. B. McNear, Vice President; W. P. Murray, Vice President and Cashier; A. C. Latno, Wm. Crane, Assistant Cashiers.

Directors—M. J. Pedrotti, E. B. McNear, W. P. Murray, A. M. Newhall, J. A. Saunders, and M. T. Freitas.

MENDOCINO COUNTY**BANK OF COVELO. COVELO**

Incorporated February 21, 1920

663

Officers—J. S. Rohrbough, President; G. M. Biggar, Vice President; J. D. Rohrbough, Cashier and Secretary; J. L. Dunlap, Assistant Cashier.

Directors—J. S. Rohrbough, G. M. Biggar, D. P. English, E. A. Gravier, and W. P. Thomas.

BANK OF POINT ARENA. POINT ARENA

Incorporated June 9, 1905

338

Officers—C. F. O'Brien, President; A. D. Pitts, Vice President; P. W. Haggren, Cashier; C. L. Kendall, Treasurer; C. J. Buchanan, Secretary and Assistant Cashier.

Directors—C. F. O'Brien, A. D. Pitts, C. L. Kendall, C. J. Buchanan, and J. W. Kingren.

SAVINGS BANK OF MENDOCINO COUNTY. UKIAH

Incorporated November 23, 1903

284

Officers—Charles M. Mannon, President; Arthur L. Tracy, Vice President and Treasurer; William Bromley, Cashier and Secretary; R. E. Shimmin, Manager Hopland Branch; O. R. Archer, F. Cameron Bull, Mabel Williams, Assistant Cashiers.

Directors—Charles M. Mannon, Arthur L. Tracy, William Bromley, James B. Mannon, and Rena B. Stout.

Branch located at Hopland.

BANK OF WILLITS. WILLITS

Incorporated April 11, 1904

296

Officers—Charles M. Mannon, President; W. H. Baechtel, Vice President, Cashier and Treasurer; J. E. Tuck, Secretary, Assistant Cashier; Miss Beatrice O. Johnson, Assistant Cashier.

Directors—Charles M. Mannon, R. C. J. Ritschel, W. A. S. Foster, James B. Mannon, and W. H. Baechtel.

MERCED COUNTY**LE GRAND BANK. LE GRAND**

Incorporated April 1, 1913

585

Officers—E. T. Cunningham, President; F. A. Bondshu, Vice President; A. J. Grasmoe, Secretary and Cashier.

Directors—E. T. Cunningham, F. A. Bondshu, R. A. Carr, D. I. Waltz, Leslie Kahl, and Geo. Schwinn.

MODOC COUNTY**MODOC COUNTY BANK. ALTURAS**

Incorporated August 13, 1907

416

Officers—F. E. Bush, President; R. R. Baker, Vice President; C. G. Lowell, Vice President and Treasurer; Henry Skaug, Cashier; George S. Coonrod, O. W. Boyd, R. E. Routson, Assistant Cashiers.

Directors—F. E. Bush, R. R. Baker, L. E. McCully, C. G. Lowell, F. A. Ash, Henry Kober, Wm. Munroe, O. D. Morgan, and W. C. Garrett.

Branches located at Cedarville and Fort Bidwell.

MONTEREY COUNTY**THE BANK OF CARMEL. CARMEL**

Incorporated May 16, 1923

790

Officers—T. A. Work, President; C. O. Goold, A. Stewart, Vice Presidents; C. L. Berkey, Cashier; A. F. Halle, Assistant Cashier.

Directors—T. A. Work, C. O. Goold, A. Stewart, Silas W. Mack, and J. A. Sparolini.

MONTEREY BANK. MONTEREY

Incorporated March 26, 1928

856

Officers—Gouverneur Morris, President; George Harper, Vice President; E. E. James, Cashier-Secretary-Treasurer.

Directors—Gouverneur Morris, George Harper, E. E. James, H. A. Hansen, Eugene C. Marble, and J. G. Burnette.

SECURITY STATE BANK OF PACIFIC GROVE. PACIFIC GROVE

Incorporated January 8, 1907

124

Officers—E. C. Smith, President; P. H. Smith, Vice President; A. O. Gates, Cashier.

Directors—E. C. Smith, P. H. Smith, and A. O. Gates.

MONTEREY COUNTY TRUST & SAVINGS BANK. SALINAS

Incorporated March 22, 1917

637

Officers—A. C. Hughes, President; H. E. Abbott, Vice President; R. F. Roberts, Vice President-Cashier-Secretary-Treasurer; R. L. Hughes, Louis Vidoroni, J. E. Abernethy, Vice Presidents.

Directors—H. E. Abbott, Henry F. Dickinson, Chapman Foster, J. H. Gross, Geo. P. Henry, E. E. Hitchcock, A. C. Hughes, L. W. Sanborn, and L. A. Wilder.

Branches located at: Carmel, Castroville, Gonzales, and King City.

ORANGE COUNTY**THE SOUTHERN COUNTY BANK. ANAHEIM**

Incorporated September 20, 1912

571

Officers—J. W. Phelps, President; A. Nagel, Vice President; H. A. Hawley, Vice President, Secretary, Cashier; James A. Fay, Treasurer; E. P. Folsom, Assistant Secretary, Assistant Cashier; Silas S. Orr, Louis A. Fry, Bert M. Wells, Assistant Cashiers.

Directors—Wm. Abplanalp, J. D. Cleminson, James A. Fay, Paul Frahm, H. A. Hawley, F. C. Herbert, Chas. E. Jones, Geo. B. Miller, A. Nagel, A. W. Phelps, J. W. Phelps, F. P. Sappington, Wm. Schumacher, J. H. Sotow, and H. E. Warren.

Branches located at: El Monte, Buena Park, and Cypress.

BANK OF BALBOA. BALBOA

Incorporated September 27, 1922

739

Officers—F. C. Ferry, M.D., President; J. A. Gant, J. A. Beek, D. J. Dodge, Vice Presidents; Robert W. Bailey, Cashier-Secretary; E. W. Harmer, F. A. Gayden, R. E. Turner, Assistant Cashiers; Roy L. Davis, Manager, Costa Mesa Branch.

Directors—F. C. Ferry, M.D., J. P. Greeley, C. B. Diehl, Paul B. Ellsworth, N. O. Mellott, C. W. TeWinkle, J. A. Gant, J. A. Beek, and D. J. Dodge.

Branch located at Costa Mesa.

CITIZENS BANK OF GARDEN GROVE. GARDEN GROVE

Incorporated December 23, 1921

704

Officers—H. A. Lake, President; P. D. Brady, Vice President; L. W. Schauer, Cashier, Secretary and Treasurer.

Directors—H. A. Lake, P. D. Brady, L. W. Schauer, C. S. Holt, and Chas. A. Andres.

HOME STATE BANK OF HUNTINGTON BEACH. HUNTINGTON BEACH

Incorporated March 27, 1923

774

Officers—S. R. Bowen, Chairman of the Board; J. K. McDonald, President; E. G. Conrad, Vice President; P. B. Hess, Cashier; O. A. Mosier, Assistant Cashier; L. W. Blodget, Counsel.

Directors—S. R. Bowen, J. K. McDonald, E. G. Conrad, P. B. Hess, L. W. Blodget, Quincy Cass, Willis H. Warner, R. C. Turner, and C. H. Howard.

CITIZENS BANK OF LAGUNA BEACH. LAGUNA BEACH

Incorporated March 12, 1923

778

Officers—Dr. B. B. Mason, President; A. B. McCord, Cashier, Secretary; E. H. Beaver, Assistant Cashier and Assistant Secretary.

Directors—Dr. B. B. Mason, C. D. Bronner, Thomas C. Cummings, Roy W. Peacock, and H. W. Planalp.

ORANGE SAVINGS BANK. ORANGE

Incorporated March 16, 1906

377

Officers—W. D. Granger, Chairman of the Board; H. L. Haynes, President; J. R. Porter, Fred Struck, E. W. Bolinger, Vice Presidents; F. M. Gulick, Cashier; B. S. Brubaker, Assistant Cashier.

Directors—D. C. Pixley, W. D. Granger, H. L. Haynes, W. F. Crist, Dr. A. H. Domann, Fred Struck, C. F. Newton, J. R. Porter, E. W. Bolinger, D. F. Campbell, and Ed. H. Dierker.

THE FARMERS & MERCHANTS SAVINGS BANK OF SANTA ANA. SANTA ANA

Incorporated June 18, 1919

651

Officers—W. B. Williams, President; W. B. Tedford, Vice President; Alex. Brownridge, Cashier and Secretary; E. P. Stafford, Assistant Cashier and Assistant Secretary; J. H. Metzgar and A. D. Colver, Assistant Cashiers; A. C. Bowers, Treasurer.

Directors—W. B. Williams, A. C. Bowers, A. J. Crookshank, W. B. Tedford, John L. Wheeler, T. E. Stephenson, A. B. Rousselle, R. E. Larter, and Alex. Brownridge.

FIRST STATE BANK OF SAN JUAN CAPISTRANO. SAN JUAN CAPISTRANO

Incorporated April 6, 1923

800

Officers—R. W. Whitaker, President and Cashier; Foster S. Post, Vice President; Julia Errecarte, Secretary and Treasurer, Assistant Cashier.

Directors—Ralph D. Lacoe, Jr., Foster S. Post, C. S. Hutson, H. Halladay, Ferris F. Kelley, Julia Errecarte, and R. W. Whitaker.

CALIFORNIA STATE BANK OF SEAL BEACH. SEAL BEACH

Incorporated October 9, 1922

750

Officers—W. D. Miller, President; J. C. Ord, J. J. Denni, Vice Presidents; C. A. Miller, Cashier.

Directors—W. D. Miller, J. C. Ord, J. J. Denni, E. J. Hughes, Jas. A. Graham, W. J. Towner, and Nelson McCook.

PLACER COUNTY**PLACER COUNTY BANK. AUBURN**

Incorporated October 5, 1887

111

Officers—Alden Anderson, President; Geo. McAulay, A. H. Schnabel, Vice Presidents; H. S. Clegg, Cashier, Secretary, Treasurer; E. S. Birdsall, A. F. Sandrock, Assistant Cashiers.

Directors—Alden Anderson, Geo. McAulay, A. H. Schnabel, E. S. Birdsall, Joseph Johnson, F. S. Stevens, and H. E. Butler.
Branch located at Newcastle.

THE BANK OF LINCOLN. LINCOLN

Incorporated March 31, 1902

237

Officers—B. C. Musser, President; Walter V. Hayt, Vice President; J. A. Bannister, Cashier; A. M. Seifert, Assistant Cashier.

Directors—Hans Andresen, Kate A. Haenny, Walter V. Hayt, B. C. Musser, Walter A. Reynolds, Andy Rasmussen, and F. M. Van Dyke.

CITIZENS BANK OF ROSEVILLE. ROSEVILLE

Incorporated April 25, 1930

865

Officers—M. J. Royer, President; E. B. Huskinson, F. L. Forlow, R. J. Howard, Geo. S. Cryder, Porter Taylor, Vice Presidents; I. LeRoy Burns, Cashier, Secretary.

Directors—Alden Anderson, M. J. Royer, E. B. Huskinson, W. E. Purdy, H. A. Crockard, A. P. Clark, Ed Garbolino, G. P. DeKay, and F. L. Forlow.

PLUMAS COUNTY

INDIAN VALLEY BANK. GREENVILLE

Incorporated January 2, 1912

541

Officers—W. B. Perry, President; R. E. Lozano, Cecilia M. Chamberlain, Vice Presidents; Cecelia M. Chamberlain, Cashier; W. G. Adams, Assistant Cashier.

Directors—W. B. Perry, J. Baccala, C. M. Chamberlain, R. E. Lozano, Icie A. Quigley, Pearl Lawrence, and J. A. Perry.

PLUMAS COUNTY BANK. QUINCY

Incorporated September 2, 1903—Reincorporated March 26, 1930

276

Officers—A. H. Bar, President; H. S. Lee, Vice President; J. N. Stephan, Secretary; H. H. Bar, Cashier and Treasurer; R. A. Bar, Assistant Cashier; Amelia C. Roberts, Assistant Cashier; Gilbert Palmer, Manager Portola Branch.

Directors—A. H. Bar, H. S. Lee, J. N. Stephan, C. J. Lee, W. J. Clinch, F. G. Gansner, and H. H. Bar.

Branch located at Portola.

RIVERSIDE COUNTY

CITIZENS BANK OF ARLINGTON. ARLINGTON

Incorporated September 27, 1907

422

Officers—C. E. Brouse, President; S. H. Herrick, W. G. Fraser, Vice Presidents; J. W. Wells, Cashier, Secretary and Treasurer; E. C. Bennett, Assistant Cashier and Assistant Secretary.

Directors—C. E. Brouse, F. O. Dolson, W. G. Fraser, R. B. Hampson, S. H. Herrick, W. A. Johnson, C. L. Reynolds, F. A. Tetley, J. W. Wells, E. H. Wood, and C. Van Zwalenburg.

BANK OF BEAUMONT. BEAUMONT

Incorporated May 13, 1908

435

Officers—K. R. Smoot, President; R. P. Stewart, J. A. Kelly, E. J. Gillis, Vice Presidents; E. F. Nolting, Cashier; H. W. Morrison, Assistant Cashier.

Directors—K. R. Smoot, R. P. Stewart, J. A. Kelly, E. J. Gillis, and E. F. Nolting.

CITIZENS BANK. CORONA

Incorporated November 5, 1890

148

Officers—Geo. E. Snidecor, Cashier; E. D. Hicks, C. R. Emerson, Assistant Cashiers.

Directors—T. C. Jameson, T. O. Andrews, Geo. E. Snidecor, R. L. Willits, L. L. Andrews, Perle T. Glass, and F. E. Snidecor.

ELSINORE STATE BANK. ELSINORE

Incorporated November 4, 1926

827

Officers—R. L. Goetz, President; Wm. S. McGill, Vice President; H. D. Jenkins, Manager.

Directors—R. L. Goetz, Wm. S. McGill, H. B. King, H. D. Jenkins, S. H. Coogan, and S. H. Gunder.

FARMERS & MERCHANTS BANK. HEMET

Incorporated May 15, 1907

407

Officers—I. B. Gibbel, President; H. H. Spaulding, Vice President; C. B. Covell, Secretary and Cashier; Thos. J. Fletcher, Assistant Cashier.

Directors—C. B. Covell, Thos. J. Fletcher, I. B. Gibbel, J. G. Nelson, H. H. Spaulding, W. G. Stevenson, and O. E. Stone.

BANK OF PERRIS. PERRIS

Incorporated November 20, 1908

470

Officers—C. R. Stewart, President; T. L. Lanier, Vice President; W. G. Stewart, Cashier; Freda O. Stewart, Secretary.

Directors—W. W. Stewart, Harry Hughes, T. L. Lanier, C. R. Stewart, and W. G. Stewart.

SECURITY SAVINGS BANK OF RIVERSIDE. RIVERSIDE

Incorporated June 5, 1907

408

Officers—S. H. Herrick, Chairman; W. G. Fraser, President; C. E. Brouse, F. A. Tetley, Vice Presidents; C. O. Evans, Cashier; C. W. Derby, Assistant Cashier and Secretary; H. L. Hicks, M. E. Bonham and W. G. Mathews, Assistant Cashiers.

Directors—C. E. Brouse, F. O. Dolson, W. G. Fraser, R. B. Hampson, S. H. Herrick, W. A. Johnson, C. L. Reynolds, F. A. Tetley, J. W. Wells, E. H. Wood, and C. Van Zwalenburg.

FIRST SAVINGS BANK OF SAN JACINTO. SAN JACINTO

Incorporated July 21, 1911

526

Officers—E. O. Ingalls, President; John Shaver, Vice President; Harry C. Dane, Cashier; Helen L. Wilhelm, Assistant Cashier.

Directors—C. E. Brouse, B. H. Crow, John Shaver, Chas. A. Auld, M. S. Glasser, E. O. Ingalls, Earl H. Ingalls, Henry M. Jones, and Mark Worden.

COACHELLA VALLEY STATE BANK. THERMAL

Incorporated December 11, 1920

682

Officers—J. W. Newman, President; W. D. Gibbs, Vice President; C. S. Ward, Cashier.

Directors—J. W. Newman, W. D. Gibbs, Robbins Russel, Clarence C. Harbaugh, and Mary J. Newman.

SACRAMENTO COUNTY**BANK OF COURTLAND. COURTLAND**

Incorporated April 12, 1919

650

Officers—W. C. Kesner, President; Geo. K. Adams, Vice President; Harvey Warren, Cashier; D. R. Arrasmith, Assistant Cashier.

Directors—W. C. Kesner, F. E. Hollister, Geo. K. Adams, W. J. Edinger, John Krull, Joe Green, and Harvey Warren.

FAIROAKS BANK. FAIROAKS

Incorporated April 27, 1909

449

Officers—G. C. Hubbell, President; A. Van Maren, Vice President; Frances F. Hubbell, Cashier.

Directors—G. C. Hubbell, A. Van Maren, E. H. Buffum, Guy P. Van Maren, and Frances F. Hubbell.

BANK OF FOLSOM. FOLSOM

Incorporated November 14, 1910

504

Officers—I. Hinkle, President; J. L. Patterson, Vice President; H. Clemensen, Secretary, Cashier and Treasurer.

Directors—I. Hinkle, J. L. Patterson, G. A. Bauer, A. Turner, W. M. Rumsey, Jr., J. T. Wall, and H. Clemensen.

BANK OF GALT. GALT

Incorporated April 5, 1912

550

Officers—W. C. Anderson, President and Cashier; F. M. Janes, Vice President; Charles L. Genasci, Assistant Cashier and Secretary; M. B. Anderson, Assistant Cashier.

Directors—W. C. Anderson, F. M. Janes, Charles L. Genasci, M. B. Anderson, and W. B. Sawyer.

CALIFORNIA TRUST AND SAVINGS BANK. SACRAMENTO

Incorporated November 21, 1912

577

Officers—C. F. Dillman, Chairman of Board; Fred W. Kiesel, President; A. B. Carter, Vice President and Cashier; F. H. Pierce, Fred L. Martin, J. I. Brunschweiler, C. C. Cotter, J. F. Azevedo, J. C. Wilson, H. M. Weston, Vice Presidents; Chas. S. King, F. A. Roblin, D. A. Sherwin, E. J. Rader, W. J. Kamenzind, J. W. Haley, T. V. Dunn, D. Hodge, Assistant Cashiers; Roy W. Blair and C. M. Adams, Trust Officers.

Directors—C. F. Dillman, W. C. Wright, H. A. Heilborn, F. J. Ruhstaller, C. J. Mathews, J. L. Nagle, Geo. J. Meister, R. T. Devlin, Clarence Breuner, E. L. Shelly, John S. Brown, Marshal Hale, A. E. Miller, John Clauss, F. F. Thomson, Emery Oliver, W. R. Pentz, Robert Swanston, W. F. Geary, Scott Ennis, J. R. Kruse, A. B. Carter, and F. W. Kiesel.

Branches located at: North Sacramento, Arbuckle, Ione, and Loomis.

CITIZENS BANK OF SACRAMENTO. SACRAMENTO

Incorporated October 30, 1909

475

Officers—H. C. Muddox, President; H. C. Bortorff, Vice President; Russell House, Cashier.

Directors—Geo. C. Bassett, H. C. Bortorff, Elmer F. Christophel, David Hill, Sr., Geo. L. Muddox, H. C. Muddox, and G. E. Zoller.

THE SUMITOMO BANK OF CALIFORNIA. SACRAMENTO

Incorporated March 3, 1925

811

Officers—N. Yatsushiro, President; T. Hiraoka, Vice President; A. Ando, Cashier-Secretary.

Directors—N. Yatsushiro, T. Shirao, Marcel E. Cerf, C. E. Baen, and T. Hiraoka.

BANK OF ALEX BROWN. WALNUT GROVE

Incorporated July 30, 1913

595

Officers—John S. Brown, President; Arthur A. Brown, Vice President; A. C. Schumacher, Cashier; Stanford B. Brown, Assistant Cashier.

Directors—John S. Brown, Arthur A. Brown, A. F. Brown, Stanford B. Brown, and A. C. Schumacher.

SAN BERNARDINO COUNTY**FIRST BANK OF HIGHLAND. HIGHLAND**

Incorporated March 28, 1904

293

Officers—J. B. Gill, President; M. M. Randall, Vice President; J. M. Spaulding, Cashier and Secretary-Treasurer; K. M. Pennock, Assistant Cashier.

Directors—J. B. Gill, M. M. Randall, J. W. Corwin, W. F. Grow, G. T. Henslee, D. H. Richardson, W. H. Roddick, J. C. Smith, and J. L. Yarnell.

SAN BERNARDINO VALLEY BANK. SAN BERNARDINO

Incorporated December 2, 1889

134

Officers—T. F. Brioady, President; J. E. Woods, Vice President and Cashier; John T. Ward, E. T. Plummer, A. J. Weld, Paul V. Howell, Assistant Cashiers.

Directors—G. E. Atkins; T. F. Brioady, W. M. Claypool, Ed Cram, S. O. Ferguson, I. N. Gilbert, W. A. Hull, Frank D. Keller, D. C. Russell, and J. E. Woods.

Branches located at Barstow and Needles.

THE SAN BERNARDINO COUNTY SAVINGS BANK. SAN BERNARDINO

Incorporated April 27, 1903

265

Officers—J. B. Gill, President; R. E. Roberts, A. M. Ham, Vice Presidents; J. H. Wilson, Cashier and Secretary; M. C. Smith, Assistant Cashier.

Directors—J. B. Gill, R. E. Roberts, A. M. Ham, H. B. Smith, W. M. Parker, T. W. Frye, J. C. Ralphs, Jr., J. G. Knapp, and E. H. Swing.

SAN DIEGO COUNTY**BANK OF EAST SAN DIEGO. SAN DIEGO**

Incorporated June 25, 1923

791

Officers—J. L. McCurdy, President; E. S. Litchfield, Vice President and Cashier; E. E. Scott, Assistant Cashier.

Directors—J. L. McCurdy, E. S. Litchfield, M. J. Baxman, W. M. Alberty, Chas. E. Walker, Norman E. Martin, and G. I. Kaasa.

CUYAMACA STATE BANK. EL CAJON

Incorporated November 5, 1907

426

Officers—C. S. Judson, President; Harry H. Hill, Vice President; A. Rossberg, Cashier; S. Hawes, Assistant Cashier.

Directors—C. S. Judson, Harry H. Hill, W. D. Hall, H. E. Maydole, and A. Rossberg.

LAKESIDE COMMERCIAL AND SAVINGS BANK. LAKESIDE

Incorporated November 25, 1921

713

Officers—A. W. Hall, President; L. G. Scott, Vice President; Floyd Bosworth, Secretary.

Directors—L. G. Scott, Harold Bacon, H. S. Kibbey, A. W. Norton, George W. Gibson, Floyd Bosworth, and A. W. Hall.

BANK OF SOUTHERN CALIFORNIA. LA MESA

Incorporated December 31, 1926

831

Officers—F. J. Belcher, Jr., President; W. B. Whitcomb, G. H. Schmidt, Vice Presidents; L. J. Heitkam, Cashier; J. L. Hobel, Assistant Cashier.

Directors—F. J. Belcher, Jr., William Clayton, Eugene Daney, R. C. Dastner, P. H. Goodwin, E. D. Miller, A. F. Sonka, H. L. Sullivan, and D. F. Garrettson.

**CALIFORNIA SAVINGS & COMMERCIAL BANK OF SAN DIEGO.
SAN DIEGO**

Incorporated March 12, 1927

840

Officers—I. I. Irwin, President; Oscar Irwin, Vice President; Otto Jaeger, Cashier; Howard E. Hopkins, Assistant Cashier.

Directors—I. I. Irwin, Oscar Irwin, Wm. G. Mirow, George Neale, Edmund Mayer, Rawson J. Pickard and I. T. Davidson (deceased).

SAN DIEGO TRUST & SAVINGS BANK. SAN DIEGO

Incorporated April 15, 1889

108

Officers—M. T. Gilmore, President; J. W. Sefton, Jr., C. L. Reed, E. F. Farnsworth, D. N. Millan, Vice Presidents; C. W. Wilson, Vice President and Cashier; N. R. Morison, Vice President and Trust Officer; C. E. Cragin, J. A. Edelbrock, E. D. Clapp, and G. P. Swennes, Assistant Cashiers; C. S. Morgan, M. G. Richardson, B. S. Chase, Assistant Trust Officers; A. C. Wells, Manager, Bond Department.

Directors—W. M. Crouse, A. A. Frost, P. L. Gildred, M. T. Gilmore, T. C. Hammond, M. F. Heller, H. Hotchkiss, N. R. Morison, Nat Rogan, J. W. Sefton, Jr., F. W. Stearns, and C. W. Wilson.

SECURITY TRUST AND SAVINGS BANK OF SAN DIEGO. SAN DIEGO

Incorporated August 14, 1913

596

Officers—C. H. Martin, President; A. J. Sutherland, Vice President and Cashier; P. C. Kelley, Vice President; O. E. Darnall, Vice President and Secretary; R. E. Bixby, Vice President and Trust Officer; M. W. Donohue, Benj. A. Euker, Assistant Cashiers; L. M. Arey, Assistant Secretary.

Directors—Chas. Wm. Brown, M. D., Ben L. Elliott, J. Lee Cathcart, C. H. Martin, L. M. Arey, Thomas A. Davis, Fred E. Lindley.
Branches located at Chula Vista, Escondido, and Fifth and University, San Diego.

THE BORDER BANK. SAN YSIDRO

Incorporated February 11, 1926

823

Officers—Baron Long, President; C. Berner, Vice President; Geo. H. Langworthy, Cashier and Secretary; James Fung, Assistant Cashier and Assistant Secretary.

Directors—Baron Long, C. Berner, O. J. L. Arsenaull, Julius M. Rosenfield, Joseph Caplin, W. Richards, and E. Martinez.

SAN JOAQUIN COUNTY

ESCALON STATE BANK. ESCALON

Incorporated June 13, 1912

560

Officers—S. J. Irwin, President; C. M. Carlson, Vice President; H. L. Morgensen, Cashier; Esther Hulteen Strand, Assistant Cashier.

Directors—S. J. Irwin, C. M. Carlson, C. T. Brayton, Otto Peterson, B. Bonelli, and H. L. Morgenson.

FARMERS AND MERCHANTS BANK OF LODI. LODI

Incorporated May 24, 1916

626

Officers—J. B. Gundert, President; H. C. Lange, Lot Lachenmaier, Jacob Kurtz, Vice Presidents; E. J. Mettler, Treasurer; S. B. Duea, Cashier; C. A. Wishek, Assistant Cashier.

Directors—J. B. Gundert, H. C. Lange, Lot Lachenmaier, Jacob Kurtz, E. J. Mettler, E. F. Handel, and J. M. Miller.

BANK OF MANTECA. MANTECA

Incorporated May 18, 1918

644

Officers—Arbor Barth, President; J. M. Lindsay, Vice President; George Williams, Cashier.

Directors—Arbor Barth, J. M. Lindsay, George Williams, John A. Mendosa, John G. Hain, George Finkbohner, and J. M. Toomey.

STOCKTON SAVINGS AND LOAN BANK. STOCKTON

Incorporated August 12, 1867. Reincorporated February 13, 1925

45

Officers—E. L. Wilhoit, President; Thomas E. Connolly, Vice President; R. L. Eberhardt, Vice President and Cashier; Carroll G. Grunsky, Vice President and Trust Officer; J. F. McClory, Secretary and Assistant Cashier; Paul Stark Smith, A. N. Draper, W. T. Lewis, Assistant Cashiers.

Directors—E. L. Wilhoit, Thomas E. Connolly, A. W. Simpson, Jr., Geo. W. Grupe, A. F. Roberts, Ralph C. Jeannelle, Albert T. Minahen, M. D. Eaton, Thomas F. Baxter, C. Parker Holt, Samuel Kahn, Dewey R. Powell, John Hancock, C. B. Orvis, and Carroll G. Grunsky.

UNION SAFE DEPOSIT BANK. STOCKTON

Incorporated April 21, 1897

203

Officers—E. C. Stewart, President; J. A. Plummer, Vice President; C. E. Stewart, Cashier.

Directors—E. C. Stewart, J. A. Plummer, C. E. Stewart, Otto von Detten, John W. Moore, John A. Merz, Forrest Foote, W. F. Sinclair, Geo. F. Hudson, J. L. Blossom, and R. B. Haley.

Branch located at Lockeford.

SAN LUIS OBISPO COUNTY

BANK OF CAMBRIA. CAMBRIA

Incorporated January 29, 1903

241

Officers—Amos Smithers, President; B. Corda, Vice President; J. F. Stewart, Cashier; Geo. S. Dickie, Secretary.

Directors—Wm. Bordine, B. Corda, Geo. S. Dickie, W. M. Lyons, M. L. Mayfield, Amos Smithers, and J. F. Stewart.

SAN MATEO COUNTY**SAN MATEO COUNTY BANK. REDWOOD CITY**

Incorporated December 14, 1903

286

Officers—Lee T. Ross, President; A. D. Walsh, Vice President; Edward T. Harrison, Vice President and Cashier; T. N. Thompson, Assistant Cashier.

Directors—A. D. Walsh, E. Avenalli, L. A. Behrens, Lee T. Ross, C. G. Lambert, J. B. Perry, Edward T. Harrison, Z. T. Thorning, Hall C. Ross, and Henry A. Beegeer.

BANK OF SOUTH SAN FRANCISCO. SOUTH SAN FRANCISCO

Incorporated May 27, 1905

333

Officers—I. H. Potter, President; H. L. Haaker, S. Lombardi, Vice residents; E. N. Fourcans, Cashier-Secretary.

Directors—I. H. Potter, H. L. Haaker, S. Lombardi, E. N. Fourcans, D. W. Ratto, H. C. Kirk, E. P. Kauffmann, A. Hynding, and T. L. Hickey.

SANTA BARBARA COUNTY**SANTA YNEZ VALLEY BANK. SOLVANG**

Incorporated May 8, 1913

590

Officers—Harald Harkson, President; P. B. Montanaro, Vice President; Soren Madsen, Cashier, Secretary and Treasurer.

Directors—Harald Harkson, P. B. Montanaro, Jas. D. Lowsley, Alden March Boyd, Marcus Nielsen, William H. Cooper, and Harold H. Davis.

SANTA CLARA COUNTY**BANK OF MILPITAS. MILPITAS**

Incorporated August 4, 1911

530

Officers—E. P. Giacomazzi, President; F. O. Reed, Vice President; A. L. Crabb, Cashier.

Directors—E. P. Giacomazzi, F. O. Reed, A. L. Crabb, J. F. Smith, J. W. Smith, E. A. Smith, C. Brandt, E. M. Giacomazzi, and C. L. Witten.

SANTA CRUZ COUNTY**PEOPLES SAVINGS BANK. SANTA CRUZ**

Incorporated April 26, 1892

175

Officers—Dr. P. T. Phillips, President; Charles E. Towne, First Vice President; J. H. Garrett, Second Vice President; L. F. Hinds, Cashier, Secretary and Treasurer; A. J. Thorp, T. P. Williams, Assistant Cashiers.

Directors—P. T. Phillips, Charles E. Towne, J. H. Garrett, J. H. Hauschildt, L. F. Hinds, W. O. Kerrick, and Joseph Riordan.

SANTA CRUZ BANK OF SAVINGS AND LOAN. SANTA CRUZ

Incorporated March 1, 1870

51

Officers—Bruce L. Sharpe, President; Porter Sesnon, Ed. Daubenbis, Vice Presidents; Geo. S. Tait, Jr., Vice President, Cashier, Secretary, Treasurer; John E. Costella, Assistant Cashier.

Directors—Bruce L. Sharpe, Porter Sesnon, W. A. Horton, Walter C. Byrne, S. Waldo Coleman, Stephen F. Gilman, and Benjamin J. Blaisdell.

PAJARO VALLEY SAVINGS BANK. WATSONVILLE

Incorporated July 18, 1888

116

Officers—C. A. Palmtag, President; J. E. Porter, Vice President; L. H. Lopes, Cashier; J. S. Dondero, H. V. Kadderly, Assistant Cashiers.

Directors—C. A. Palmtag, J. E. Porter, A. J. Wilson, W. N. Cumming, E. P. Pfingst, Frank Rodgers, and T. E. Trafton.

SHASTA COUNTY**THE REDDING SAVINGS BANK. REDDING**

Incorporated March 23, 1910

487

Officers—E. C. Frisbie, President; W. D. Tillotson, Vice President; Ed. S. Reynolds, Secretary-Cashier.

Directors—E. C. Frisbie, W. D. Tillotson, Edwin Moore, Mark Firth, and J. A. Young.

SIERRA COUNTY**SIERRA VALLEY BANK. LOYALTON**

Incorporated September 1, 1906

309

Officers—Chas. Dubourdieu, President; Alessio Ramelli, Vice President; S. H. Sherwood, Cashier; L. H. Palmerton, Assistant Cashier.

Directors—Chas. Dubourdieu, Alessio Ramelli, Albert B. Church, Raffaele Dotta, and S. H. Sherwood.

SISKIYOU COUNTY**BUTTE VALLEY STATE BANK. DORRIS**

Incorporated June 26, 1908

436

Officers—J. D. Waltz, President; Charles Bernath, Vice President; Wm. G. Hagelstein, Secretary, Treasurer, Cashier; Clifford W. Sevits, Assistant Cashier.

Directors—J. D. Waltz, Charles Bernath, Wm. G. Hagelstein, Geo. R. Pheneger, and John Stuart.

SCOTT VALLEY BANK. FORT JONES

Incorporated February 4, 1902

230

Officers—M. C. Beem, President; Geo. Wm. Smith, Vice President; W. T. Young, Secretary and Branch Manager; R. A. Walker, Cashier; H. A. Green, Assistant Branch Manager.

Directors—M. C. Beem, Geo. Wm. Smith, Chas. H. Green, W. T. Young, and E. F. Reichman.

Branch located at Etna Mills.

MONTAGUE BANKING COMPANY. MONTAGUE

Incorporated December 26, 1906

394

Officers—E. F. Reichman, President; W. A. Simon, Vice President and Cashier.

Directors—E. F. Reichman, W. A. Simon, E. D. Terwilliger, O. H. Reichman, and Isaac S. Davis.

BANK OF MT. SHASTA. MT. SHASTA

Incorporated June 4, 1923

789

Officers—Louis Solari, President; J. M. Schuler, First Vice President; Chas. Capifoni, Cashier and Secretary; E. W. Kennedy, Assistant Cashier.

Directors—Louis Solari, Chas. Capifoni, Bob Casalta, J. M. Schuler, and Wm. P. Geisendorfer.

SOLANO COUNTY**NORTHERN SOLANO SAVINGS BANK. DIXON**

Incorporated December 12, 1911

540

Officers—P. M. Doyle, President; R. E. L. Stephens, Vice President; A. C. Madden, Cashier; Ernest B. Young, Gladys Clark, Assistant Cashiers.

Directors—P. M. Doyle, R. E. L. Stephens, A. C. Madden, W. R. Madden, J. J. Clark, Stuart Grady, J. L. Kilkenney, Otto Eggert, and J. P. Thomsen.

SOLANO COUNTY BANK. FAIRFIELD

Incorporated November 3, 1928

860

Officers—F. C. McInnis, President; Claus Mangels, Vice President; J. C. McGinnis, Cashier; E. L. Dearborn, Secretary.

Directors—F. C. McInnis, Claus Mangels, J. E. Freitas, T. H. Loney, D. E. Pyle, J. K. Lambie, and E. L. Dearborn.

BANK OF RIO VISTA. RIO VISTA

Incorporated April 12, 1904

297

Officers—Dan McCormack, President; Alden Anderson, Vice President; F. E. Mitchell, Cashier; V. J. Josselyn, Assistant Cashier.

Directors—Dan McCormack, Alden Anderson, Tom McCormack, W. H. Allen, A. C. Harvie, H. J. Dirr, A. M. Larsen, Peter Hamilton, and F. E. Mitchell.

THE DELTA BANK. RIO VISTA

Incorporated November 1, 1922

749

Officers—J. M. Henderson, Jr., President; John Rush, Vice President; Howard Heringer, Secretary and Cashier; Rose Leslie, Assistant Cashier.

Directors—J. M. Henderson, Jr., John Rush, Max Kuhn, G. Baldocchi, and W. A. Callaghan.

THE VACAVILLE SAVINGS BANK. VACAVILLE

Incorporated October 26, 1910

503

Officers—W. B. Attkisson, President; S. P. Dobbins, Vice President; E. C. Andrews, Secretary; M. W. Brazelton, Cashier; M. Rago, H. B. Dresser, Assistant Cashiers.

Directors—W. B. Attkisson, E. C. Andrews, M. W. Brazelton, F. H. Clark, S. P. Dobbins, E. H. McMillan, and Chas. Neil.

SONOMA COUNTY**BANK OF GUERNEVILLE. GUERNEVILLE**

Incorporated October 31, 1905

358

Officers—A. B. Swain, President; H. B. Fuller, G. N. Bech, P. S. Hollingsworth, Vice Presidents; H. B. Fuller, Cashier; H. L. Hotle, Assistant Cashier.

Directors—A. B. Swain, P. S. Hollingsworth, T. C. Mellersh, J. T. Coon, J. P. De Carly, Geo. H. Hall, and F. P. Doyle.

Branch located at Monte Rio.

EXCHANGE BANK. SANTA ROSA

Incorporated April 3, 1890

138

Officers—F. P. Doyle, President; J. W. Clark, J. R. Edwards, F. J. Pool, H. F. Wilson, Vice Presidents; A. J. LeBaron, Cashier; W. C. Watson, C. W. Reinking, Assistant Cashiers.

Directors—J. W. Clark, J. R. Edwards, T. J. Hutchinson, F. J. McNamara, F. J. Pool, F. P. Doyle, and C. J. Tauzer.

Branch located at Windsor.

THE ANALY SAVINGS BANK. SEBASTOPOL

Incorporated February 18, 1904

288

Officers—A. B. Swain, President; A. F. Cochran, Geo. N. Bech, Vice Presidents; H. B. Fuller, Vice President and Cashier; Lowell Petersson, E. L. Maddocks, Thos. Silk, Assistant Cashiers.

Directors—A. B. Swain, A. F. Cochran, H. B. Fuller, F. P. Doyle, Thos. Silk, Henry Hess, and Joe Valentine.

Branch located at Forestville.

SEBASTOPOL SAVINGS BANK. SEBASTOPOL

Incorporated December 18, 1909. Reincorporated April 5, 1930

494

Officers—W. W. Monroe, President; Geo. P. McNear, Vice President; E. N. Paulson, Cashier; G. E. Burch, Secretary and Treasurer.

Directors—W. W. Monroe, Geo. P. McNear, E. N. Paulson, D. D. Sinclair, D. V. Williams, G. E. Burch, and E. Denman McNear.

STANISLAUS COUNTY**BANK OF CERES. CERES**

Incorporated March 29, 1911

517

Officers—V. D. Whitmore, President; W. R. Service, Vice President; Arthur L. Harris, Cashier, Secretary and Treasurer; Jacob O. Bowman, Assistant Cashier.

Directors—V. D. Whitmore, W. R. Service, Arthur L. Harris, F. W. Moffet, W. W. Giddings, H. E. Service, and T. E. Wilson.

THE BANK OF HUGHSON. HUGHSON

Incorporated November 9, 1910

502

Officers—A. N. Crow, President; A. A. Galt, Vice President and Treasurer; C. L. Galt, Cashier; M. A. Galt, Assistant Cashier.

Directors—A. N. Crow, A. A. Galt, F. M. Hudelson, J. T. Halford, and C. L. Galt.

MODESTO TRUST AND SAVINGS BANK. MODESTO

Incorporated June 22, 1928

857

Officers—W. W. Giddings, President; Geo. A. Cressey, Vice President-Treasurer; W. W. Cox, C. D. Swan, Vice Presidents; N. H. Ford, Cashier-Secretary; E. H. Tienken, C. W. Sikes, C. R. Peterson, Assistant Cashiers.

Directors—W. W. Giddings, W. W. Cox, Geo. A. Cressey, C. M. Maze, C. R. Tillson, E. L. Sherman, Geo. A. Threlfall, L. J. Maddux, and J. D. Patterson.

BANK OF NEWMAN. NEWMAN

Incorporated May 4, 1903

266

Officers—E. S. Wangenheim, President; L. J. Newman, Vice President; F. S. Powell, Vice President and Cashier; E. C. Hansen, Assistant Vice President; A. M. Souza, Jr., E. J. Beall, Assistant Cashiers.

Directors—E. S. Wangenheim, L. J. Newman, H. C. Tucker, J. L. Kinnear, A. M. Souza, H. V. Armistead, Wm. Pfitzer, F. R. Stevinson, and N. E. Welty.

Branches located at: Gustine, Crows Landing, and Patterson.

STANISLAUS COUNTY SAVINGS BANK. OAKDALE

Incorporated January 23, 1905

371

Officers—W. L. Rodden, Chairman of Board; W. Rodden, President; L. F. Brichetto, Vice President; D. E. Lee, Cashier.

Directors—W. L. Rodden, W. Rodden, D. E. Lee, J. B. Stearns, L. C. Kaufman, A. E. Scheil, and L. F. Brichetto.

COMMERCIAL BANK. PATTERSON

Incorporated June 10, 1920

670

Officers—W. W. Cox, President; W. W. Zacharias, Vice President; J. L. Jessen, Treasurer; F. E. Douty, Secretary and Cashier; J. D. Olson, Assistant Cashier.

Directors—W. W. Cox, Frank Cox, W. W. Zacharias, H. V. Bridgford, W. W. Giddings, J. L. Jessen, C. P. Peterson, F. E. Douty, and J. D. Patterson.

PEOPLE'S STATE BANK. TURLOCK

Incorporated May 6, 1907

406

Officers—J. E. Weaver, President; Claus Johnson, Vice President; Roy E. Weaver, Cashier, Secretary, Treasurer; H. R. Anderson, Lester H. Shock, Assistant Cashiers.

Directors—M. M. Berg, Peter Erickson, A. L. Foote, Claus Johnson, Chas. Mollard, J. E. Weaver, and Roy E. Weaver.

SECURITY STATE BANK OF TURLOCK. TURLOCK

Incorporated April 19, 1922

715

Officers—Fred Knudsen, President; E. A. Malmberg, Vice President and Cashier; F. V. Rajcs, Esther Erickson, Assistant Cashiers.

Directors—Fred Knudsen, A. P. Klint, Andrew Larson, E. A. Malmberg, A. L. Swanson, Otto Swanson, and C. H. Widlund.

COMMERCIAL & SAVINGS BANK. WATERFORD

Incorporated June 18, 1920

676

Officers—A. A. Galt, President; W. C. Gordon, Vice President; S. E. Ayer, Cashier; V. A. Spoonemore, Assistant Cashier.

Directors—A. A. Galt, W. C. Gordon, John T. Halford, Harry J. Wood, and S. E. Ayer.

TEHAMA COUNTY**THE BANK OF CORNING. CORNING**

Incorporated July 9, 1913

593

Officers—J. Le Roy Donnovan, President; C. D. Hill, Vice President and Cashier; L. L. Million, Assistant Cashier and Secretary.

Directors—J. Le Roy Donnovan, W. N. Woodson, C. W. Million, John Saldubehere, and C. D. Hill.

BANK OF TEHAMA COUNTY. RED BLUFF

Incorporated September 5, 1874

72

Officers—Erle Gans, President; Henry C. Swain, Vice President; W. G. Moore, Cashier; F. T. Joy, E. W. McClure, Assistant Cashiers.

Directors—W. E. Wilcox, Erle Gans, Henry C. Swain, F. E. Cushing, U. B. Tyler, O. C. Combs, and W. G. Moore.

TRINITY COUNTY**TRINITY COUNTY BANK. WEAVERVILLE**

Incorporated September 13, 1900

216

Officers—E. C. Edwards, President; Herbert Gray, Vice President; Van B. Young, Cashier.

Directors—E. C. Edwards, Herbert Gray, and M. E. Gray.

TULARE COUNTY**THE LINDSAY SAVINGS BANK. LINDSAY**

Incorporated March 3, 1910

485

Officers—Ernest L. Daniells, President; F. F. Hostetter, Vice President; R. E. Wolf, Cashier and Manager; Gertrude M. Pfrimmer, Sary Gange, M. A. Jenvey, Assistant Cashiers.

Directors—Ernest L. Daniells, F. F. Hostetter, R. E. Wolf, J. S. Graves, J. V. Godding, and C. B. Bowker.

TUOLUMNE COUNTY**TUOLUMNE COUNTY BANK. SONORA**

Incorporated May 12, 1898

206

Officers—Chas. H. Segerstrom, President; Garnet T. Baron, Rowan Hardin, J. E. Baer, Vice Presidents; W. E. Burden, Cashier, Secretary-Treasurer; Geo. A. Griffin, R. F. Odgers, Kate S. Oneto, Assistant Cashiers.

Directors—C. E. Shafer, Saul Morris, Carrie I. Segerstrom, J. E. Baer, Rowan Hardin, W. E. Burden, Chas. H. Segerstrom, and Garnet T. Barron.

VENTURA COUNTY**BANK OF HUENEME. HUENEME**

Incorporated February 28, 1889

125

Officers—E. O. Gerberding President; Richard Bard, Vice President; E. O. Green, Cashier-Secretary-Treasurer; Robert Nunn, Assistant Cashier.

Directors—Mary B. Bard, Richard Bard, E. O. Gerberding, H. G. Lyttle, and E. O. Green.

AMERICAN COMMERCIAL & SAVINGS BANK. MOORPARK

Incorporated November 10, 1920

678

Officers—J. W. Phelps, President; J. A. Murphy, Vice President; T. Leo Peel, Cashier.

Directors—J. W. Phelps, J. A. Murphy, J. Birkenshaw, R. L. Beardsley, W. C. Binns, C. A. Everett, and G. J. Ellwanger.

BANK OF A. LEVY (INCORPORATED). OXNARD

Incorporated July 20, 1905

343

Officers—J. P. Levy, President; Alpha Adams, Vice President and Cashier; T. R. Carroll, Secretary and Assistant Cashier; Robt. S. Durr, Assistant Secretary and Assistant Cashier.

Directors—Alpha Adams, Chas. F. Blackstock, Casper Borchard, A. Camarillo, C. J. Daily, Henry Levy, J. P. Levy, Albert C. Petit, and Justin Petit.

BANK OF OXNARD. OXNARD

Incorporated December 29, 1927

848

Officers—Walter H. Lathrop, President; H. H. Eastwood, Henry M. Borchard, Vice Presidents; G. W. Sturgis, Cashier; John A. Lagomarsino, Secretary.

Directors—Henry M. Borchard, A. Camarillo, Percy W. Dennis, H. H. Eastwood, Charles L. Hirt, John A. Lagomarsino, Walter H. Lathrop, John W. Reimann, and C. H. Whipple.

CITIZENS STATE BANK OF SANTA PAULA. SANTA PAULA

Incorporated October 14, 1929

864

Officers—A. L. Shively, President; B. C. Hedrick, Vice President; Fred H. Crone, Cashier-Secretary.

Directors—J. M. Sharp, Chairman; A. L. Shively, B. C. Hedrick, A. L. Drown, Wm. Boosey, Spencer Thorpe, Harry E. Reddick, Douglas Shively, and James D. Culbertson.

HOME SAVINGS BANK OF VENTURA. VENTURA

Incorporated September 15, 1904

304

Officers—Joseph M. Argabrite, President; Thomas S. Newby, Vice President; Laverne Spafford, Cashier; Fred W. Zander, Assistant Cashier.

Directors—Joseph M. Argabrite, Thomas S. Newby, James P. Rasmussen, James Edgar Rains, Edmund O. Tucker, George A. Randall, G. Ferro, Theodore C. Tyschen, and Wayne W. Montgomery.

Branch located at 696 Ventura avenue, Ventura.

YOLO COUNTY**BANK OF DAVIS. DAVIS**

Incorporated May 8, 1913

591

Officers—G. J. Haussler, President; F. P. Wray, Vice President, Cashier, Secretary and Treasurer; Wilson Kneppie, W. Warner Wilson, Assistant Cashiers.

Directors—G. J. Haussler, F. P. Wray, J. I. Thompson, F. P. Liggett, F. A. Plant, C. A. Covell, and Virginia Sanders.

THE BANK OF ESPARTO. ESPARTO

Incorporated March 6, 1913

582

Officers—M. O. Wyatt, President; John L. Stephens, Vice President; F. W. Nissen, Cashier and Treasurer; Mrs. F. N. Paterson, Assistant Cashier; John E. Winter, Secretary.

Directors—M. O. Wyatt, John L. Stephens, John E. Winter, F. W. Nissen, F. M. Wyatt, J. W. Neilson, and C. S. Mast.

THE BANK OF YOLO. WOODLAND

Incorporated January 27, 1883

91

Officers—G. N. Merritt, President; E. B. Hayward and J. A. Harby, Vice Presidents; H. B. Crego, Cashier, Secretary and Treasurer; F. S. Lawhead, I. C. Eiers, B. L. Harby and Forrest Fissell, Assistant Cashiers.

Directors—J. D. Baird, J. E. Bandy, M. T. Emmert, J. A. Harby, G. H. Hecke, T. R. Lowe, G. N. Merritt, and C. T. Oeste.

Branch located at Davis.

YOLO COUNTY SAVINGS BANK. WOODLAND

Incorporated December 9, 1891

163

Officers—Elmer W. Armfield, President; J. I. McConnell, L. H. Stephens, P. T. Laugenour, Vice Presidents; H. D. Porter, Cashier, E. C. Cooper, Assistant Cashier.

Directors—Elmer W. Armfield, J. I. McConnell, L. H. Stephens, P. T. Laugenour, J. R. Griffin, P. N. Ashley, Wm. Dahler, J. D. Stephens, and J. L. Stephens.

YUBA COUNTY**DECKER-JEWETT BANK. MARYSVILLE**

Incorporated November 12, 1888

122

Officers—P. F. Kelly, President; H. B. P. Carden, Vice President, Cashier and Treasurer; G. W. Brodahl, Assistant Cashier; J. F. Wheeler, Secretary.
Directors—P. F. Kelly, H. B. P. Carden, G. W. Brodahl, and J. F. Wheeler.

NORTHERN CALIFORNIA BANK OF SAVINGS. MARYSVILLE

Incorporated December 7, 1889

135

Officers Phebe M. Rideout, President; W. B. Swain, Vice President; S. J. Flanery, Cashier, Treasurer and Secretary; W. T. Cumiskey, Assistant Cashier.
Directors—C. F. Aaron, H. J. Cheim, S. J. Flanery, Phebe M. Rideout, Dunning Rideout, W. B. Swain, and Fred Tarke.

OFFICERS AND DIRECTORS OF 14 STATE
TRUST COMPANIES AND 31 NATIONAL
BANK TRUST DEPARTMENTS

(Arranged by cities)



SAN FRANCISCO**THE ANGLO & LONDON PARIS NATIONAL BANK**

Trust Department Established January 23, 1925

NT-22

Officers—Herbert Fleishhacker, President; F. L. Moss, Cashier; Platt Kent, Vice President and Trust Officer; Geo. D. Lundy, Assistant Trust Officer.

Directors—Robert Dollar, K. R. Kingsbury, Chas. C. Moore, M. Fleishhacker, R. D. Robbins, Jr., Herbert Fleishhacker, Wm. F. Humphrey, Paul Shoup, B. F. Schlesinger, A. W. Foster, Chas. N. Black, J. C. McKinstry, C. F. Hunt, M. Meyerfeld, Jr., Walter E. Buck, W. E. Wilcox, Joseph O. Tobin, Alfred B. Swinerton, Benjamin Bloom, Walter A. Haas, and C. J. Berry.

THE BANK OF CALIFORNIA NATIONAL ASSOCIATION

Trust Department Established August 25, 1919

NT-1

Officers—Frank B. Anderson, Chairman of Board; Charles K. McIntosh, President; William R. Pentz, Vice President and Cashier; Stuart F. Smith, Vice President and Trust Officer; C. Nelson Hackett and Nathan D. Platt, Assistant Trust Officers.

Directors—Frank B. Anderson, John Barneson, Robert I. Bentley, Louis Bloch, S. Waldo Coleman, Joseph D. Grant, Frank D. Madison, Charles K. McIntosh, Geo. P. McNear, Irving F. Moulton, Almer M. Newhall, J. Leroy Nickel, H. D. Pillsbury, and George A. Pope.

BANK OF ITALY NATIONAL TRUST & SAVINGS ASSOCIATION

Trust Department Established April 4, 1917

NT-33

Officers—L. Scatena, Chairman of the Board of Directors; A. J. Mount, President; W. L. Vincent, Cashier; W. J. Kieferdorf, Vice President and Trust Officer; W. T. Cross, L. J. Cereghino, Caxton P. Rhodes, Assistant Vice Presidents and Trust Officers.

Directors—Ewd. C. Aldwell, Dr. D. E. Bacigalupi, James A. Bacigalupi, W. E. Blauer, W. A. Bonyge, Dr. G. E. Caglieri, H. Cartan, C. C. Chapman, Eustace Cullinan, Clarence P. Cuneo, G. A. Davidson, W. W. Douglas, P. J. Dreher, Will S. Fawcett, Paul B. Fay, Louis Ferrari, F. A. Ferroggiaro, Mark E. Fontana, J. W. Garthwaite, Alfred Ghirardelli, A. P. Giannini, George J. Giannini, L. M. Giannini, A. J. Gock, Chas. F. Grondona, Morgan Gunst, Marshal Hale, P. C. Hale, W. H. Harrelson, C. N. Hawkins, W. J. Kieferdorf, J. F. Leahy, L. M. MacDonald, John G. Mattos, Jr., J. A. Migliavacca, Orre E. Monnette, A. J. Mount, A. Pedrini, N. A. Pellerano, Geo. W. Peltier, Robt. D. Rossi, A. E. Sbarboro, L. Scatena, Myer Siegel, Waller Taylor, R. B. Teefy, E. J. Wightman, O. J. Woodward, and George Webster.

CALIFORNIA PACIFIC TITLE & TRUST COMPANY

Trust Department Established September 10, 1926

825

Officers—E. J. McCutchen, President; Fred T. Elsey, Benj. J. Henley, Vice Presidents; Wm. H. Smith, Jr., Secretary; W. W. Wilson, Assistant Secretary.

Directors—E. J. McCutchen, Sidney M. Ehrman, James E. Walsh, James D. Phelan, George U. Hind, R. B. Burmister, John S. Drum, Fred T. Elsey, Benj. J. Henley, George A. Newhall, Garret W. McEnerney, Harrison S. Robinson, Warren Olney, Jr., Edward H. Clark, Jesse W. Lillenthal, Jr., A. Crawford Greene, Henry E. Monroe, William H. Orrick, and Walter H. Sullivan.

PACIFIC NATIONAL BANK OF SAN FRANCISCO

Trust Department Established February 19, 1929

NT-43

Officers—H. R. Gaither, President; V. R. Pentecost, Vice President and Cashier; Allard A. Calkins, Vice President and Trust Officer; Bernhard Kelman, Assistant Trust Officer.

Directors—J. W. Mason, George W. Caswell, R. L. Dunn, Sr., H. R. Gaither, D. E. Harris, E. P. Hickman, Richard C. Hyland, D. W. Johnston, Louis Lurie, Hugh McKevitt, Samuel Meyer, Dr. Jens Molgaard, Wm. J. Schultz, Chas. H. Sooy, W. B. Swett, S. C. Symon, Roy C. Ward, and St. John Whitney.

TITLE INSURANCE AND GUARANTY COMPANY

Trust Department Established November 6, 1926

833

Officers—O. A. Rouleau, President; Donzel Stoney, Walter C. Clark, R. F. Chilcott, Vice Presidents; E. G. Schwarzmman, Secretary; J. A. Ornstein, Cashier; T. E. Palmer, R. E. Handlos, Assistant Secretaries.

Directors—Donzel Stoney, T. E. Palmer, E. G. Schwarzmman, Walter C. Clark, R. F. Chilcott, Charles H. Davis, Morgan La Rue, O. A. Rouleau, and Charles F. Hunt.

LOS ANGELES**CALIFORNIA TRUST COMPANY**

Incorporated December 13, 1920

684

Officers—G. Allan Hancock, Chairman of the Board; A. E. Huntington, President; Frederick R. Behrends, Lewis E. Bliss, A. M. Chaffey, J. B. Chaffey, Geo. A. Howard, James R. Page, B. L. Smith, W. H. Thomson, Vice Presidents; Frederick R. Behrends, Trust Officer; Samuel S. Rolph, J. C. Seaman, Assistant Trust Officers; F. H. Schmidt, Cashier; H. M. Coffin, Secretary and Treasurer; D. L. Wyland, Auditor; D. C. Geiselman, Escrow Officer; F. H. Schmidt, William Payne, Randolph Smith, Edward H. Stamm, H. F. Curry, Assistant Secretaries; P. H. Dyste, Assistant Cashier; C. J. Fuglaar, Assistant Auditor; L. Dean Petty, Chief Accountant.

Directors—Lewis E. Bliss, A. M. Chaffey, Jefferson P. Chandler, Leo S. Chandler, Charles E. Donnelly, Zack J. Farmer, Claude Fisher, W. R. Fraser, G. Allan Hancock, Preston Hotchkis, Geo. A. J. Howard, A. E. Huntington, A. N. Kemp, J. Derry Kerr, Alan E. Morphy, Elvon Musick, Eugene Overton, James R. Page, Lee A. Phillips, F. H. Rolapp, Moyer W. Stephens, W. H. Thomson, R. J. Wig, Alfred Wright, and Gerald C. Young.

CITIZENS NATIONAL TRUST & SAVINGS BANK OF LOS ANGELES

Trust Department Established May 18, 1911

NT-40

Officers—Herbert D. Ivey, President; C. Sumner James, Executive Vice President; F. R. Alvord, Vice President and Cashier; Halcott B. Thomas, Vice President and Trust Officer.

Directors—M. J. Connell, Chairman of Board; Geo. W. Walker, Chairman Executive Committee; Jesse B. Alexander, Charles G. Andrews, Dr. W. W. Beckett, Clark J. Bonner, John Burbaw, L. J. Christopher, E. P. Clark, Robert E. M. Cowie, Albert Crutcher, W. A. Faris, J. E. Faucett, Frank A. Garbutt, Roger Goodan, J. M. Hale, Wm. J. Hunsaker, Willis G. Hunt, Robert E. Hunter, William A. Innes, Herbert D. Ivey, L. Otis Ivey, C. Sumner James, Edwin Janss, William N. Jarnagin, J. B. Leonis, Reese Llewellyn, Edgar L. Marston, John G. Mott, Dr. Seely G. Mudd, B. F. Nysewander, Jr., P. H. O'Neil, E. T. Pettigrew, F. X. Pfaffinger, Samuel K. Rindge, J. M. Rugg, Calvin M. Seeley, Spencer Thorpe, George H. Treide, and E. C. Wilson.

THE FARMERS & MERCHANTS NATIONAL BANK OF LOS ANGELES

Trust Department Established August 25, 1919

NT-3

Officers—J. A. Graves, President; V. H. Rossetti, Vice President; G. H. Naegele, Cashier; W. D. Baker, Assistant Cashier and Trust Officer; R. C. Lemmon, Assistant Cashier and Assistant Trust Officer.

Directors—J. A. Graves, C. A. Ducommun, Wm. Lacy, T. E. Newlin, D. A. Hamburger, H. W. O'Melveny, Oscar Lawler, H. M. Wheeler, H. F. Stewart, J. B. Van Nuys, M. H. Sherman, Dr. E. A. Bryant, Paul N. Boggs, Norman Chandler, J. Y. Baruh, John E. Jardine, Louis S. Nordlinger, V. H. Rossetti, Louis Isaacs, H. E. Keller, E. D. Lyman, I. W. Hellman, F. S. Coates, Gordon W. Wattles, Francis P. Graves, Burkett D. Newton, Frank H. Powell, Karl Steinlein, Roy D. Bayly, John W. Mapel, and Stephen M. Griffith.

LOS ANGELES INVESTMENT TRUST CO.

Incorporated May 18, 1926

824

Officers—W. P. Jeffries, President; R. F. Ingold, W. H. Harrison, A. R. Le Roy, Vice Presidents; W. B. Corwin, Treasurer; W. F. Ramsey, Secretary; L. E. Reed, Cashier.

Directors—W. P. Jeffries, R. F. Ingold, W. H. Harrison, A. R. Le Roy, W. B. Corwin, E. L. Dudley, A. C. Brode, W. R. Flint, and Dan Murphy.

LOS ANGELES TRUST & SAFE DEPOSIT COMPANY

Incorporated June 16, 1922

724

Officers—Henry M. Robinson, Chairman of the Board; J. F. Sartori, President; R. B. Hardacre, Vice President; A. B. Jones, Secretary and Treasurer; S. C. Baxter, W. W. French, F. D. Campbell, G. W. Case, Walter Shoemaker, Assistant Secretaries.

Directors—Henry M. Robinson, J. F. Sartori, George M. Wallace, R. B. Hardacre, H. C. Barroll, James E. Shelton.

METROPOLITAN TRUST COMPANY OF CALIFORNIA

Incorporated September 1, 1925

814

Officers—Glenn A. Schaefer, President; Wm. S. Porter, Allin L. Rhodes and Waverly P. Waggoner, Vice Presidents; F. S. Hollister, Vice President and Trust Officer; R. S. Padgett, Vice President, Secretary and Treasurer; Charles E. Scott,

Jas. R. Ford, Paul M. Lee, M. E. Dimock, Assistant Trust Officers; M. Zoff, Ione Coulson, S. J. Loughlin, Assistant Secretaries.

Directors—Glenn A. Schaefer, F. S. Hollister, Wm. S. Porter, Waverly P. Waggoner, R. S. Padgett, Jas. R. Ford, T. W. Haymond, Chas. B. Hopper, H. H. Braly, Alphonzo E. Bell, Shepard Mitchell, Otis H. Castle, Wm. H. B. Haymond, Allin L. Rhodes, M. E. Dimock.

SEABOARD NATIONAL BANK OF LOS ANGELES

Trust Department Established July 2, 1927

NT-36

Officers—George L. Browning, President; H. C. Nicholson, Executive Vice President; Raymond Borden, Vice President, Cashier.

Directors—K. L. Carver, Edward Dale, C. C. Hine, W. K. Etter, A. A. Maxfield, Walter K. Tuller, F. H. Osler, E. W. Murphy, Dr. E. C. Moore, W. I. Gilbert, Henry S. Patten, Charles Von Der Ahe, H. C. Nicholson, Harry M. Evans, John R. Quinn, Raymond Borden, C. C. Albright, E. B. Gilmore, Wilmer Anderson, Andrew Blackmore, Dr. Henry Dietrich, and George L. Browning.

SECURITY-FIRST NATIONAL BANK OF LOS ANGELES

Trust Department Established January 17, 1902

NT-37

Officers—Henry M. Robinson, Chairman of the Board; M. S. Hellman, Vice Chairman of the Board; J. F. Sartori, President; James E. Shelton, Secretary; E. W. Pugh, Assistant Secretary.

Directors—William H. Allen, Jr., M. N. Avery, John Willis Baer, Richard Bard, W. Jarvis Barlow, H. C. Barroll, Llewellyn Bixby, Willis H. Booth, William A. Bowen, John P. Burke, Joseph Caunt, George I. Cochran, W. M. Cook, Ira C. Copley, Shannon Crandall, John S. Cravens, C. T. Crowell, Harry H. Culver, Isidore E. Dockweiler, George S. Edwards, Roger G. Edwards, George E. Farrand, C. N. Flint, Robert N. Frick, Burton E. Green, G. G. Greenwood, Walter F. Haas, Tracy Q. Hall, R. B. Hardacre, Dwight H. Hart, S. M. Haskins, P. E. Hatch, M. S. Hellman, Webster B. Holmes, William L. Honnold, Harold Janss, W. B. Jeffries, J. O. Koepfli, R. H. Lacy, Ralph B. Lloyd, W. D. Longyear, Lee A. McConnell, Maynard McFie, Lee B. Millbank, John B. Miller, Harvey S. Mudd, Dan Murphy, T. E. Newlin, H. W. O'Melveny, Stuart O'Melveny, W. W. Orcutt, Fred B. Ortman, Lee A. Phillips, A. W. Rhodes, L. D. Ricketts, Henry M. Robinson, E. S. Rowley, A. B. Ruddock, J. F. Sartori, P. F. Schumacher, R. J. Schweppe, L. E. Shepherd, W. A. Sutherland, M. J. Sweeney, Russell McD. Taylor, C. C. Teague, Paul O. Tietzen, Charles W. Toll, W. L. Valentine, R. M. Walker, G. M. Wallace, J. G. Warren, W. J. Washburn, and S. F. Zombro.

THE SPALDING COMPANY

Incorporated March 9, 1908

434

Officers—Rufus P. Spalding, President; Eugene Overton, Vice President and Treasurer; W. T. Parks, Secretary.

Directors—Rufus P. Spalding, Eugene Overton, W. T. Parks, J. M. Spalding, E. Bonzi, James S. Bodrero, and William M. Clearwater.

TITLE GUARANTEE AND TRUST COMPANY

Incorporated October 23, 1895

200

Officers—A. F. Morlan, President; A. R. Killgore, Executive Vice President and Secretary; John F. Keogh, Vice President and Trust Officer; H. R. Kleinbach, Vice President and Auditor; E. W. L. Franklin, Vice President and Cashier; Geo. A. Reimers, John E. Rhind, Albert Schuck, Case Bradford, and John T. Cooper, Vice Presidents; R. A. Morlan, Geo. B. Colby, R. L. Sparks, C. T. Hurst, R. J. Richards, Eugene Mackin, and W. W. Robinson, Assistant Secretaries.

Directors—C. R. Bell, Louis M. Cole, John T. Cooper, Irving H. Hellman, Marco H. Hellman, C. Sumner James, John F. Keogh, A. R. Killgore, A. F. Morlan, Geo. A. Reimers, John E. Rhind, Albert Schuck, Dave Smith, Moye W. Stephens, and James G. Warren.

TITLE INSURANCE AND TRUST COMPANY

Incorporated December 22, 1893

192

Officers—Wm. H. Allen, Jr., President; Stuart O'Melveny, First Vice President; M. S. Hellman, H. W. O'Melveny, L. J. Beyon, N. W. Thompson, E. L. Farmer, W. Herbert Allen, W. C. Davis, Jas. D. Forward, W. W. Powell, P. W. Clark, Vice Presidents; R. H. Spotts, Chief Counsel; O. P. Clark, Secretary and Treasurer; Dean Hoover, P. J. Horsch, C. M. Sperry, J. Herbert Johnson, Shreve Ballard, Porter Bruck, R. A. Brant, Geo. Gummerson, Walter C. Wells, Geo. B. Stelle, H. I. Chatfield, Edgar R. Robinson, R. J. Blair, F. G. Forward, H. C. Yates, L. J. Teale, A. C. Gates, Loring Whitaker, Merlin C. Wilson, Geo. J. Tschumy, Chas. E. Johnson, Emerson L. Holt, Harry Hause, R. S. Byrne, Assistant Secretaries; W. W. Powell, Trust Officer; T. A. Simpson, E. L. Clymer, R. B. Merrill, Elza C. Mowry, L. F. Schaefer, H. C. Allen, Jr., Assistant Trust Officers.

Directors—Wm. H. Allen, Jr., H. W. O'Melveny, M. S. Hellman, O. P. Clark, Harold Bayly, H. M. Robinson, Wm. H. Burnham, F. G. Cruikshank, Harry J. Bauer, Ben R. Meyer, Stuart O'Melveny, Lee A. Phillips, E. J. Nolan, J. B. Van Nuys, W. Herbert Allen, T. J. Brant, M. J. Connell, L. J. Beynon, A. M. Chaffey, Morgan Adams, and Victor H. Rossetti.

THE UNITED STATES NATIONAL BANK OF LOS ANGELES

Trust Department Established September 12, 1927

NT-38

Officers—Perry W. Weidner, President; Emanuel Cohen, Executive Vice President; O. M. Souden, Chairman of the Board; J. E. Woolwine, Cashier; E. L. Hutchins, Trust Officer; A. G. Van Deventer, Assistant Trust Officer.

Directors—John C. Austin, John B. Beman, R. A. Broomfield, J. H. Bullard, Emanuel Cohen, C. C. Colyear, Will H. Fischer, H. B. Heim, C. A. Johnson, Luther H. Johnson, R. H. Lacy, Eric Lange, C. F. A. Last, F. A. Maginnis, M. A. Newmark, Geo. Newberger, Robert H. Parker, Earl S. Patterson, D. W. Pontius, A. Sieroty, O. M. Souden, Frank J. Thomas, J. L. Van Norman, and Perry W. Weidner.

OAKLAND

CENTRAL NATIONAL BANK OF OAKLAND

Trust Department Established July 31, 1919

NT-2

Officers—J. F. Carlston, President; J. F. Hassler, Vice President and Cashier; Daniel Read, Trust Officer and Assistant Vice President; S. Berven, Assistant Trust Officer.

Directors—J. F. Carlston, Anson S. Blake, W. G. Manuel, T. A. Crellin, A. T. Ellis, R. M. Fitzgerald, John F. Maxwell, Claud Gatch, R. W. Kinney, Dr. O. D. Hamlin, and J. B. Keating.

FIRST NATIONAL BANK IN OAKLAND

Trust Department Established October 28, 1922

NT-23

Officers—V. J. LaMotte, President; F. B. Richardson, Cashier and Vice President; J. F. Clark, Trust Officer.

Directors—A. Andrew, Albert E. Carter, Arthur E. Corder, Norman DeVaux, R. Stanley Dollar, Edward R. Eliassen, C. J. Hammond, V. J. LaMotte, A. F. Lieurance, H. L. Machen, R. A. McGrath, Frank H. Proctor, F. B. Richardson, B. F. Schlesinger, Mark Skinner, James Traverse, and James Tyson.

THE OAKLAND BANK

Incorporated August 21, 1867

46

Officers—W. W. Garthwaite, President; J. Y. Eccleston, A. Borland, A. E. Connick, A. E. Caldwell, and P. D. Richardson, Vice Presidents; J. A. Thomson, Vice President and Secretary; J. W. Garthwaite, Vice President and Trust Officer; H. G. Johnson, Vice President and Cashier; Samuel Breck, F. M. Cerini, H. E. Jacobus, J. E. Justafson, H. L. Sutherland, E. J. Hogarty, and T. E. Theiss, Assistant Cashiers; Paul E. Dorman and V. F. Reynolds, Assistant Trust Officers; T. E. Theiss, Assistant Secretary.

Directors—A. Borland, A. H. Breed, A. E. Connick, J. Y. Eccleston, W. W. Garthwaite, Jos. King, Sherwood Swan, A. G. Tasheira, P. J. Walker, and J. A. Thomson.

OTHER CITIES

THE FIRST NATIONAL BANK OF ALHAMBRA. ALHAMBRA

Trust Department Established June 29, 1928

NT-42

Officers—L. D. Bedford, President; Gage Shannon, Vice President and Trust Officer; W. H. Bedford, Cashier.

Directors—L. D. Bedford, C. E. Strifler, Gage Shannon, J. D. McLeod, B. F. Parker, Val Woodbury, J. W. McCluskey, and W. S. Chase.

BEVERLY HILLS NATIONAL BANK & TRUST COMPANY.

BEVERLY HILLS

Trust Department Established July 15, 1929

NT-45

Officers—O. N. Beasley, President; R. P. Bishop, Vice President; G. W. Davis, Vice President and Trust Officer; G. J. Brooks, Cashier.

Directors—O. N. Beasley, Robert S. Beasley, R. P. Bishop, G. J. Brooks, H. C. Clarke, H. D. MacKinnon, H. G. Pearson, E. A. Poe, L. P. Reeder, and George S. Rees.

THE FIRST NATIONAL BANK. BEVERLY HILLS

Trust Department Established October 29, 1929

NT-48

Officers—Geo. B. Mauser, Chairman of the Board; Richard L. Hargreaves, President; John R. Scantlin, Executive Vice President; Chas. E. Quirollo, Vice President and Trust Officer; D. N. Thompson, Jr., Cashier.

Directors—Richard L. Hargreaves, John R. Scantlin, Geo. B. Mauser, Fred Niblo, E. H. Allen, Fred W. Ashton, A. J. Beaudette, C. R. Bell, E. G. Bieg, Eugene D. Bottler, Jr., B. A. Brennan, A. A. Comey, Russell C. Durant, Emerson C. Eachel, R. S. Elliott, D. F. Fesler, Geo. E. Foley, Paul H. Helms, A. C. Jones, G. W. Jones, Fred LeBlond, Thos. P. Kelso, E. J. Nolan, and A. C. Robbins.

FIRST NATIONAL TRUST & SAVINGS BANK OF CHICO. CHICO

Trust Department Established January 27, 1922

NT-12

Officers—Mrs. Susie Miller, Vice President; Thos. N. Crew, Cashier.

Directors—Mrs. Susie Miller, Mrs. A. H. Smith, A. G. Eames, Thos. N. Crew, J. F. Morehead, Lon Bond, Clay Buchanan.

FIRST NATIONAL TRUST AND SAVINGS BANK OF FULLERTON. FULLERTON

Trust Department Established May 16, 1927

NT-34

Officers—S. W. Smith, President; H. V. Williams, Cashier.

Directors—S. W. Smith, W. L. Hale, E. E. Beazley, C. W. Almes, J. H. Lang, S. James Tuffree, Bert Annin, H. W. Schultz, and F. M. Koontz.

CALIFORNIA FIRST NATIONAL BANK OF LONG BEACH. LONG BEACH

Trust Department Established October 20, 1923

NT-17

Officers—Nelson McCook, President; M. A. White, Cashier and Secretary; S. W. Coverdale, Trust Officer; J. M. Clifford, Assistant Trust Officer.

Directors—Fred L. Dennie, Herbert M. Haskell, E. H. Horsch, Graydon Hoffman, Karl B. Kumpe, Tom Merrell, Nelson McCook, A. L. Parmley, Harry Ross, W. J. Townner, and Frank E. Wall.

FARMERS AND MERCHANTS TRUST COMPANY OF LONG BEACH. LONG BEACH

Incorporated August 18, 1920

674

Officers—C. J. Walker, Chairman of the Board; H. V. Ketcherside, President; Charles Z. Walker, T. W. Williams, Vice Presidents; W. H. Dunn, Secretary-Treasurer; C. E. Huntington, Assistant Secretary, Assistant Treasurer; H. McQuilkin, Auditor; H. I. Stewart, Assistant Secretary and Assistant Auditor.

Directors—C. J. Walker, H. V. Ketcherside, T. W. Williams, W. H. Dunn, C. E. Huntington, B. W. Hahn, and Chas. Z. Walker.

THE FIRST NATIONAL BANK OF ORANGE. ORANGE

Trust Department Established May 26, 1928

NT-41

Officers—F. L. Ainsworth, Chairman of the Board; N. T. Edwards, President; W. F. Kogler, Secretary and Cashier; E. W. Bolinger, Vice President and Trust Officer; E. J. Fletcher, Assistant Trust Officer.

Directors—F. L. Ainsworth, E. W. Bolinger, D. F. Campbell, F. C. Drumm, N. T. Edwards, P. W. Ehlen, L. W. Evans, W. H. Flippen, W. D. Granger, L. D. Gunther, R. W. Jones, W. W. Perry, D. C. Pixley, J. R. Porter, Willard Smith, Herman Struck, and K. E. Watson.

THE SECURITY NATIONAL BANK OF PASADENA. PASADENA

Trust Department Established October 29, 1929

NT47

Officers—C. L. Wright, President; John W. Roach, Stephen S. Wold, Vice Presidents; L. R. Rawson, Cashier.

Directors—C. L. Wright, John W. Roach, Stephen S. Wold, A. W. Byrne, L. E. Jarvis, W. J. Lawrence, E. O. Nay, Leroy B. Sherry, and John H. Simpson.

THE FIRST NATIONAL BANK OF POMONA. POMONA

Trust Department Established November 24, 1926

NT-32

Officers—W. L. Wright, Chairman of the Board; W. A. Kennedy, President; C. A. Steadman, Cashier and Trust Officer; Wm. S. Cahoon, Assistant Cashier and Assistant Trust Officer.

Directors—Charles P. Curran, Arthur M. Dole, C. W. Johnson, W. A. Kennedy, A. P. Nichols, E. W. Reynolds, R. K. Pitzer, Raymond E. Smith, Dr. Ralph T. Smith, A. H. Tufts, and W. L. Wright.

CITIZENS NATIONAL TRUST AND SAVINGS BANK OF RIVERSIDE. RIVERSIDE

Trust Department Established March 28, 1928

NT-39

Officers—C. E. Brouse, President; R. B. Hampson, Cashier; J. G. Reed, Trust Officer.

Directors—C. E. Brouse, F. O. Dolson, W. G. Fraser, R. B. Hampson, S. H. Herrick, W. A. Johnson, C. L. Reynolds, F. A. Tetley, J. W. Wells, E. H. Wood, and C. Van Zwaluwenburg.

CAPITAL NATIONAL BANK. SACRAMENTO

Trust Department Established September 2, 1919

NT-5

Officers—Alden Anderson, President; G. E. Zoller, Cashier and Treasurer; W. George Spilman, Trust Officer.

Directors—Alden Anderson, Geo. C. Bassett, Frank Hickman, Fred Boitano, J. R. La Rue, Clyde H. Brand, H. C. Muddox, G. E. Dufficy, M.D., D. S. Wasserman, J. S. Gattmann, G. E. Zoller, and James T. Doyle.

THE AMERICAN NATIONAL BANK OF SAN BERNARDINO. SAN BERNARDINO

Trust Department Established January 2, 1926

NT-24

Officers—R. D. McCook, President; Earnist McCook, Cashier; M. L. Stephens, Trust Officer; Charles Pease, Assistant Trust Officer.

Directors—Geo. W. Hellyer, H. S. Wall, J. W. Catick, Philip M. Savage, Jos. E. Rich, James Cunnison, and Fred B. Mack.

PIONEER TITLE INSURANCE AND TRUST COMPANY. SAN BERNARDINO

Trust Department Established December 11, 1925

817

Officers—J. L. Mack, President; C. K. Cooper, R. L. Horine, W. W. McEuen, O. W. Yates, Vice Presidents; W. N. Glasscock, Secretary and Treasurer; J. S. Cameron, E. E. Stidham, M. E. Hall, W. J. Sullivan, J. W. Muir, Assistant Secretaries.

Directors—J. L. Mack, W. N. Glasscock, C. K. Copper, J. L. Oakey, S. M. Light, W. W. McEuen, and R. L. Horine.

THE FIRST NATIONAL TRUST AND SAVINGS BANK OF SAN DIEGO. SAN DIEGO

Trust Department Established December 26, 1922

NT-28

Officers—F. J. Belcher, Jr., President and Chairman of the Board; Lane D. Webber, Vice President and Trust Officer; R. C. Easom, Cashier.

Directors—F. J. Belcher, Jr., William Clayton, W. C. Crandall, Eugene Daney, D. F. Garrettson, P. H. Goodwin, Milton F. Heller, Ralph E. Jenney, C. S. Judson, Milton A. McRae, H. F. Schnell, H. L. Sullivan, J. Wangelheim, Lane D. Webber, F. M. White, and G. H. Whitney.

THE LA JOLLA NATIONAL BANK OF SAN DIEGO. SAN DIEGO

Trust Department Established May 22, 1929

NT-44

Officers—Karl Kenyon, President; Deane M. Plaister, Vice President and Cashier; Karl Kenyon, Trust Officer; Willard W. Penry, Assistant Trust Officer.

Directors—F. L. Brown, R. C. Bulger, R. E. Davis, J. F. Duthie, S. T. Gillespie, G. E. Harbaugh, J. C. Harper, Louis M. Henoch, Geo. C. Hicks, Jr., Karl Kenyon, Deane M. Plaister, Foster S. Post, H. E. Rhoads, Sidney J. Smith, and Ross White.

SOUTHERN TITLE AND TRUST COMPANY. SAN DIEGO

Trust Department Established April 16, 1926

819

Officers—Edwin Johnson, E. E. Hubbell, Vice Presidents; R. S. Reed, Secretary; H. E. Crane, Assistant Secretary; F. H. Tomkins, Vice President and Trust Officer.

Directors—H. E. Crane, Eugene Daney, Ed Fletcher, E. E. Hubbell, Edwin Johnson, R. S. Reed, F. A. Salmons, and Leroy A. Wright.

UNION TRUST CO., OF SAN DIEGO. SAN DIEGO

Incorporated November 28, 1913

604

Officers—John F. Forward, Jr., President; C. H. English, F. W. Stearns, C. H. Forward, F. G. Forward, and F. H. Thatcher, Vice Presidents; James D. Forward, Secretary; C. H. English, Trust Officer; W. H. Ferry, A. R. Reader, L. G. Palmer and E. G. Merrill, Jr., Assistant Secretaries and Assistant Trust Officers.

Directors—John F. Forward, Jr., Chairman, James D. Forward, C. H. English, F. W. Stearns, C. H. Forward, F. G. Forward, and M. F. Heller.

THE FIRST NATIONAL BANK OF SANTA ANA. SANTA ANA

Trust Department Established May 12, 1923

NT-15

Officers—A. J. Crookshank, President; W. B. Williams, Vice President and Cashier; C. L. Pritchard, Trust Officer; H. C. Chaney and L. B. Armstrong, Assistant Trust Officers.

Directors—C. D. Ball, O. H. Barr, Geo. S. Briggs, A. J. Crookshank, C. S. Crookshank, W. G. Mitchell, Sam W. Nau, Robt. M. Simon, Geo. S. Smith, R. Y. Williams, W. B. Williams, and James N. Harding.

COUNTY NATIONAL BANK AND TRUST COMPANY OF SANTA BARBARA. SANTA BARBARA

Trust Department Established August 19, 1920

NT-10

Officers—C. A. Edwards, President; J. D. Paxton, Executive Vice President; P. S. Belford, Cashier; M. R. Clark, Trust Officer.

Directors—C. A. Edwards, W. E. Hodges, E. W. Alexander, Benj. Bakewell, James Birss, H. H. Eddy, John A. Jameson, H. P. Drake, Wm. R. Dickinson, J. D. Paxton, and P. S. Belford.

FIRST NATIONAL TRUST AND SAVINGS BANK OF SANTA BARBARA. SANTA BARBARA

Trust Department Established September 25, 1919

NT-8

Officers—Seth A. Keeney, President; Donald Myrick, Vice President and Trust Officer; C. B. Way, Cashier; Robert E. Lewis, Assistant Trust Officer.

Directors—Philip S. Chancellor, Salisbury Field, Edward A. Gilbert, John William Heaney, Kirk B. Johnson, Seth A. Keeney, Jas. D. Lowsley, Donald Myrick, Arthur E. Ogilvy, Charles B. Raymond, E. C. Tallant, John M. Williamson, William Wyles, and W. H. Yule.

FIRST NATIONAL BANK OF STOCKTON. STOCKTON

Trust Department Established December 23, 1924

NT-21

Officers—Percy T. Cleghorn, President; W. B. Nutter, Joe E. Henry, Vice Presidents; F. A. Cramblitt, Cashier.

Directors—Percy T. Cleghorn, W. B. Nutter, Joe E. Henry, Samuel Frankenhimer, Newton Rutherford, B. F. Wellington, Jr., L. E. Henry, Geo. M. Burton, and F. A. Cramblitt.

UNION NATIONAL BANK. VENTURA

Trust Department Established June 2, 1930

NT-49

Officers—T. G. Gabbert, Chairman of the Board; W. H. Duval, President; E. C. Corey, Executive Vice President, Trust Officer; H. M. Walker, Jr., Cashier and Assistant Trust Officer.

Directors—A. C. Gates, E. C. Kimball, David Darling, F. H. Pidduck, R. W. Bates, H. C. Chase, W. H. Duval, T. C. Gabbert, E. C. Corey, John P. Thille, and R. K. Morgan.

THE WHITTIER NATIONAL BANK. WHITTIER

Trust Department Established October 9, 1929

NT-46

Officers—A. C. Johnson, Chairman of Board; C. B. Johnson, President; L. M. Sawyer, Vice President; Walter E. Butler, Vice President and Trust Officer; H. Demarest, Vice President and Cashier; M. A. MacLean, Assistant Trust Officer.

Directors—Walter E. Butler, J. A. Cole, H. Demarest, F. E. Frantz, T. L. Gooch, L. M. Greene, A. C. Johnson, C. B. Johnson, M. A. MacLean, Ralph J. Reed, Everett M. Reese, L. M. Sawyer, Herbert E. Tebbets, and E. M. Wheatland.

STATEMENTS

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF

(* Indicates

Line number	Bank number	Name and location	Department	Loans on real estate	All other loans, including overdrafts	United States securities owned
1	668	San Francisco City and County				
2		*American Trust Company	Com.		\$67,544,917 57	\$6,363,192 12
3			Sav.	\$80,248,281 36	18,127,762 65	22,555,709 15
4			Trust			600,000 00
5			Total	80,248,281 36	85,672,680 22	29,518,901 27
6	43	*Anglo-California Trust Company	Com.		16,794,878 23	2,693,628 19
7			Sav.	24,606,059 44	6,679,811 11	2,622,302 27
8			Trust			58,350 00
9			Total	24,606,059 44	23,474,689 34	5,374,280 46
10	806	The Bank of Canton, Limited. (Branch)	Com.		5,030 00	
11	642	Bank of Montreal (San Francisco)	Com.		3,549,594 52	
12	654	The Bank of Montreal (Branch)	Com.		550,000 00	
13	27	The Canadian Bank of Commerce (Branch)	Com.		2,186,225 62	
14	862	The Canadian Bank of Commerce (California)	Com.		3,825,476 56	443,915 63
15			Sav.		2,845,454 32	
16			Total		6,670,930 88	443,915 63
17	816	Crocker First Federal Trust Com- pany	Sav.	16,481,504 56	4,999,949 05	3,548,624 66
18			Trust			441,000 00
19			Total	16,481,504 56	4,999,949 05	3,989,624 66
20	655	General Motors Acceptance Cor- poration (Branch)	Com.		11,872,778 57	
21	2	*The Hibernia Savings and Loan Society	Sav.	47,797,784 62	1,144,265 96	11,000,000 00
22	468	Hongkong-Shanghai Banking Cor- poration (Branch)	Com.		309,427 37	46,850 00
23	30	International Banking Corporation (Branch)	Com.		190,430 29	
24	6	*The San Francisco Bank	Com.	85,400 00	690,332 42	
25			Sav.	67,861,997 35	923,581 02	7,499,433 00
26			Total	67,947,397 35	1,613,913 44	7,499,433 00
27	628	The Sumitomo Bank, Limited (Branch)	Com.	21,920 00	274,919 80	
28	797	*Wells Fargo Bank & Union Trust Co.	Com.		53,198,473 40	12,538,599 99
29			Sav.	15,335,087 06	10,862,044 87	
30			Trust			
31			Total	15,335,087 06	64,060,518 27	12,538,599 99
32	10	*The Yokohama Specie Bank, Ltd. (Branch)	Com.	109,732 00	3,207,703 80	
33		Los Angeles (city only)				
34	859	*Bank of America of California	Com.	1,675,345 50	94,972,050 47	
35			Sav.	90,268,464 50	44,575,031 09	12,891,492 34
36			Trust	26,500 00		
37			Total	91,970,310 00	139,547,081 56	12,891,492 34
38	729	*Bank of Hollywood	Com.	23,200 00	1,433,609 19	10,243 74
39			Sav.	362,043 84	125,668 00	534,488 36
40			Total	385,243 84	1,559,277 19	544,732 10
41	364	*Bank of San Pedro	Com.		650,687 53	
42			Sav.	2,054,713 94	412,691 70	83,894 87
43			Total	2,054,713 94	1,063,379 23	83,894 87
44	782	Broadway State Bank	Com.	23,433 57	84,677 12	77,221 12
45			Sav.	153,295 00		
46			Total	176,728 57	84,677 12	77,221 12
47	666	*California Bank	Com.	33,330 80	21,999,909 42	2,081,095 00
48			Sav.	40,690,913 83	7,906,028 17	5,530,136 69
49			Total	40,724,244 63	29,905,937 59	7,611,231 69

BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
JUNE 30, 1930—ARRANGED BY COUNTIES AND CITIES

Branch Systems)

Other bonds and securities	Bank premises, furniture and fixtures and safe deposit vaults	Other real estate owned	Cash on hand and due from banks	Exchanges for clearings, checks and other cash or collection items	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	Line number
\$11,931,324 09	\$2,007,257 63	\$36,737 14	\$17,808,983 46	\$13,713,216 39	\$16,126,547 15	1
25,345,052 60		2,225,659 53	13,896,570 79	5,334 80		2
			131,047 53			3
37,276,376 69	2,007,257 63	2,262,396 67	31,836,601 78	13,718,551 19	16,126,547 15	4
6,373,903 74	270,380 69	1,493 00	4 295,694 14	2,326,163 45	39,258 83	5
5,033,086 14	678,602 79	568,440 90	5,765,641 75	17,344 25		6
657,642 86	113,152 82		53,379 39			7
12,064,632 74	1,062,136 30	569,933 90	10,114,715 28	2,343,507 70	39,258 83	8
287,808 00	1,341 21		945,804 31	2,118 73		9
269,800 00	29,715 00		594,396 10	124,796 01		10
			4,601 49		359,714 83	11
			23,941 65			12
984,527 16	45,500 00		3,308,770 28	216,456 79	1,196,742 67	13
215,871 50			344,489 44			14
1 200,398 66	45,500 00		3,653,259 72	216,456 79	1,196,742 67	15
6,212,881 57			3,883,788 63	48,749 04		16
323,281 62			517,034 46			17
6,536,163 19			4,400,823 09	48,749 04		18
	6,886 19		454,317 72	50 00		19
21,036,795 85	1,096,129 57	19,726 85	4,090,404 40	69,204 64		20
			249,363 23		5,530 93	21
			433,287 19		164,101 17	22
649,900 00			2,638,561 93			23
29,798,434 68	1 00	1 00	20,310,786 06	614,142 06		24
30,448,334 68	1 00	1 00	22,949,347 99	614,142 06		25
	40 00		34,141 85	2,455 12		26
2,851,307 37	1,658,393 11		15,231,982 09	10,823,102 73	4,911,265 83	27
16,842,569 40	1,042,778 07		2,135,687 95	232 85		28
400,000 00	500,000 00		89,711 43			29
20,093,876 77	3,201,171 18		17,457,381 47	10,823,335 58	4,911,265 83	30
1,834,050 00	6,952 05		1,424,667 68	97,867 61	336,921 76	31
4,941,954 87	234,399 00		19,354,927 65	2,857,839 33	1,773,525 08	32
40,277,405 10	11,134,282 10		20,456,989 67	27,632 83		33
606,490 41			32,148 59			34
45,825,850 38	11,368,681 10		39,844,065 91	2,885,472 16	1,773,525 08	35
251,419 34	41,658 45		376,078 95	75,320 12		36
597,846 99	69,034 67	31,849 98	53,992 18			37
849,266 33	110,693 12	31,849 98	430,071 13	75,320 12		38
89,380 50	155,599 39		245,646 40	31,342 77		39
1,225,889 14	238,412 66	35,240 03	341,202 59			40
1,315,269 64	394,012 05	35,240 03	586,848 99	31,342 77		41
25,102 50	5,732 99	5,622 68	52,797 74			42
20,325 00			12,518 91			43
45,427 50	5,732 99	5,622 68	65,316 65			44
2,105,829 90		175,206 23	8,422,414 73	1,073,286 06	387,149 83	45
14,826,326 37	1,972,663 00	547,887 28	4,770,539 55			46
16,932,156 27	1,972,663 00	723,093 51	13,192,954 28	1,073,286 06	387,149 83	47

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	All other resources	Total resources and liabilities	Capital paid in	Surplus	Undivided profits and reserve accounts	Bills payable and rediscounts
1	\$4,740,509 42	\$140,272,684 97	\$7,000,000 00	\$6,500,000 00	\$2,151,272 97	
2	1,165,505 58	163,569,876 46	2,400,000 00	3,500,000 00	55,111 25	
3	13,963 47	745,011 00	600,000 00		100,000 00	
4	5,919,978 47	304,587,572 43	10,000,000 00	10,000,000 00	2,306,384 22	
5	705,503 61	33,500,903 88	800,000 00	700,000 00	861,387 99	
6		45,971,288 65	400,000 00	1,050,000 00	13,921 57	
7	24,447 48	906,972 55	300,000 00	250,000 00	320,972 55	
8	729,951 09	80,379,165 08	1,500,000 00	2,000,000 00	1,196,282 11	
9	3,516 82	1,245,619 07	300,000 00	2,200 00	9,167 69	
10	115 00	4,568,416 63	1,000,000 00	165,000 00	46,944 62	77,512 81
11		914,316 32	300,000 00	30,400 00	7,920 30	
12	1,242 74	2,211,410 01	300,000 00		1,862 83	
13		10,021,389 09	1,000,000 00	250,000 00	88,911 47	510,993 47
14		3,405,815 26	300,000 00	75,000 00		
15		13,427,204 35	1,300,000 00	325,000 00	88,911 47	510,993 47
16	47,551 12	35,223,048 63	1,250,000 00	450,000 00	700,485 61	
17	1,674 66	1,282,990 74	250,000 00	50,000 00	565,407 17	
18	49,225 78	36,506,039 37	1,500,000 00	500,000 00	1,265,892 78	
19	2,517 69	12,336,550 17		300,000 00		
20		86,254,311 89		8,671,941 98		
21	126 92	611,298 45	50,000 00	12,500 00	2,076 24	309,427 37
22	1,122 37	788,941 02	300,000 00	15,000 00		3,939 39
23		4,064,194 35	500,000 00	250,000 00		
24	1 00	127,008,377 17	500,000 00	4,250,000 00	100,000 00	
25	1 00	131,072,571 52	1,000,000 00	4,500,000 00	100,000 00	
26	448,254 44	781,731 21	300,000 00	12,820 25	4,375 44	
27	1,570,269 45	102,783,393 97	7,000,000 00	5,000,000 00	3,466,264 73	
28		46,218,400 20	1,100,000 00			
29	102,288 57	1,092,000 00	900,000 00			
30	1,672,558 02	150,093,794 17	9,000,000 00	5,000,000 00	3,466,264 73	
31	2,422,286 54	9,440,181 44	825,000 00	206,250 00	79,935 68	2,220,000 00
32	1,340,894 80	127,150,936 70	12,000,000 00	5,000,000 00	3,061,438 20	
33	103,838 67	219,735,136 30	7,400,000 00	2,000,000 00	63 33	
34	38,323 07	703,462 07	600,000 00		7,487 02	
35	1,483,056 54	347,589,535 07	20,000,000 00	7,000,000 00	3,068,988 55	
36	9,771 75	2,221,301 54	250,000 00	26,000 00	-6,817 61	85,000 00
37		1,774,924 02	75,000 00			
38	9,771 75	3,996,225 56	325,000 00	26,000 00	-6,817 61	85,000 00
39		1,172,656 59	250,000 00	38,000 00	19,805 34	
40		4,392,044 93	250,000 00	3,000 00		
41		5,564,701 52	500,000 00	41,000 00	19,805 34	
42	3,813 82	278,401 54	20,000 00	1,000 00	3,187 26	
43		186,138 91	15,000 00	2,500 00		
44	3,813 82	464,540 45	35,000 00	3,500 00	3,187 26	
45	2,264,328 03	38,542,550 00	3,500,000 00	1,700,000 00	2,176,613 16	
46	877,880 86	77,122,375 75	1,500,000 00	1,000,000 00	196,586 47	
47	3,142,208 89	115,664,925 75	5,000,000 00	2,700,000 00	2,373,199 63	

BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued
Branch Systems)

Deposits due to banks	Due to depositors	State, county and municipal deposits	United States and postal savings deposits	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	All other liabilities	Line num- ber
\$29,808,840 72	\$73,573,068 89	\$3,371,155 47	\$48,975 63	\$16,947,865 72	\$871,505 57	1
10,000 00	140,165,410 41	17,278,728 25			160,626 55	2
					45,011 00	3
29,818,840 72	213,738,479 30	20,649,883 72	48,975 63	16,947,865 72	1,077,143 12	4
5,541,510 05	25,149,914 67				362,484 50	5
28,534 01	41,672,665 72	2,620,000 00	46,347 75	39,258 83	186,167 35	6
	9,000 00				27,000 00	7
5,570,044 06	66,831,580 39	2,620,000 00	46,347 75	39,258 83	575,651 94	8
919,430 43					14,820 95	9
835,678 08	2,389,683 88				53,597 24	10
216,281 19				359,714 83		11
	69,746 34				1,839,800 84	12
3,341,356 92	2,533,384 56	1,100,000 00		1,196,742 67		13
1,000,000 00	2,030,815 26					14
4,341,356 92	4,564,199 82	1,100,000 00		1,196,742 67		15
	32,193,858 40	503,632 12			125,072 50	16
	32,193,858 40	503,632 12			417,583 57	17
					542,656 07	18
					12,036,550 17	19
23,030 01	77,558,647 50				692 40	20
231,763 91				5,530 93		21
210,203 41				162,838 67	96,959 55	22
1,318,417 79	1,995,346 62				429 94	23
365,531 83	121,792,845 34					24
1,683,949 62	123,788,191 96				429 94	25
28,683 18					435,852 34	26
19,820,418 48	60,991,297 09		1,295,346 27	5,028,796 24	181,271 16	27
	40,594,456 40	4,523,943 80				28
19,820,418 48	101,585,753 49	4,523,943 80	1,295,346 27	5,028,796 24	192,000 00	29
					373,271 16	30
4,910 57	5,635,522 52			336,921 76	131,640 91	31
17,179,681 38	86,293,848 42	1,102,598 29		1,791,475 48	721,894 93	32
	180,014,313 75	27,585,826 98	2,395,165 02		339,767 22	33
17,179,681 38	266,308,162 17	28,688,425 27	2,395,165 02	1,791,475 48	95,975 05	34
	1,856,941 96				10,177 19	36
	774,924 02	925,000 00				37
	2,631,865 98	925,000 00			10,177 19	38
864,839 58					11 67	39
4,136,070 78					2,974 15	40
5,000,910 36					2,985 82	41
	179,442 96	70,000 00			4,771 32	42
	168,638 91					43
	348,081 87	70,000 00			4,771 32	44
1,439,320 56	29,155,789 06			387,149 83	183,677 39	45
	63,746,917 55	10,374,197 73	304,674 00			46
1,439,320 56	92,902,706 61	10,374,197 73	304,674 00	387,149 83	183,677 39	47

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	Bank number	Name and location	Department	Loans on real estate	All other loans, including overdrafts	United States securities owned
1	723	Los Angeles (city only)—Continued Citizens Bank of San Pedro	Com.	\$6,475 00	\$85,090 76	
2			Sav.	57,004 08	530 00	
3			Total	63,479 08	85,620 76	
4	645	Farmers & Merchants Bank of Watts	Com.	30,800 00	154,732 83	\$17,550 00
5			Sav.	711,359 24		22,000 00
6			Total	742,159 24	154,732 83	39,550 00
7	798	General Motors Acceptance Corporation (Branch)	Com.		16,066,463 42	
8	834	German American Savings Bank of Los Angeles	Sav.	1,122,279 34	51,370 00	98,214 38
9	710	Hollywood State Bank	Com.	32,483 18	383,366 29	141,100 25
10			Sav.	203,671 86		102,441 56
11			Total	236,155 04	383,366 29	243,541 81
12	699	San Fernando Valley Bank (North Los Angeles)	Com.	3,800 00	77,673 86	
13			Sav.	43,641 75		
14			Total	47,441 75	77,673 86	
15	805	The Sumitomo Bank, Limited (Branch)	Com.		295,043 24	
16	610	Union Bank & Trust Co. of Los Angeles	Com.		8,982,646 13	2,277,194 03
17			Sav.	6,158,378 57	3,262,862 58	1,945,723 35
18			Trust			
19			Total	6,158,378 57	12,245,508 71	4,222,917 38
20	342	Venice Savings Bank	Sav.	315,413 27	3,500 00	3,200 00
21	835	Washington Commercial & Savings Bank (Venice)	Com.	8,273 51	52,446 39	
22			Sav.	54,108 83		
23			Total	62,382 34	52,446 39	
24	731	West Side State Bank	Com.		130,458 50	
25			Sav.	313,282 25	14,718 85	171,554 85
26			Total	313,282 25	145,177 35	171,554 85
27	757	York Boulevard State Bank, Los Angeles	Com.	2,550 00	94,445 91	
28			Sav.	255,010 43		
29			Total	257,560 43	94,445 91	
30	Alameda County					
31	159	*Central Savings Bank of Oakland	Com.		176,561 02	
32			Sav.	21,216,989 63	1,763,457 94	2,143,457 55
33			Total	21,216,989 63	1,940,018 96	2,143,457 55
34	182	Farmers and Merchants Savings, Bank, Oakland	Sav.	3,787,461 49	733,284 99	478,890 63
35	634	*The Bank of Alameda County, Alvarado	Com.		295,743 04	20,506 00
36			Sav.	1,285,174 06	172,378 00	92,512 00
37			Total	1,285,174 06	468,121 04	113,018 00
38	153	Bank of Haywards, Hayward	Com.	22,000 00	515,303 99	58,881 12
39			Sav.	1,651,492 44	35,215 00	58,291 43
40			Total	1,673,492 44	550,518 99	117,172 55
41	583	Amador Valley Savings Bank, Pleasanton	Sav.	399,995 59	14,114 65	6,954 39
42	Amador County					
43	858	Amador County Development Bank, Jackson	Com.		45,415 30	
44			Sav.	8,940 00	14,136 56	
45			Total	8,940 00	59,551 86	
46	202	*Bank of Amador County, Jackson	Com.		308,026 50	9,922 00
47			Sav.	673,644 54	906,765 42	49,906 25
48			Total	673,644 54	1,214,791 92	59,828 25
49	Butte County					
50	347	Butte County Savings Bank, Chico	Sav.	1,411,233 58	98,818 78	172,388 63

**BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued**
Branch Systems)

Other bonds and securities	Bank premises, furniture and fixtures and safe deposit vaults	Other real estate owned	Cash on hand and due from banks	Exchanges for clearings, checks and other cash or collection items	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	Line num- ber
\$44,446 40	\$4,270 39	-----	\$46,960 95	\$6,472 54	-----	1
7,030 00	-----	-----	4,761 75	-----	-----	2
51,476 40	4,270 39	-----	51,722 70	6,472 54	-----	3
279,470 56	48,620 00	\$1,800 00	134,755 54	-----	-----	4
102,400 00	-----	-----	24,182 27	-----	-----	5
381,870 56	48,620 00	1,800 00	158,937 81	-----	-----	6
-----	14,401 32	-----	459,380 27	-----	-----	7
1,732,046 72	25,046 59	-----	241,313 38	-----	-----	8
54,012 83	62,390 20	20,776 23	113,509 66	-----	-----	9
25,231 79	21,457 48	-----	13,513 04	-----	-----	10
79,244 62	83,847 68	20,776 23	127,022 70	-----	-----	11
40,747 31	2,967 32	3,925 76	23,778 84	1,224 38	-----	12
11,903 80	-----	-----	4,941 38	-----	-----	13
52,651 11	2,967 32	3,925 76	28,720 22	1,224 38	-----	14
-----	3,484 00	-----	19,994 11	3,786 19	-----	15
1,811,880 01	1,596,940 12	8,978 51	1,209,363 68	834,145 66	\$12,535 62	16
471,324 82	1,000,000 00	-----	657,728 39	4,819 59	-----	17
200,000 00	-----	-----	325 00	-----	-----	18
2,483,204 83	2,596,940 12	8,978 51	1,867,417 07	838,965 25	12,535 62	19
73,874 65	2,565 00	14,315 36	28,407 46	-----	-----	20
127,684 79	12,363 65	2,505 00	46,940 85	8,424 22	-----	21
18,136 60	-----	-----	12,518 34	-----	-----	22
145,821 39	12,363 65	2,505 00	59,459 19	8,424 22	-----	23
89,337 04	10,700 83	-----	78,850 93	-----	-----	24
96,633 10	-----	-----	33,581 79	-----	-----	25
185,970 14	10,700 83	-----	112,432 72	-----	-----	26
205,185 26	41,022 65	-----	74,177 78	82 50	-----	27
38,875 21	32,500 00	-----	23,642 38	-----	-----	28
244,060 47	73,522 65	-----	97,820 16	82 50	-----	29
32,780 15	-----	-----	349,998 08	-----	-----	30
2,984,809 95	2,389,203 28	125,807 50	6,471,526 34	9,885 96	-----	31
3,017,590 10	2,389,203 28	125,807 50	6,821,524 42	9,885 96	-----	32
427,554 31	211,341 98	52,850 57	692,274 84	23,111 86	-----	33
208,008 00	-----	-----	154,749 97	-----	-----	34
488,715 50	109,350 00	47,725 65	242,638 30	-----	-----	35
696,723 50	109,350 00	47,725 65	397,388 27	-----	-----	36
223,352 53	-----	-----	111,586 29	12,614 91	-----	37
343,523 98	105,442 30	34,193 41	136,125 54	-----	-----	38
571,876 51	105,442 30	34,193 41	247,711 83	12,614 91	-----	39
223,090 65	4,478 90	28,377 89	34,412 94	-----	-----	40
62,964 20	4,036 38	-----	33,299 33	1,404 92	-----	41
252,135 29	-----	-----	21,757 19	-----	-----	42
315,099 49	4,036 38	-----	55,056 52	1,404 92	-----	43
344,836 49	2 00	-----	225,009 93	8,150 42	-----	44
417,995 20	-----	61,817 57	49,558 11	-----	-----	45
762,831 69	2 00	61,817 57	274,568 04	8,150 42	-----	46
275,535 18	27,700 00	155,420 80	75,582 64	2,128 17	-----	47

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	All other resources	Total resources and liabilities	Capital paid in	Surplus	Undivided profits and reserve accounts	Bills payable and rediscounts
1		\$193,716 04	\$32,500 00	\$1,000 00	\$2,813 41	
2		69,325 83	7,500 00			
3		263,041 87	40,000 00	1,000 00	2,813 41	
4		667,728 93	50,000 00	19,000 00	20,000 00	
5		859,941 51	50,000 00	41,000 00		
6		1,527,670 44	100,000 00	60,000 00	20,000 00	
7	\$11,162 38	16,551,407 39	300,000 00			
8	11,733 60	3,282,004 01	500,000 00	100,000 00	17,259 41	
9		807,638 64	80,000 00	16,000 00	7,875 94	
10		366,315 73	20,000 00	1,000 00		
11		1,173,954 37	100,000 00	17,000 00	7,875 94	
12		154,117 47	15,000 00	1,500 00	283 00	\$18,400 00
13		60,486 93	10,000 00	1,000 00		
14		214,604 40	25,000 00	2,500 00	283 00	18,400 00
15	255,234 57	577,542 11	300,000 00	5,574 98	12,990 64	
16	22,970 53	16,756,654 29	4,000,000 00	1,795,000 00	438,771 84	
17	361 67	13,501,198 97	800,000 00	200,000 00	12,555 00	
18	24,675 00	225,000 00	200,000 00	5,000 00		
19	48,007 20	30,482,853 26	5,000,000 00	2,000,000 00	451,326 84	
20		441,275 74	25,000 00	20,500 00	178 41	
21		258,638 41	35,000 00		3,780 28	
22		84,763 77	15,000 00		435 01	
23		343,402 18	50,000 00		4,215 29	
24	715 00	310,062 30	22,500 00	11,000 00	11,459 47	
25		629,770 84	37,500 00	11,000 00		
26	715 00	939,833 14	60,000 00	22,000 00	11,459 47	
27	1,475 82	418,939 92	37,500 00	1,000 00	3,609 80	
28		350,028 02	12,500 00	20,000 00		
29	1,475 82	768,967 94	50,000 00	21,000 00	3,609 80	
30		559,339 25	100,000 00	50,000 00	133,148 85	
31		37,105,138 15	1,100,000 00	1,600,000 00	1,013,804 66	
32		37,664,477 40	1,200,000 00	1,650,000 00	1,146,953 51	
33		6,406,770 67	300,000 00	100,000 00	77,953 36	
34		679,007 01	60,000 00	5,000 00	8,274 92	
35		2,438,493 51	100,000 00	115,000 00	16,575 01	
36		3,117,500 52	160,000 00	120,000 00	24,849 93	
37		943,738 84	80,000 00	90,000 00	26,938 82	50,000 00
38		2,369,284 10	120,000 00	70,000 00	23,410 35	
39		3,313,022 94	200,000 00	160,000 00	50,349 17	50,000 00
40		711,425 01	50,000 00	33,000 00	1,139 60	
41	914 23	148,034 36	40,000 00	17,500 00	1,955 21	
42	1,999 29	298,968 33	60,000 00	17,500 00	16,192 71	
43	2,913 52	447,002 69	100,000 00	35,000 00	18,147 92	
44		895,917 34	80,000 00	20,000 00	1,772 16	
45		2,159,687 09	45,000 00	115,000 00	215,279 92	
46		3,055,634 43	125,000 00	135,000 00	217,052 08	
47	1,307 50	2,220,115 28	200,000 00	70,000 00	43,072 43	

**BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued**
Branch Systems)

Deposits due to banks	Due to depositors	State, county and municipal deposits	United States and postal savings deposits	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	All other liabilities	Line num- ber
	\$122,392 04	\$35,000 00			\$10 59	1
	61,825 83					2
	184,217 87	35,000 00			10 59	3
	458,604 00	120,000 00			124 93	4
	738,941 51	30,000 00			124 93	5
	1,197,545 51	150,000 00				6
					16,251,407 39	7
	1,638,719 84	1,018,000 00			8,024 76	8
	553,640 20	150,000 00			122 50	9
	245,315 73	100,000 00			122 50	10
	798,955 93	250,000 00				11
	83,934 47	35,000 00				12
	40,486 93	9,000 00				13
	124,421 40	44,000 00				14
\$3,885 43					255,091 06	15
580,965 75	9,098,641 64	800,000 00		\$12,535 62	30,739 44	16
50,000 00	11,437,793 37	1,000,000 00			850 60	17
					20,000 00	18
630,965 75	20,536,435 01	1,800,000 00		12,535 62	51,590 04	19
	367,797 33	27,100 00			700 00	20
	144,858 13	75,000 00				21
	69,328 76					22
	214,186 89	75,000 00				23
	264,181 90				920 93	24
	411,182 12	170,000 00			88 72	25
	675,364 02	170,000 00			1,009 65	26
	276,830 12	100,000 00				27
	317,528 02					28
	594,358 14	100,000 00				29
	276,190 40					30
15,936 94	30,314,104 51	3,035,500 00			25,792 04	31
15,936 94	30,590,294 91	3,035,500 00			25,792 04	32
	5,501,913 88	425,000 00			1,903 43	33
	505,732 09	100,000 00				34
	2,156,918 50	50,000 00				35
	2,662,650 59	150,000 00				36
	609,936 00	84,253 92	\$2,314 49		295 61	37
	2,032,490 57	115,000 00			8,383 18	38
	2,642,426 57	199,253 92	2,314 49		8,678 79	39
	477,285 41	150,000 00				40
	87,485 85				1,093 30	41
	183,196 30	20,000 00			2,079 32	42
	270,682 15	20,000 00			3,172 62	43
1,615 75	577,328 71	214,000 00	1,230 72			44
	1,784,407 17					45
1,615 75	2,361,735 88	214,000 00	1,230 72			46
	1,680,152 17	216,582 38			10,308 30	47

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	Bank number	Name and location	Department	Loans on real estate	All other loans, including overdrafts	United States securities owned
		Butte County—Continued				
1	608	Peoples Savings & Commercial Bank, Chico	Com.		\$160,656 33	\$253 87
2			Sav.	\$209,003 90	48,976 78	
3			Total	209,003 90	209,633 11	253 87
4	177	Bank of Oroville, Oroville	Sav.	639,020 03	7,500 00	130,777 40
		Calaveras County				
5	720	Central Bank of Calaveras, San Andreas	Com.	600 00	90,052 44	
6			Sav.	438,895 42	33,560 00	
7			Total	439,495 42	123,612 44	
		Colusa County				
8	849	*The Colusa County Bank, Colusa	Com.	469,626 35	1,478,463 58	110,319 24
9			Sav.	261,350 00		74,843 75
10			Total	730,976 35	1,478,463 58	185,162 99
11	231	First Savings Bank of Colusa	Com.	2,129 12	172,200 67	
12			Sav.	289,179 43	12,360 00	
13			Total	291,308 55	184,560 67	
		Contra Costa County				
14	507	Antioch Bank of Savings, Antioch	Sav.	368,011 65		10,000 00
15	64	Bank of Martinez	Com.		301,644 02	43,294 44
16			Sav.	963,199 83	61,252 76	62,480 29
17			Total	963,199 83	362,896 78	49,672 73
18	671	Bank of Oakley	Com.		59,319 31	
19			Sav.	118,119 39		
20			Total	118,119 39	59,319 31	
21	356	*Bank of Pinole	Com.		342,983 19	4,676 29
22			Sav.	1,086,672 81	190,164 26	62,480 47
23			Total	1,086,672 81	533,147 45	67,156 76
24	360	*The Mechanics Bank of Richmond	Com.	12,407 39	962,545 41	
25			Sav.	1,328,983 38	239,052 13	37,028 90
26			Total	1,341,390 77	1,201,597 54	37,028 90
		Fresno County				
27	515	Kingsburg Bank, Kingsburg	Com.	2,600 00	264,388 65	27,000 00
28			Sav.	304,945 88	5,478 45	11,150 00
29			Total	307,545 88	269,867 10	38,150 00
		Glenn County				
30	86	Bank of Willows	Com.	71,065 94	738,964 66	19,612 51
31			Sav.	603,043 43	184,441 17	11,321 88
32			Total	674,109 37	923,405 83	30,934 39
		Humboldt County				
33	131	The Bank of Eureka	Com.	15,800 00	1,075,871 12	
34	132	The Savings Bank of Humboldt County, Eureka	Sav.	1,620,316 56	201,814 09	
35	184	Ferndale Bank, Ferndale	Com.		241,802 35	
36			Sav.	339,575 00	79,200 00	18,826 50
37			Total	339,575 00	321,002 35	18,826 50
38	477	Russ-Williams Banking Company, Ferndale	Com.		99,185 02	4,079 05
39			Sav.	67,895 00	11,870 00	3,795 80
40			Total	67,895 00	111,055 02	7,874 85
41	837	Fortuna State Bank	Com.		65,077 03	
42			Sav.	42,664 35	3,675 00	
43			Total	42,664 35	68,752 03	
44	461	Bank of Loleta, Loleta	Com.		37,492 47	15,598 60
45			Sav.	2,890 00	5,800 00	
46			Total	2,890 00	43,292 47	15,598 60

**BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued
Branch Systems)**

Other bonds and securities	Bank premises, furniture and fixtures and safe deposit vaults	Other real estate owned	Cash on hand and due from banks	Exchanges for clearings, checks and other cash or collection items	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	Line num- ber
\$341,719 98	\$4,072 51		\$59,831 53	\$1,956 56		1
417,223 87		\$18,919 91	22,571 65			2
758,943 85	4,072 51	18,919 91	82,403 18	1,956 56		3
81,226 77		8,000 00	123,168 53			4
172,293 71	3,976 00		45,415 55	278 36		5
302,966 69	9,300 00		52,827 66			6
475,260 40	13,276 00		98,243 21	278 36		7
190,713 81		16,309 36	232,618 24	2,669 58		8
71,726 90	69,334 50		59,947 62			9
262,440 71	69,334 50	16,309 36	292,565 86	2,669 58		10
115,526 96			31,623 36	4,304 76		11
142,883 95	47,947 48	12,664 25		34,600 95		12
258,410 91	47,947 48	12,664 25	31,623 36	38,905 71		13
89,200 65	300 00	6,750 58	29,986 50			14
119,659 62	40,778 05	3,695 45	123,000 90	11,027 38		15
215,639 74	45,248 71	75,549 14	63,205 18			16
335,299 36	86,026 76	79,244 59	186,206 08	11,027 38		17
89,108 25	2,424 40		23,262 43			18
47,380 76	10,711 99		19,656 94			19
136,489 01	13,136 39		42,919 37			20
136,755 49			130,518 55	2,916 28		21
683,687 48	123,656 59	3,405 07	164,713 11			22
820,442 97	123,656 59	3,405 07	295,231 66	2,916 28		23
325,851 77		1 00	320,000 49	26,957 93		24
826,742 07	124,953 33	15,693 60	114,689 22			25
1,152,593 84	124,953 33	15,694 60	434,689 71	26,957 93		26
101,951 20	102,700 00		62,195 55	1,727 61		27
39,070 00	42,300 00	29,600 00	22,220 38			28
141,021 20	145 000 00	29,600 00	84,415 93	1,727 61		29
227,665 55			118,384 14	18,745 95		30
317,480 50		31,000 00	33,218 26			31
545,146 05		31,000 00	151,602 40	18,745 95		32
302,429 19	26,650 00		533,003 68	33,535 41		33
2,397,596 69	24,000 00	28,537 87	562,107 09			34
142,969 25			123,668 11			35
724,013 80	10,000 00		137,090 64			36
866,983 05	10,000 00		260,758 75			37
62,135 07	1,200 00		90,561 23			38
385,611 87			72,923 75			39
447,746 94	1,200 00		163,484 98			40
34,573 42	11,500 00		17,287 95	1,137 56		41
65,926 75		5,068 61	35,816 20			42
100,500 17	11,500 00	5,068 61	53,104 15	1,137 56		43
18,936 64	13,480 00	5 00	34,369 61	5 00		44
102,178 46			11,827 47			45
121,115 10	13,480 00	5 00	46,197 08	5 00		46

**STATEMENTS OF THE CONDITION OF 18 COMMERCIAL
INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE**
(* Indicates

Line number	All other resources	Total resources and liabilities	Capital paid in	Surplus	Undivided profits and reserve accounts	Bills payable and rediscounts
1		\$568,490 78	\$50,000 00	\$7,000 00	\$4,080 61	\$50,000 00
2		716 696 11	50,000 00	17,500 00	9,507 80	
3		1,285,186 89	100,000 00	24,500 00	13,588 41	50,000 00
4	\$3,886 39	993,579 12	30,000 00	56,000 00	8,565 11	
5		312,616 06	25,000 00	7,500 00	16,663 95	
6		837,549 77	35,000 00	37,500 00	9,369 12	
7		1,150,165 83	60,000 00	45,000 00	26,033 07	
8	28,715 15	2,529,435 31	325,000 00	50,000 00	76,101 06	
9		537,202 77	75,000 00			
10	28,715 15	3,066,638 08	400,000 00	50,000 00	76,101 06	
11		325,784 87	50,000 00	9,600 00	5,570 00	20,000 00
12		539,636 06	50,000 00	8,800 00	247,135 00	
13		865,420 93	100,000 00	18,400 00	252,705 00	20,000 00
14		504,249 38	25,000 00	18,000 00	2,032 31	
15		643,099 86	75,000 00	35,000 00	3,471 38	50,000 00
16		1,430,473 65	25,000 00	90,000 00	4,952 64	
17		2,073,573 51	100,000 00	125,000 00	8,424 02	50,000 00
18		174,114 39	12,500 00	4,250 00	732 73	10,000 00
19		195,869 08	12,500 00	2,750 00	2,678 53	
20		369,983 47	25,000 00	7,000 00	3,411 26	10,000 00
21	2,952 39	620,802 19	75,000 00	20,000 00	30,149 10	
22		2,314,779 79	105,000 00	80,000 00	29,668 27	
23	2,952 39	2,935,581 98	180,000 00	100,000 00	59,817 37	
24	79,574 43	1,727,338 42	100,000 00	100,000 00	179,444 44	50,000 00
25	116,812 44	2,803,955 07	100,000 00	100,000 00		
26	196,386 87	4,531,293 49	200,000 00	200,000 00	179,444 44	50,000 00
27	419 02	562,982 03	80,000 00	40,000 00	4,143 46	47,530 00
28		454,764 71	30,000 00	20,000 00		
29	419 02	1,017,746 74	110,000 00	60,000 00	4,143 46	47,530 00
30		1,194,438 75	150,000 00	75,000 00	33,167 56	60,000 00
31		1,180,505 24	50,000 00	75,000 00		
32		2,374,943 99	200,000 00	150 000 00	33,167 56	60,000 00
33		1,987,289 40	200,000 00	200,000 00	204,988 66	
34		4,834,372 30	100,000 00	200,000 00	233,570 53	
35		508,439 71	25,000 00	100,000 00	39,436 06	
36		1,308,705 94	10,000 00	100,000 00	1,182 29	
37		1,817,145 65	35,000 00	200,000 00	40,618 35	
38		257,160 37	25,000 00	25,000 00	17,778 69	
39		542,096 42	25,000 00	25,000 00	6,273 55	
40		799,256 79	50,000 00	50,000 00	24,052 24	
41	69 00	129,644 96	25,000 00	2,500 00	3,751 95	
42		153,150 91	25,000 00	2,700 00		
43	69 00	282,795 87	50,000 00	5,200 00	3,751 95	
44		119,887 32	15,000 00	13,000 00	499 98	
45		122,695 93	10,000 00	10,000 00		
46		242,583 25	25,000 00	23,000 00	499 98	

**BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued
Branch Systems)**

Deposits due to banks	Due to depositor	State, county and municipal deposits	United States and postal savings deposits	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	All other liabilities	Line num- ber
	\$362,410 17	\$95,000 00				1
	599,688 31	40,000 00				2
	962,098 48	135,000 00				3
	856,924 26	40,000 00			\$2,089 75	4
	215,494 76	47,957 35				5
	698,680 65	57,000 00				6
	914,175 41	104,957 35				7
	1,791,760 56	286,573 69				8
	422,202 77	40,000 00				9
	2,213,963 33	326,573 69				10
	145,799 78	100,329 39				11
	383,364 71	95,000 00				12
	529,164 49	195,329 39				13
	409,217 07	50,000 00				14
\$12,190 03	329,055 76	138,207 42			175 27	15
	1,260,521 01	50,000 00				16
12,190 03	1,589,576 77	188,207 42			175 27	17
	114,131 66	32,500 00				18
	142,940 55	35,000 00				19
	257,072 21	67,500 00				20
35,000 00	422,768 15	36,915 02			969 92	21
	1,952,411 95	137,500 00			10,199 57	22
35,000 00	2,375,180 10	174,415 02			11,169 49	23
14,229 43	1,116,589 58	84,690 88			82,384 09	24
	2,009,360 76	477,781 87			116,812 44	25
14,229 43	3,125,950 34	562,472 75			199,196 53	26
	281,627 55	92,869 06	\$16,811 96			27
	400,567 14	4,197 57				28
	682,194 69	97,066 63	16,811 96			29
	760,819 40	115,451 79				30
	889,173 43	166,331 81				31
	1,649,992 83	281,783 60				32
99,578 23	1,154,235 20	128,487 31				33
	4,300,801 77					34
	309,003 65	35,000 00				35
	1,170,023 65	27,500 00				36
	1,479,027 30	62,500 00				37
	167,781 68	21,600 00				38
	471,822 87	14,000 00				39
	639,604 55	35,800 00				40
	73,073 01	25,000 00			320 00	41
	100,450 91	25,000 00				42
	173,523 92	50,000 00			320 00	43
	71,387 34	20,000 00				44
	77,695 93	25,000 00				45
	149,083 27	45,000 00				46

**STATEMENTS OF THE CONDITION OF 18 COMMERCIAL
INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE**

(* Indicates

Line number	Bank number	Name and location	Department	Loans on real estate	All other loans, including overdrafts	United States securities owned
Imperial County						
1	514	The Holtville Bank, Holtville	Com.	\$1,200 00	\$163,753 34	\$21,800 00
2			Sav.	62,457 12		11,950 00
3			Total	63,657 12	163,753 34	33,750 00
Kern County						
4	672	Growers Security Bank, Delano	Com.	33,631 53	144,953 94	
5			Sav.	31,690 00	8,725 00	
6			Total	65,321 53	153,678 94	
7	748	*State Bank of Taft	Com.	29,343 68	388,069 64	
8			Sav.	181,004 36	25,388 79	7,000 00
9			Total	210,348 04	413,458 43	7,000 00
10	178	Bank of Tehachapi	Com.	13,959 00	65,257 76	1,835 13
11			Sav.	86,522 63		651 37
12			Total	100,481 63	65,257 76	2,486 50
Lake County						
13	68	The Bank of Lake, Lakeport	Com.		144,094 79	15,078 42
14			Sav.	247,289 80	15,750 00	
15			Total	247,289 80	159,844 79	15,078 42
16	693	Bank of Upper Lake	Com.		55,703 08	1,021 45
17			Sav.	57,944 04		
18			Total	57,944 04	55,703 08	1,021 45
Lassen County						
19	181	Bank of Lassen County, Susanville	Com.	17,584 21	338,644 10	15,500 00
20			Sav.	410,266 86	39,344 25	25,943 13
21			Total	427,851 07	377,988 35	41,443 13
Los Angeles County (Exclusive of City of Los Angeles)						
22	839	Security Bank of Alhambra	Com.		62,132 52	
23			Sav.	352,127 50		
24			Total	352,127 50	62,132 52	
25	158	Azusa Valley Savings Bank, Azusa	Sav.	610,568 34		
26	799	Baldwin Park Savings Bank	Sav.	96,516 71	402 00	2,065 00
27	734	Atlantic Avenue Bank, Bell	Com.	13,100 00	243,183 00	
28			Sav.	158,077 61		520 05
29			Total	171,177 61	243,183 00	520 05
30	738	Bank of Commerce, Belvedere	Com.	40,122 33	72,351 28	
31			Sav.	101,432 94	4,500 00	
32			Total	141,555 27	76,851 28	
33	747	Belvedere State Bank, Belvedere	Com.		210,084 17	500 00
34			Sav.	186,611 43		7,696 50
35			Total	186,611 43	210,084 17	8,196 50
36	863	Burbank State Bank, Burbank	Com.		76,672 72	9,943 63
37			Sav.	32,066 35	3,025 00	
38			Total	32,066 35	79,697 72	9,943 63
39	220	Covina Valley Savings Bank, Covina	Sav.	628,188 37	14,083 62	67,347 81
40	157	Los Nietos Valley Bank, Downey	Com.		489,081 90	
41			Sav.	409,699 78	8,850 00	
42			Total	409,699 78	497,931 90	
43	542	El Segundo State Bank, El Segundo	Com.		5,853 71	
44			Sav.	92,481 42	21,866 50	
45			Total	92,481 42	27,720 21	
46	664	Farmers and Merchants Bank of Gardena	Com.		138,725 58	358 47
47			Sav.	259,142 75		
48			Total	259,142 75	138,725 58	358 47

**BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued**
Branch Systems)

Other bonds and securities	Bank premises, furniture and fixtures and safe deposit vaults	Other real estate owned	Cash on hand and due from banks	Exchanges for clearings, checks and other cash or collection items	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	Line number
\$40,909 84	\$45,738 90	\$10,421 58	\$22,041 49	\$1,250 10	-----	1
23,042 21	10,000 00	4,153 43	14,737 23	-----	-----	2
63,952 05	55,738 90	14,575 01	36,778 72	1,250 10	-----	3
251,028 45	30,011 70	-----	61,687 79	394 61	-----	4
19,050 00	22,211 59	6,053 31	6,133 02	-----	-----	5
270,078 45	52,223 29	6,053 31	67,820 81	394 61	-----	6*
72,554 45	8,467 87	3,437 56	89,618 66	8,145 33	-----	7
185,177 01	29,251 25	9,659 19	13,631 38	-----	-----	8
267,731 46	37,719 12	13,096 75	103,250 04	8,145 33	-----	9
89,434 54	5,000 00	1,750 00	69,931 48	170 00	-----	10
24,162 50	-----	3,745 14	10,534 15	-----	-----	11
113,597 04	5,000 00	5,495 14	80,465 63	170 00	-----	12
166,332 30	20,550 00	-----	41,260 77	-----	-----	13
60,326 86	-----	-----	15,258 44	-----	-----	14
226,659 16	20,550 00	-----	56,519 21	-----	-----	15
62,425 14	11,487 15	-----	23,274 20	725 85	-----	16
33,703 23	-----	-----	4,613 63	-----	-----	17
96,128 37	11,487 15	-----	27,887 83	725 85	-----	18
113,364 64	-----	-----	137,808 29	10,826 75	-----	19
480,515 74	49,225 00	30,605 69	30,468 04	-----	-----	20
593,880 38	49,225 00	30,605 69	168,276 33	10,826 75	-----	21
92,985 00	10,428 67	-----	58,311 19	4,422 02	-----	22
179,370 00	-----	-----	29,218 26	-----	-----	23
272,355 00	10,428 67	-----	87,529 45	4,422 02	-----	24
220,088 00	500 00	9,935 56	85,108 96	-----	-----	25
95,973 63	2,786 02	-----	15,549 77	688 89	-----	26
168,864 59	-----	-----	27,594 87	1,838 88	-----	27
30,743 46	12,599 85	-----	10,161 03	-----	-----	28
199,608 05	12,599 85	-----	37,755 90	1,838 88	-----	29
99,818 20	5,700 00	-----	28,424 98	-----	-----	30
32,375 00	-----	-----	11,494 12	-----	-----	31
132,193 20	5,700 00	-----	39,919 10	-----	-----	32
85,833 35	23,229 88	6,128 55	33,530 50	635 31	-----	33
65,778 98	-----	2,473 21	14,507 45	-----	-----	34
151,612 33	23,229 88	8,601 76	48,037 95	635 31	-----	35
99,693 80	8,455 60	-----	31,778 03	2,803 45	-----	36
46,166 93	-----	-----	6,432 72	-----	-----	37
145,860 73	8,455 60	-----	38,210 75	2,803 45	-----	38
170,857 86	-----	-----	157,083 44	-----	-----	39
188,047 04	47,336 00	1,290 33	122,885 45	690 33	-----	40
198,008 86	-----	-----	100,030 08	-----	-----	41
386,055 90	47,336 00	1,290 33	222,915 53	690 33	-----	42
31,505 88	12,420 00	-----	17,525 05	-----	-----	43
22,392 50	23,450 00	9,671 91	20,131 15	-----	-----	44
53,898 38	35,870 00	9,671 91	37,656 20	-----	-----	45
138,848 49	16,844 00	7,800 00	82,669 03	792 40	-----	46
52,627 09	-----	-----	14,378 45	-----	-----	47
191,475 58	16,844 00	7,800 00	97,047 48	792 40	-----	48

**STATEMENTS OF THE CONDITION OF 18 COMMERCIAL
INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE**

(* Indicates

Line number	All other resources	Total resources and liabilities	Capital paid in	Surplus	Undivided profits and reserve accounts	Bills payable and rediscounts
1	\$4,664 89	\$311,780 14	\$65,000 00	\$2,500 00	\$4,667 42	\$20,373 10
2		126,339 99	10,000 00			
3	4,664 89	438,120 13	75,000 00	2,500 00	4,667 42	20,373 10
4	551 61	522,259 63	25,000 00	12,500 00	9,313 61	49,000 00
5		93,862 92	25,000 00			
6	551 61	616,122 55	50,000 00	12,500 00	9,313 61	49,000 00
7	426 86	600,064 05	79,300 00	11,360 00	17,798 59	
8		451,111 98	35,300 00			
9	426 86	1,051,176 03	114,600 00	11,360 00	17,798 59	
10		247,337 91	25,000 00	25,000 00	6,910 76	
11		125,615 79	10,000 00	2,500 00		
12		372,953 70	35,000 00	27,500 00	6,910 76	
13		387,316 28	35,070 00	15,000 00	56,860 84	
14		338,625 10	15,000 00	25,000 00		
15		725,941 38	50,070 00	40,000 00	56,860 84	
16		154,636 87	15,000 00	5,900 00	3,072 91	10,000 00
17		96,260 90	10,000 00		1,714 73	
18		250,897 77	25,000 00	5,900 00	4,787 64	10,000 00
19		633,727 99	110,000 00	42,200 00	9,871 09	
20		1,066,368 71	90,000 00		6,593 18	
21		1,700,096 70	200,000 00	42,200 00	16,464 27	
22		228,279 40	50,000 00	12,500 00	25,563 04	
23		560,715 76	50,000 00	12,500 00		
24		786,995 16	100,000 00	25,000 00	25,563 04	
25		926,200 86	50,000 00	32,000 00	11,066 01	
26		213,982 02	25,000 00	6,250 00	271 77	
27		454,581 34	62,750 00	17,250 00	2,115 05	53,409 59
28		212,102 00	12,250 00	13,750 00	202 33	
29		666,683 34	75,000 00	31,000 00	2,317 38	53,409 59
30		246,416 79	25,000 00	4,000 00	1,875 45	
31		149,802 06	15,000 00			
32		396,218 85	40,000 00	4,000 00	1,875 45	
33		359,941 76	29,100 00	4,755 00	458 20	17,000 00
34		277,067 57	20,000 00	2,000 00		
35		637,009 33	49,100 00	6,755 00	458 20	17,000 00
36		229,347 23	40,000 00	5,000 00	4,600 60	
37		87,691 00	10,000 00		1,254 14	
38		317,038 23	50,000 00	5,000 00	5,854 74	
39		1,037,561 10	50,000 00	52,500 00	9,224 84	
40		849,331 05	50,000 00	50,000 00	26,684 66	
41		716,588 72	25,000 00	54,000 00		
42		1,665,919 77	75,000 00	104,000 00	26,684 66	
43		67,304 64	11,000 00	1,500 00	1,645 86	
44		189,993 48	14,000 00	11,000 00	3,314 03	
45		257,298 12	25,000 00	12,500 00	4,959 89	
46		386,037 97	30,000 00	10,000 00	6,142 43	
47		326,148 29	20,000 00	11,000 00		
48		712,186 26	50,000 00	21,000 00	6,152 48	

**BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued**
Branch Systems)

Deposits due to banks	Due to depositors	State, county and municipal deposits	United States and postal savings deposits	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	All other liabilities	Line number
	\$165,410 33	\$53,827 29			\$2 00	1
	93,339 99	23,000 00				2
	258,750 32	76,827 29				3
	303,253 39	116,188 20	\$6,242 02		762 41	4
	68,862 92					5
	372,116 31	116,188 20	6,242 02		762 41	6
	481,605 46	10,000 00				7
	315,153 55	100,658 43				8
	796,759 01	110,658 43				9
	146,784 26	43,030 64			612 25	10
	113,115 79					11
	259,900 05	43,030 64			612 25	12
	235,985 44	44,400 00				13
	298,625 10					14
	534,610 54	44,400 00				15
	90,663 96	30,000 00				16
	64,546 17	20,000 00				17
	155,210 13	50,000 00				18
	400,299 63	71,357 27				19
	867,775 53	102,000 00				20
	1,268,075 16	173,357 27				21
	140,216 36					22
	448,215 76	50,000 00				23
	588,432 12	50,000 00				24
	758,134 85	75,000 00				25
	130,207 37	52,252 88				26
	236,416 84	81,500 00			1,139 86	27
	160,899 67	25,000 00				28
	397,316 51	106,500 00			1,139 86	29
	134,823 28	80,000 00			718 06	30
	134,802 06					31
	269,625 34	80,000 00			718 06	32
	241,089 19	67,500 00			39 37	33
	215,067 57	40,000 00				34
	456,156 76	107,500 00			39 37	35
	104,668 63	75,000 00			78 00	36
	76,436 86					37
	181,105 49	75,000 00			78 00	38
	881,236 26	40,000 00			4,600 00	39
	618,646 39	100,000 00			4,000 00	40
	587,088 72	50,000 00			500 00	41
	1,205,735 11	150,000 00			4,500 00	42
	28,161 85	24,996 93				43
	161,679 45					44
	189,841 30	24,996 93				45
	304,460 99	35,000 00			434 50	46
	280,148 29	15,000 00				47
	584,609 28	50,000 00			434 50	48

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	Bank number	Name and location	Department	Loans on real estate	All other loans, including overdrafts	United States securities owned
1	429	Los Angeles County—Continued The First Savings Bank of Glendora	Sav.	\$206,415 46		\$25,248 75
2	96	Glendora Bank, Glendora	Com.	32,734 24	\$90,208 19	20,894 29
3			Sav.	70,617 48		
4			Total	103,351 72	90,208 19	20,894 29
5	579	*First Bank of Hermosa Beach	Com.	600 00	44,520 23	31,389 53
6			Sav.	148,628 72		1,000 00
7			Total	149,228 72	44,520 23	32,389 53
8	828	*Bank of Inglewood	Com.	5,100 00	398,864 29	21,660 82
9			Sav.	348,038 59		13,259 17
10			Total	353,138 59	398,864 29	34,919 99
11	810	*First Exchange State Bank, Inglewood	Com.	44,520 28	343,896 88	99,324 72
12			Sav.	271,486 81	19,076 10	
13			Total	316,007 09	363,572 98	99,324 72
14	621	The Farmers and Merchants Bank of La Verne	Com.	300 00	197,393 10	
15			Sav.	26,426 32		
16			Total	26,726 32	197,393 10	
17	776	Citizens State Bank, Long Beach	Com.	1,000 00	155,860 52	
18			Sav.	53,414 03		3,301 81
19			Total	54,414 03	155,860 52	3,301 81
20	427	*Farmers and Merchants Bank of Long Beach	Com.	242,790 58	2,922,519 12	303,396 39
21			Sav.	4,665,021 57		513,440 50
22			Total	4,907,812 15	2,922,519 12	816,836 89
23	662	Western Trust and Savings Bank, Long Beach	Com.	9,347 99	832,353 76	
24			Sav.	1,043,599 90	151,450 00	68,501 92
25			Trust			
26			Total	1,052,947 89	983,803 76	68,501 92
27	756	Bank of Santa Fe Springs, Los Nietos	Com.		34,149 77	30,988 99
28			Sav.	30,565 00		
29			Total	30,565 00	34,149 77	30,988 99
30	730	State Bank of Manhattan Beach	Com.		13,785 60	10,154 38
31			Sav.	33,147 58		1,714 16
32			Total	33,147 58	13,785 60	11,868 54
33	850	The Maywood Bank, Maywood	Com.	13,628 74	64,553 76	
34			Sav.	58,500 00		2,008 20
35			Total	72,128 74	64,553 76	2,008 20
36	821	Citizens Bank of Monrovia	Com.	7,300 00	427,664 33	2,514 60
37			Sav.	179,837 43	10,101 00	4,510 30
38			Total	187,137 43	437,765 33	7,024 90
39	777	First State Bank of Montebello	Com.		149,564 10	5,100 00
40			Sav.	82,744 17		
41			Total	82,744 17	149,564 10	5,100 00
42	783	Norwalk Commercial and Savings Bank, Norwalk	Com.		82,988 43	
43			Sav.	54,200 00	27,250 00	
44			Total	54,200 00	110,238 43	
45	573	Citizens Savings Bank of Pasadena	Com.	39,469 72	625,784 94	
46			Sav.	1,170,717 26	32,450 00	100,531 82
47			Total	1,210,186 98	658,234 94	100,531 82
48	226	*First Trust & Savings Bank of Pasadena	Com.		917,963 85	
49			Sav.	4,237,800 67	2,227,319 75	152,994 69
50			Trust	3,000 00		
51			Total	4,240,800 67	3,145,283 60	152,994 69
52	784	Pasadena Savings Bank	Com.		127,117 55	30,856 63
53			Sav.	107,913 98	11,000 00	6,000 00
54			Total	107,913 98	138,117 55	36,856 63

**BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued**
Branch Systems)

Other bonds and securities	Bank premises, furniture and fixtures and safe deposit vaults	Other real estate owned	Cash on hand and due from banks	Exchanges for clearings, checks and other cash or collection items	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	Line number
\$201,800 78	\$26,500 00		\$42,920 70			1
107,411 96	29,617 63		41,033 16	\$290 25		2
7,950 00		\$1 00	5,224 91			3
115,361 96	29,617 63	1 00	46,258 07	290 25		4
105,004 73	11,107 95		27,931 41	2,648 64		5
86,730 09	25,000 00	549 02	19,369 71			6
191,734 82	36,107 95	549 02	47,301 12	2,648 64		7
296,992 02	22,168 18	865 90	265,847 11	8,790 27		8
49,346 76	5,446 70		42,169 31			9
346,338 78	27,614 88	865 90	308,016 42	8,790 27		10
544,894 96			131,103 09	727 97		11
28,788 69	93,396 83	5,305 92	19,041 33			12
573,683 65	93,396 83	5,305 92	150,144 42	727 97		13
117,057 50	900 00	4,400 00	83,997 85	219 91		14
28,122 00			8,895 96			15
145,179 50	900 00	4,400 00	92,893 81	219 91		16
189,337 83	28,479 25		60,683 28	13,657 15		17
6,237 50	80 00	28,784 20	12,519 47			18
195,575 33	28,559 25	28,784 20	73,202 75	13,657 15		19
1,114,340 02	650,845 66	7,500 00	2,100,298 06	182,361 33	\$6,955 05	20
138,344 10	250,000 00		582,915 20			21
1,252,684 12	900,845 66	7,500 00	2,683,213 26	182,361 33	6,955 05	22
178,645 15	21,720 00	18,712 90	374,162 08	50,593 57		23
436,937 50	127,287 00		86,702 49			24
100,000 00						25
715,582 65	149,007 00	18,712 90	460,864 57	50,593 57		26
31,618 28	12,828 92		21,388 71			27
15,170 00	2,462 90		2,647 14			28
46,788 28	15,291 82		24,035 85			29
89,057 75	27,700 00	240 00	19,286 81	103 25		30
30,773 75	10,000 00		7,108 30			31
119,831 50	37,700 00	240 00	26,395 11	103 25		32
73,116 23			62,528 28	1,577 37		33
61,755 08	10,048 25		1,893 50			34
134,871 31	10,048 25		64,421 78	1,577 37		35
216,826 77	108,171 35		66,270 95	8,005 38		36
118,978 60			13,364 77			37
335,805 37	108,171 35		79,635 72	8,005 38		38
82,109 23	20,808 03	2,105 76	43,227 09	2,121 98		39
28,003 96			6,489 65			40
110,113 19	20,808 03	2,105 76	49,716 74	2,121 98		41
149,831 34	39,960 06		112,176 98	1,053 48		42
43,383 75	3,867 25		21,661 32			43
193,215 09	43,828 21		133,838 30	1,053 48		44
431,987 83	95,460 22		365,872 73	114,327 38		45
1,093,463 44	152,182 02		268,292 56			46
1,525,451 27	247,642 24		634,165 29	114,327 38		47
1,162,879 49		31,680 41	670,803 41	87,952 17		48
3,123,906 77	227,872 59	121,348 34	516,577 55	42,907 30		49
496,472 50			72,629 64			50
4,783,258 76	227,872 59	153,028 75	1,260,010 60	130,859 47		51
152,817 26	14,500 00		74,712 64	35 15		52
106,181 81			13,225 47			53
258,999 07	14,500 00		87,938 11	35 15		54

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	All other resources	Total resources and liabilities	Capital paid in	Surplus	Undivided profits and reserve accounts	Bills payable and rediscounts
1		\$502,885 65	\$25,000 00	\$35,000 00	\$24,193 94	
2	\$67 38	322,257 10	42,000 00	5,500 00	1,193 53	
3		83,793 39	25,000 00	3,000 00	711 47	
4	67 38	406,050 49	67,000 00	8,500 00	1,905 00	
5	825 94	224,028 43	30,000 00	7,500 00	1,627 74	
6		281,277 54	20,000 00	5,000 00		
7	825 94	505,305 97	50,000 00	12,500 00	1,627 74	
8	280 11	1,020,568 70	100,000 00	40,000 00	3,651 86	
9		458,260 53	50,000 00			
10	280 11	1,478,829 23	150,000 00	40,000 00	3,651 86	
11	7,601 98	1,172,069 88	140,000 00	15,000 00	3,152 73	
12		437,695 68	60,000 00	21,500 00		
13	7,601 98	1,609,765 56	200,000 00	36,500 00	3,152 73	
14		404,268 36	45,000 00	20,000 00	9,202 26	
15		63,444 28	5,000 00	7,500 00		
16		467,712 64	50,000 00	27,500 00	9,202 26	
17	408 56	449,426 59	114,800 00	2,150 00	—15,030 40	\$25,000 00
18		104,337 01	37,500 00	725 00	6,973 33	
19	408 56	553,763 60	152,300 00	2,875 00	—8,057 07	25,000 00
20	2,045 35	7,533,051 56	750,000 00	100,000 00	142,239 77	
21		6,149,721 37	250,000 00	150,000 00	192,563 59	
22	2,045 35	13,682,772 93	1,000,000 00	250,000 00	334,803 36	
23	4,245 38	1,489,780 83	50,000 00	100,000 00	56,612 65	
24		1,914,478 81	75,000 00	75,000 00		
25		100,000 00	100,000 00			
26	4,245 38	3,504,259 64	225,000 00	175,000 00	56,612 65	
27		130,974 67	15,000 00	1,000 00	2,769 32	
28		50,845 04	10,000 00			
29		181,819 71	25,000 00	1,000 00	2,769 32	
30		160,327 79	25,000 00	5,150 00	855 47	
31		82,743 79	10,000 00			
32		243,071 58	35,000 00	5,150 00	855 47	
33	42 00	215,446 38	25,000 00		2,341 41	
34		134,205 03	25,000 00			
35	42 00	349,651 41	50,000 00		2,341 41	
36	3,026 30	839,779 68	125,000 00	36,225 00	6,231 17	15,000 00
37		326,792 10	25,000 00	5,000 00		
38	3,026 30	1,166,571 78	150,000 00	41,225 00	6,231 17	15,000 00
39		305,036 19	20,000 00	7,500 00	3,181 02	
40		117,237 78	10,000 00	3,250 00		
41		422,273 97	30,000 00	10,750 00	3,181 02	
42		386,011 19	40,000 00	10,000 00	5,801 61	
43		150,362 32	10,000 00	4,000 00		
44		536,373 51	50,000 00	14,000 00	5,801 61	
45		1,672,902 82	150,000 00	50,000 00	13,982 70	
46		2,817,637 10	150,000 00	25,000 00	235,317 71	
47		4,490,539 92	300,000 00	75,000 00	249,300 41	
48	14,961 14	2,886,240 47	100,000 00	300,000 00	35,221 77	
49	2,300 37	10,653,028 03	600,000 00	350,000 00	113,968 03	
50	25,569 09	597,671 23	300,000 00	175,000 00	87,671 23	
51	42,830 60	14,136,939 73	1,000,000 00	825,000 00	236,861 03	
52	1,215 95	401,255 18	35,000 00	5,000 00	2,203 03	
53		244,321 26	15,000 00	7,500 00		
54	1,215 95	645,576 44	50,000 00	12,500 00	2,203 03	

BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued
Branch Systems)

Deposits due to banks	Due to depositors	State, county and municipal deposits	United States and postal savings deposits	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	All other liabilities	Line num- ber
	\$350,691 75	\$68,000 00				1
	189,763 57	83,800 00				2
	55,081 92					3
	244,845 49	83,800 00				4
	105,095 66	79,646 53			\$158 50	5
	206,277 54	50,000 00				6
	311,373 20	129,646 53			158 50	7
	595,086 97	187,437 48			94,392 39	8
	408,260 53					9
	1,003,347 50	187,437 48			94,392 39	10
	477,318 69	536,177 91			420 55	11
	356,195 68					12
	833,514 37	536,177 91			420 55	13
	267,117 12	62,948 98				14
	50,944 28					15
	318,061 40	62,948 98				16
	171,561 64	150,000 00			945 35	17
	59,138 68					18
	230,700 32	150,000 00			945 35	19
\$222,704 89	5,660,072 49	618,646 05		\$39,388 36		20
	5,357,157 78	200,000 00				21
222,704 89	11,017,230 27	818,646 05		39,388 36		22
25,000 00	1,256,556 54				1,611 64	23
	1,439,478 81	325,000 00				24
25,000 00	2,696,035 35	325,000 00			1,611 64	25
	62,205 35	50,000 00				26
	40,845 04					27
	103,050 39	50,000 00				28
	65,315 37	63,960 45			46 50	29
	62,743 79	10,000 00				30
	126,059 16	73,960 45			46 50	31
	147,513 78	40,291 21			299 98	32
	59,205 03	50,000 00				33
	206,718 81	90,291 21			299 98	34
2,563 17	495,760 34	159,000 00				35
	212,792 10	84,000 00				36
2,563 17	708,552 44	243,000 00				37
	199,161 17	75,000 00			194 00	38
	103,987 78					39
	303,148 95	75,000 00			194 00	40
	232,709 58	97,500 00				41
	136,362 32					42
	369,071 90	97,500 00				43
121,092 59	1,335,227 53				2,600 00	44
	1,869,614 13	514,000 00	\$16,111 51		7,593 75	45
121,092 59	3,204,841 66	514,000 00	16,111 51		10,193 75	46
	1,887,245 52	562,083 37			1,689 81	47
	8,734,893 00	950,000 00			4,167 00	48
					35,000 00	49
	10,622,138 52	1,412,083 37			40,856 81	50
	274,052 15	85,000 00				51
	221,821 26					52
	495,873 41	85,000 00				53
						54

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	Bank number	Name and location	Department	Loans on real estate	All other loans, including overdrafts	United States securities owned
1	302	Los Angeles County—Continued				
2		Pomona Commercial and Savings Bank, Pomona	Com.		\$66,498 69	
3			Sav.	\$399,485 00	35,000 00	
4			Total	399,485 00	101,498 69	
5	636	Puente Savings Bank, Puente	Sav.	211,320 00		\$53,279 26
6	780	American Commercial & Savings Bank, Redondo Beach	Com.	6,275 00	75,433 89	
7			Sav.	66,963 05	10,350 00	
8			Total	73,238 05	85,783 89	
9	493	Rivera State Bank, Rivera	Com.	62,230 00	99,769 94	
10	861	First State Bank of Rosemead	Com.	10,775 00	85,743 90	
11			Sav.	51,750 00		
12			Total	62,525 00	85,743 90	
13	524	San Dimas Savings Bank	Sav.	215,467 06		
14	519	*Marine Bank of Santa Monica	Com.	50,467 07	338,305 43	5,000 00
15			Sav.	456,026 08		
16			Total	506,493 15	338,305 43	5,000 00
17	851	Santa Monica Savings Bank	Sav.	228,091 59	6,741 93	52,541 76
18	721	Sierra Madre Savings Bank	Com.		162,261 31	
19			Sav.	318,562 63		792 48
20			Total	318,562 63	162,261 31	792 48
21	855	Firestone Park State Bank, South Gate	Com.	23,971 70	53,337 07	
22			Sav.	63,437 61		1,163 73
23			Total	87,409 31	53,337 07	1,163 73
24	695	Tujunga Valley Bank, Tujunga	Com.		79,444 71	
25			Sav.	133,152 46		4,000 00
26			Total	133,152 46	79,444 71	4,000 00
27	808	Bank of West Hollywood	Com.	5,022 00	146,474 68	
28			Sav.	94,180 00		123,693 11
29			Total	99,202 00	146,474 68	123,693 11
30	767	*Republic Bank, West Hollywood	Com.	273 06	186,964 82	
31			Sav.	145,265 39	2,500 00	5,988 73
32			Total	145,538 45	189,464 82	5,988 73
33	279	Home Savings Bank of Whittier	Sav.	1,040,008 38	225,110 25	113,000 00
34		Marin County				
35	853	The Mill Valley Bank, Mill Valley	Com.		65,660 53	
36			Sav.	157,359 79	750 00	5,003 13
37			Total	157,359 79	66,410 53	5,003 13
38	594	Novato Bank, Novato	Com.		50,039 00	
39			Sav.	198,315 00		
40			Total	198,315 00	50,039 00	
41	511	Bank of San Rafael	Sav.	1,885,473 02	322,634 05	
42		Mendocino County				
43	663	Bank of Covelo	Com.	25,410 00	36,359 89	25,000 00
44	338	Bank of Point Arena	Com.	37,764 97	86,770 62	8,786 00
45	284	*Savings Bank of Mendocino County, Ukiah	Com.		260,933 14	
46			Sav.	569,528 81	4,000 00	
47			Total	569,528 81	264,933 14	
48	296	Bank of Willits	Com.		135,744 32	
49			Sav.	143,169 16		
50			Total	143,169 16	135,744 32	

**BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued**
Branch Systems)

Other bonds and securities	Bank premises, furniture and fixtures and safe deposit vaults	Other real estate owned	Cash on hand and due from banks	Exchanges for clearings, checks and other cash or collection items	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	Line num- ber
\$118,623 04	\$15,000 00	-----	\$48,087 80	\$1,794 59	-----	1
237,783 28	57,420 40	-----	40,134 23	-----	-----	2
356,406 32	72,420 40	-----	88,222 03	1,794 59	-----	3
64,178 75	-----	-----	24,618 34	-----	-----	4
173,286 22	2,000 00	-----	19,069 31	2,783 55	-----	5
5,115 39	10,559 42	-----	8,870 15	-----	-----	6
178,401 61	12,559 42	-----	27,939 46	2,783 55	-----	7
175,411 05	7,000 00	-----	73,848 52	-----	-----	8
96,485 90	5,344 91	-----	37,985 78	-----	-----	9
15,285 99	502 77	-----	13,585 06	-----	-----	10
111,771 89	5,847 68	-----	51,570 84	-----	-----	11
1,010 41	-----	\$1,298 83	26,518 84	-----	-----	12
224,491 70	28,406 00	5,312 27	249,635 42	22,529 16	-----	13
9,875 00	-----	-----	51,512 83	-----	-----	14
234 366 70	28,406 00	5,312 27	301,148 25	22,529 16	-----	15
145,800 72	11,537 50	-----	36,615 66	-----	-----	16
123,389 50	7,250 00	-----	31,378 43	735 68	-----	17
85,370 16	19,000 00	792 88	19,142 23	-----	-----	18
208,759 66	26,250 00	792 88	50,520 66	735 68	-----	19
82,779 21	5,015 65	-----	55,586 29	-----	-----	20
96,224 43	3,950 00	-----	13,119 73	-----	-----	21
179,003 64	8,965 65	-----	68,706 02	-----	-----	22
159,475 83	24,820 00	8,340 39	86,138 97	522 25	-----	23
2,992 50	-----	-----	3,803 96	-----	-----	24
162,468 33	24,820 00	8,340 39	89,942 93	522 25	-----	25
62,447 50	27,448 30	1,778 68	36,176 38	-----	-----	26
163,450 83	13,661 50	-----	11,945 16	-----	-----	27
225,898 33	41,109 80	1,778 68	48,121 54	-----	-----	28
64,453 63	61,253 41	-----	82,715 14	1,344 99	-----	29
103,785 04	6,500 00	-----	30,453 29	-----	-----	30
168,238 67	67,753 41	-----	113,168 43	1,344 99	-----	31
521,466 59	50,398 76	15,625 00	195,093 83	7,947 95	-----	32
77,167 64	7,986 35	-----	23,103 97	3,557 99	-----	33
174,880 08	-----	-----	8,345 94	-----	-----	34
252,047 72	7,986 35	-----	31,449 91	3,557 99	-----	35
70,535 00	1 00	-----	40,174 15	-----	-----	36
87,578 00	-----	9,810 00	20,831 09	-----	-----	37
158,113 00	1 00	9,810 00	61,005 24	-----	-----	38
580,119 27	1 00	48,308 55	234,177 10	1,071 00	-----	39
25,431 50	18,643 75	1,350 00	14,553 69	-----	-----	40
1,652 50	15,093 00	-----	85,572 80	20 18	-----	41
133,699 58	22,328 10	-----	52,222 24	5,787 12	-----	42
391,793 91	21,550 00	24,058 59	52,745 04	-----	-----	43
525,493 49	43,878 10	24,058 59	104,967 28	5,787 12	-----	44
107,412 13	12,367 08	708 81	40,176 39	1,219 50	-----	45
203,286 98	-----	12,737 13	19,394 80	50 00	-----	46
310,699 11	12,367 08	13,445 94	59,571 19	1,269 50	-----	47

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	All other resources	Total resources and liabilities	Capital paid in	Surplus	Undivided profits and reserve accounts	Bills payable and rediscounts
1	\$281 64	\$250,285 76	\$50,000 00		\$14,477 43	
2		769,822 91	50,000 00	\$25,000 00	28,608 80	
3	281 64	1,020,108 67	100,000 00	25,000 00	43,086 23	
4		353,396 35	25,000 00	12,500 00	5,501 13	
5	4,604 30	283,452 27	33,000 00	8,000 00	3,202 07	\$894 50
6		101,858 01	17,000 00	500 00		
7	4,604 30	385,310 28	50,000 00	8,500 00	3,202 07	894 50
8		418,259 51	25,000 00	19,000 00	6,347 95	
9		236,335 49	35,000 00	5,000 00	647 04	
10		81,123 82	15,000 00		1,155 60	
11		317,459 31	50,000 00	5,000 00	1,802 64	
12		344,325 73	25,000 00	25,000 00	6,791 91	
13	380 27	924,527 32	81,600 00	4,560 00	13,299 26	
14		517,413 91	35,000 00	19,500 00		
15	380 27	1,441,941 23	116,600 00	24,060 00	13,299 26	
16		481,329 16	100,000 00	1,139 55		
17		325,014 92	25,000 00	19,000 00	5,123 54	
18		450,792 70	22,500 00	18,000 00	10,332 60	
19		775,807 62	47,500 00	37,000 00	15,466 14	
20		220,689 92	25,000 00	2,500 00	5,886 48	
21		177,895 50	25,000 00	2,500 00	3,084 76	
22		398,585 42	50,000 00	5,000 00	8,971 24	
23	85 87	358,828 02	30,000 00	7,000 00	1,683 41	
24		143,948 92	20,000 00	4,000 00		
25	85 87	502,776 94	50,000 00	11,000 00	1,683 41	
26	71 95	279,419 49	51,500 00	5,000 00	8,207 19	25,000 00
27		406,930 60	25,000 00			
28	71 95	686,350 09	76,500 00	5,000 00	8,207 19	25,000 00
29		397,005 05	55,000 00	8,500 00	1,905 52	
30		294,492 45	20,000 00		1,000 00	
31		691,497 50	75,000 00	8,500 00	2,905 52	
32		2,168,650 76	150,000 00	50,000 00	54,190 28	
33	234 52	177,711 00	25,000 00		8,868 45	
34	309 59	346,648 53	25,000 00	6,250 00	3,125 00	
35	544 11	524,359 53	50,000 00	6,250 00	11,993 45	
36		160,749 15	25,000 00	6,500 00	6,127 59	
37		316,534 09	25,000 00	5,500 00		
38		477,283 24	50,000 00	12,000 00	6,127 59	
39		3,071,783 99	100,000 00	100,000 00	54,158 04	
40		146,748 83	25,000 00	2,500 00	2,695 82	24,000 00
41		235,660 07	25,000 00	5,245 00	6,120 19	
42	2,325 55	477,295 73	40,000 00	10,000 00	11,712 25	40,000 00
43		1,063,676 35	60,000 00	35,000 00	30,658 99	
44	2,325 55	1,540,972 08	100,000 00	45,000 00	42,371 24	40,000 00
45		297,628 23	40,000 00	25,000 00	537 75	
46		378,638 07	10,000 00	29,000 00	4,652 99	
47		676,266 30	50,000 00	54,000 00	5,190 74	

**BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued**
Branch Systems)

Deposits due to banks	Due to depositors	State, county and municipal deposits	United States and postal savings deposits	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	All other liabilities	Line number
	\$185,328 39				\$479 94	1
	468,447 76	\$197,766 35				2
	653,776 15	197,766 35			479 94	3
	310,284 22				111 00	4
	104,391 41	133,964 29				5
	84,358 01					6
	188,749 42	133,964 29				7
	325,411 56	42,500 00				8
	145,688 45	50,000 00				9
	64,968 22					10
	210,656 67	50,000 00				11
	255,033 82	32,500 00				12
	695,068 06	130,000 00				13
	462,913 91					14
	1,157,981 97	130,000 00				15
	279,848 11	100,000 00			341 50	16
	223,513 48	50,146 85			2,231 05	17
	391,888 39	8,071 71				18
	615,401 87	58,218 56			2,231 05	19
	122,413 96	64,807 48			82 00	20
	97,310 74	50,000 00				21
	219,724 70	114,807 48			82 00	22
	203,835 64	116,229 97			79 00	23
	119,948 92					24
	323,784 56	116,229 97			79 00	25
	189,712 30					26
	156,930 60	225,000 00				27
	346,642 90	225,000 00				28
	304,840 11	25,000 00			1,759 42	29
	198,492 45	75,000 00				30
	503,332 56	100,000 00			1,759 42	31
	1,654,460 48	260,000 00				32
	104,232 40	39,542 37			67 78	33
	208,802 31	95,000 00			8,471 22	34
	313,034 71	134,542 37			8,539 00	35
	123,121 56					36
	265,034 09	21,000 00				37
	388,155 65	21,000 00				38
	2,606,067 19	200,000 00			11,558 76	39
	72,332 62	20,000 00			220 39	40
	199,294 88					41
\$19,505 03	260,331 01	95,163 76			583 68	42
	878,017 36	60,000 00				43
19,505 03	1,138,348 37	155,163 76			583 68	44
	191,998 48	40,000 00			92 00	45
	333,985 08				1,000 00	46
	525,983 56	40,000 00			1,092 00	47

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	Bank number	Name and location	Department	Loans on real estate	All other loans, including overdrafts	United States securities owned
Merced County						
1	585	Le Grand Bank, Le Grand	Com.		\$120,742 55	
2			Sav.	\$68,835 00		
3			Total	68,835 00	120,742 55	
Modoc County						
4	416	*Modoc County Bank, Alturas	Com.	18,060 00	894,287 01	\$94,650 00
5			Sav.	199,757 51		1,550 00
6			Total	217,817 51	894,287 01	96,200 00
Monterey County						
7	790	The Bank of Carmel	Com.	70,114 90	257,122 59	24,539 05
8			Sav.	392,489 28		4,000 00
9			Total	462,604 18	257,122 59	28,539 05
10	856	Monterey Bank	Com.	13,455 00	121,708 56	
11			Sav.	121,884 75		
12			Total	135,339 75	121,708 56	
13	124	Security State Bank of Pacific Grove	Com.	4,000 00	45,642 68	
14			Sav.	142,260 77		
15			Total	146,260 77	45,642 68	
16	637	*Monterey County Trust & Savings Bank, Salinas	Com.	33,333 33	1,472,063 05	1,022 67
17			Sav.	1,843,164 83	28,895 70	107,741 52
18			Trust			
19			Total	1,876,498 16	1,500,958 75	108,764 19
Orange County						
20	571	*The Southern County Bank, Anaheim	Com.	69,319 53	547,643 58	
21			Sav.	409,917 28		23,716 02
22			Total	479,236 81	547,643 58	23,716 02
23	739	*Bank of Balboa	Com.		154,012 85	25,000 00
24			Sav.	64,642 59		
25			Total	64,642 59	154,012 85	25,000 00
26	704	Citizens Bank of Garden Grove	Com.		103,847 27	
27			Sav.	41,065 82	1,952 44	
28			Total	41,065 82	105,799 71	
29	774	Home State Bank of Huntington Beach	Com.	3,000 00	49,093 12	
30			Sav.	46,287 81		
31			Total	49,287 81	49,093 12	
32	778	Citizens Bank of Laguna Beach	Com.	47,737 36	138,879 50	
33			Sav.	22,495 00	7,140 00	2,900 00
34			Total	70,232 36	146,019 50	2,900 00
35	377	Orange Savings Bank, Orange	Com.	5,600 00	86,348 96	
36			Sav.	1,101,668 63		40,187 50
37			Total	1,107,268 63	86,348 96	40,187 50
38	651	The Farmers & Merchants Savings Bank of Santa Ana	Sav.	2,585,881 13	61,500 00	30,550 00
39	800	First State Bank of San Juan Capistrano	Com.		47,643 13	22,415 13
40			Sav.	33,601 00		6,984 38
41			Total	33,601 00	47,643 13	29,399 51
42	750	California State Bank of Seal Beach	Com.	2,001 65	31,813 56	
43			Sav.	47,870 00	4,400 00	
44			Total	49,871 65	36,213 56	
Placer County						
45	111	*Placer County Bank, Auburn	Com.		416,456 15	39,480 91
46			Sav.	601,348 95		10,392 21
47			Total	601,348 95	416,456 15	49,873 12
48	237	Bank of Lincoln	Com.		111,766 21	
49			Sav.	377,591 86	7,159 00	
50			Total	377,591 86	118,925 21	

**BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued**
Branch Systems)

Other bonds and securities	Bank premises, furniture and fixtures and safe deposit vaults	Other real estate owned	Cash on hand and due from banks	Exchanges for clearings, checks and other cash or collection items	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	Line num- ber
\$24,962 93	\$1,679 79		\$32,804 38			1
14,606 77		\$3,000 00	4,406 82			2
39,569 70	1,679 79	3,000 00	37,211 20			3
107,942 01	42,719 75	8,471 33	108,072 71	\$4,904 85		4
57,500 00		1,009 86	16,805 59			5
165,442 01	42,719 75	9,481 19	124,878 30	4,904 85		6
65,975 77	29,506 74		139,373 42	765 40		7
9,575 00			33,149 17			8
75,550 77	29,506 74		172,522 59	765 40		9
93,352 80	39,711 97		72,674 07	4,802 41		10
26,201 23			32,429 77			11
119,554 03	39,711 97		105,103 84	4,802 41		12
169,311 72	29,562 46		49,363 03	9,140 51		13
26,762 59		1,015 70	11,596 14			14
196,074 31	29,562 46	1,015 70	60,959 17	9,140 51		15
816,710 41	200,397 37		385,381 80	110,347 17		16
1,562,896 16	222,534 13		184,855 79			17
109,533 91			1,002 86			18
2,489,140 48	422,931 50		571,240 45	110,347 17		19
6,438 75	12,350 00		155,438 76	20,741 23		20
239,236 55		4,006 85	61,106 22			21
245,675 30	12,350 00	4,006 85	216,544 98	20,741 23		22
139,927 67	54,968 54		118,290 75	2,555 12		23
20,025 00		15,609 95	16,845 28			24
159,952 67	54,968 54	15,609 95	135,136 03	2,555 12		25
90,342 37	14,997 05		107,131 64	1,940 19		26
5,000 00	2,470 31		3,611 48			27
95,342 37	17,467 36		110,743 12	1,940 19		28
189,813 24	8,544 87		37,039 54	3,296 52		29
20,560 00			9,959 41			30
210,373 24	8,544 87		46,998 95	3,296 52		31
41,543 97	8,480 40		79,827 61			32
58,300 00			7,104 68			33
99,843 97	8,480 40		86,932 29			34
79,199 33			23,920 71			35
98,326 13	72,650 00	9,789 14	66,846 89	10,413 46		36
177,525 46	72,650 00	9,789 14	90,767 60	10,413 46		37
282,706 34	27,270 00	23,550 00	258,373 36	27,588 24		38
76,581 30	4,296 37		20,846 04	660 00		39
			1,258 78			40
76,581 30	4,296 37		22,104 82	660 00		41
67,169 05	16,085 05		34,562 45	18 47		42
13,138 29	500 00		7,722 34			43
80,307 34	16,585 05		42,284 79	18 47		44
158,302 91	18,529 17	10,539 82	108,559 72	10,084 89		45
465,808 04	59,383 38	26,000 00	70,734 46			46
624,110 95	77,912 55	36,539 82	179,294 18	10,084 89		47
52,942 50	15,005 05		22,622 41	1,410 09		48
236,076 68	13,294 81	16,554 59	59,281 96			49
289,019 18	28,299 86	16,554 59	81,904 37	1,410 09		50

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	All other resources	Total resources and liabilities	Capital paid in	Surplus	Undivided profits and reserve accounts	Bills payable and rediscounts
1	\$537 25	\$180,726 90	\$20,000 00	\$14,500 00	\$5,312 24	-----
2	-----	90,848 59	5,000 00	4,000 00	-----	-----
3	537 25	271,575 49	25,000 00	18,500 00	5,312 24	-----
4	578 59	1,279,686 25	85,000 00	45,000 00	11,474 44	\$95,000 00
5	-----	276,622 96	15,000 00	15,000 00	-----	-----
6	578 59	1,556,309 21	100,000 00	60,000 00	11,474 44	95,000 00
7	174 32	587,575 19	30,000 00	30,000 00	4,178 40	-----
8	-----	439,213 45	20,000 00	20,000 00	10,531 52	-----
9	174 32	1,026,785 64	50,000 00	50,000 00	14,709 92	-----
10	-----	345,704 81	50,000 00	7,000 00	6,635 07	-----
11	-----	180,515 75	50,000 00	7,000 00	-----	-----
12	-----	526,220 56	100,000 00	14,000 00	6,635 07	-----
13	-----	307,020 40	33,000 00	12,500 00	700 00	-----
14	-----	181,635 20	17,000 00	4,000 00	-----	-----
15	-----	488,655 60	50,000 00	16,500 00	700 00	-----
16	77,317 24	3,096,573 04	150,000 00	175,000 00	110,541 87	-----
17	-----	3,950,088 13	150,000 00	100,000 00	-----	-----
18	-----	110,536 77	100,000 00	-----	10,536 77	-----
19	77,317 24	7,157,197 94	400,000 00	275,000 00	121,078 64	-----
20	4,411 02	816,342 87	95,000 00	15,000 00	46,242 47	-----
21	-----	737,982 92	35,000 00	25,000 00	-----	-----
22	4,411 02	1,554,325 79	130,000 00	40,000 00	46,242 47	-----
23	29 52	494,784 45	62,500 00	2,400 00	3,473 29	-----
24	-----	117,122 82	12,500 00	750 00	572 44	-----
25	29 52	611,907 27	75,000 00	3,150 00	4,045 73	-----
26	-----	318,258 52	20,000 00	2,050 00	1,098 98	-----
27	-----	54,100 05	5,000 00	700 00	551 71	-----
28	-----	372,358 57	25,000 00	2,750 00	1,650 69	-----
29	9 17	290,796 46	35,000 00	5,500 00	8,128 16	-----
30	-----	76,807 22	15,000 00	-----	574 66	-----
31	9 17	367,603 68	50,000 00	5,500 00	8,702 82	-----
32	7 27	316,476 11	35,000 00	5,562 00	4,707 52	-----
33	-----	97,939 68	15,000 00	2,475 00	1,460 69	-----
34	7 27	414,415 79	50,000 00	8,037 00	6,168 21	-----
35	-----	195,069 00	20,000 00	20,000 00	-----	-----
36	-----	1,399,881 75	80,000 00	80,000 00	16,453 85	-----
37	-----	1,594,950 75	100,000 00	100,000 00	16,453 85	-----
38	-----	3,297,419 07	150,000 00	150,000 00	87,781 63	-----
39	-----	172,441 97	20,000 00	2,000 00	356 17	-----
40	-----	41,844 16	5,000 00	1,000 00	-----	-----
41	-----	214,286 13	25,000 00	3,000 00	356 17	-----
42	-----	151,650 23	20,000 00	-----	1,564 40	-----
43	-----	73,630 63	5,000 00	4,000 00	101 79	-----
44	-----	225,280 86	25,000 00	4,000 00	1,666 19	-----
45	804 38	762,757 95	95,000 00	22,000 00	27,639 18	-----
46	-----	1,233,667 04	90,000 00	45,000 00	-----	-----
47	804 38	1,996,424 99	185,000 00	67,000 00	27,639 18	-----
48	-----	203,746 26	30,000 00	3,000 00	317 53	35,000 00
49	-----	709,958 90	34,000 00	23,000 00	2,667 15	-----
50	-----	913,705 16	64,000 00	26,000 00	2,984 68	35,000 00

BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued
Branch Systems)

Deposits due to banks	Due to depositors	State, county and municipal deposits	United States and postal savings deposits	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	All other liabilities	Line num- ber
-----	\$124,514 66	\$16,400 00	-----	-----	-----	1
-----	81,848 59	-----	-----	-----	-----	2
-----	206,363 25	16,400 00	-----	-----	-----	3
-----	909,551 01	99,829 23	\$33,808 10	-----	\$23 47	4
-----	246,122 96	-----	-----	-----	500 00	5
-----	1,155,673 97	99,829 23	33,808 10	-----	523 47	6
\$1,275 60	473,011 35	49,106 84	-----	-----	-----	7
-----	386,681 93	-----	-----	-----	-----	8
1,275 60	861,693 28	49,106 84	-----	-----	-----	9
-----	251,478 98	30,300 68	-----	-----	290 08	10
-----	123,515 75	-----	-----	-----	-----	11
-----	374,994 73	30,300 68	-----	-----	290 08	12
-----	121,309 09	139,511 31	-----	-----	-----	13
-----	160,635 70	-----	-----	-----	-----	14
-----	281,944 29	139,511 31	-----	-----	-----	15
11,069 12	2,253,935 62	394,481 46	-----	-----	1,544 97	16
-----	3,250,088 13	450,000 00	-----	-----	-----	17
11,069 12	5,504,023 75	844,481 46	-----	-----	1,544 97	18
-----	660,090 46	-----	-----	-----	9 94	19
-----	465,482 92	212,500 00	-----	-----	-----	20
-----	1,125,573 38	212,500 00	-----	-----	9 94	21
-----	331,299 95	95,111 21	-----	-----	-----	22
-----	103,300 38	-----	-----	-----	-----	23
-----	434,600 33	95,111 21	-----	-----	-----	24
-----	236,109 54	59,000 00	-----	-----	-----	25
-----	47,848 34	-----	-----	-----	-----	26
-----	283,957 88	59,000 00	-----	-----	-----	27
-----	158,252 96	83,915 34	-----	-----	-----	28
-----	61,232 56	-----	-----	-----	-----	29
-----	219,485 52	83,915 34	-----	-----	-----	30
-----	213,206 59	58,000 00	-----	-----	-----	31
-----	44,003 99	35,000 00	-----	-----	-----	32
-----	257,210 58	93,000 00	-----	-----	-----	33
-----	130,069 00	25,000 00	-----	-----	-----	34
-----	1,188,427 90	35,000 00	-----	-----	-----	35
-----	1,318,496 90	60,000 00	-----	-----	-----	36
-----	2,751,910 56	157,702 78	-----	-----	24 10	37
-----	84,944 79	65,000 00	-----	-----	141 01	38
-----	35,844 16	-----	-----	-----	-----	39
-----	120,788 95	65,000 00	-----	-----	141 01	40
-----	88,673 62	41,412 21	-----	-----	-----	41
-----	64,528 84	-----	-----	-----	-----	42
-----	153,202 46	41,412 21	-----	-----	-----	43
-----	598,753 86	19,364 91	-----	-----	-----	44
-----	1,098,667 04	-----	-----	-----	-----	45
-----	1,697,420 90	19,364 91	-----	-----	-----	46
-----	134,817 27	-----	-----	-----	611 46	47
-----	491,514 61	158,777 14	-----	-----	-----	48
-----	626,331 88	158,777 14	-----	-----	611 46	49
-----	-----	-----	-----	-----	-----	50

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	Bank number	Name and location	Department	Loans on real estate	All other loans, including overdrafts	United States securities owned
1	865	Placer County —Continued				
2		Citizens Bank of Roseville	Com.		\$14,141 19	
3			Sav.			
			Total		14,141 19	
4		Plumas County				
5	541	Indian Valley Bank, Greenville	Com.		103,791 86	\$1,414 06
6			Sav.	\$103,702 04		
			Total	103,702 04	103,791 86	1,414 06
7	276	*Plumas County Bank, Quincy	Com.		239,821 05	1,000 00
8			Sav.	344,970 48	56,455 44	6,900 00
9			Total	344,970 48	296,276 49	7,900 00
10		Riverside County				
11	422	Citizens Bank of Arlington, Arlington	Com.	74,150 00	250,291 15	32,900 00
12			Sav.	15,500 00		
			Total	89,650 00	250,291 15	32,900 00
13	435	Bank of Beaumont	Com.	140,655 00	87,078 00	
14	148	Citizens Bank, Corona	Com.	29,738 33	56,204 14	850 40
15			Sav.	416,212 11		13,786 00
16			Total	445,950 44	56,204 14	14,636 40
17	827	Elsinore State Bank, Elsinore	Com.	14,600 00	44,534 32	
18			Sav.	31,813 60		
19			Total	46,413 60	44,534 32	
20	407	Farmers & Merchants Bank, Hemet	Com.		185,660 00	
21			Sav.	183,800 00		17,900 00
22			Total	183,800 00	185,660 00	17,900 00
23	470	Bank of Perris	Com.	34,110 12	82,171 87	800 00
24	408	Security Savings Bank of Riverside	Com.		293,951 30	
25			Sav.	2,210,137 38	6,100 00	56,353 50
26			Total	2,210,137 38	300,051 30	56,353 50
27	526	First Savings Bank of San Jacinto	Sav.	141,358 46		5,500 00
28	682	Coachella Valley State Bank, Thermal	Com.	18,240 27	54,923 93	
29			Sav.	19,040 00		701 20
30			Total	37,280 27	54,923 93	701 20
31		Sacramento County				
32	650	Bank of Courtland, Courtland	Com.		169,470 75	
33			Sav.	203,787 94	10,400 00	1,000 00
			Total	203,787 94	179,870 75	1,000 00
34	449	Fairoaks Bank, Fairoaks	Com.	24,911 26	43,685 43	
35			Sav.	45,883 83		
36			Total	70,795 09	43,685 43	
37	504	Bank of Folsom	Com.		94,646 94	
38			Sav.	315,173 22		1,193 75
39			Total	315,173 22	94,646 94	1,193 75
40	550	Bank of Galt	Com.		103,952 82	
41			Sav.	166,774 00		28,672 13
42			Total	166,774 00	103,952 82	28,672 13
43	577	*California Trust and Savings Bank, Sacramento	Com.		489,192 17	
44			Sav.	11,711,599 98	263,549 32	504,174 94
45			Trust	100,905 74		
46			Total	11,812,505 72	752,741 49	504,174 94
47	475	Citizens Bank of Sacramento	Com.	88,807 40	217,348 11	
48			Sav.	455,426 63		
49			Total	544,234 03	217,348 11	

**BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued**
Branch Systems)

Other bonds and securities	Bank premises, furniture and fixtures and safe deposit vaults	Other real estate owned	Cash on hand and due from banks	Exchanges for clearings, checks and other cash or collection items	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	Line number
	\$6,180 71		\$110,666 72	\$3,132 14		1
\$12,194 79			39,133 77			2
12,194 79	6,180 71		149,800 49	3,132 14		3
29,222 01	5,381 00		24,484 86	2,880 20		4
9,067 53			14,512 79			5
38,289 54	5,381 00		38,997 65	2,880 20		6
345,400 68	12,007 00	\$8,152 36	95,967 81	2,259 82		7
287,090 00	20,000 00	7,966 69	57,826 39			8
632,490 68	32,007 00	16,119 05	153,794 20	2,259 82		9
19,887 50	27,400 00	500 00	52,973 29	3,979 37		10
			502 03			11
19,887 50	27,400 00	500 00	53,475 32	3,979 37		12
103,500 00	29,060 00	15,973 60	57,974 15			13
58,759 92	1,000 00	2 00	34,422 32	777 11		14
102,075 00	5,150 00	13,459 46	77,443 09			15
160,834 92	6,150 00	13,461 46	111,865 41	777 11		16
152,681 58	7,191 11		7,308 03	217 25		17
2,000 00	5,406 66		1,296 54			18
154,681 58	12,597 77		8,604 57	217 25		19
127,700 00			160,829 73	1,288 17		20
239,900 00			23,200 00			21
367,600 00			184,029 73	1,288 17		22
	8,400 00	4,595 49	40,343 26	455 60		23
185,184 00			190,124 86	12,421 45		24
457,138 13	30,876 00	38,654 97	379,944 90	89,223 35		25
642,322 13	30,876 00	38,654 97	570,069 76	101,644 80		26
51,756 14	1,450 00	3,325 00	5,882 64			27
3,920 48	3,595 00		46,576 05			28
			595 29			29
3,920 48	3,595 00		47,171 34			30
16,116 40			80,288 58	50 00		31
60,232 29	51,800 00		55,868 98			32
76,348 69	51,800 00		136,157 56	50 00		33
	6,900 00		31,265 52			34
22,044 00			3,426 71			35
22,044 00	6,900 00		34,692 23			36
105,414 70	11,750 00		41,640 57	218 78		37
236,714 70		4,907 97	35,635 62			38
342,129 40	11,750 00	4,907 97	77,276 19	218 78		39
37,681 25	12,426 10		37,176 63			40
94,942 43	21,000 00		15,009 73			41
132,623 68	33,426 10		52,186 36			42
198,665 00	12,617 46		181,389 78	23,379 90		43
5,213,695 97	14,222 90	350,725 76	1,357,951 97			44
206,999 50			7,166 48			45
5,619,360 47	26,840 36	350,725 76	1,546,508 23	23,379 90		46
199,909 32		1,745 75	142,698 86	11 51		47
	33,590 00		24,713 02			48
199,909 32	33,590 00	1,745 75	167,411 88	11 51		49

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	All other resources	Total resources and liabilities	Capital paid in	Surplus	Undivided profits and reserve accounts	Bills payable and rediscounts
1		\$134,120 76	\$25,000 00		\$4,643 88	
2		51,328 56	25,000 00	\$4,500 00	2,000 00	
3		185,449 32	50,000 00	4,500 00	6,643 88	
4	\$2,480 63	169,654 62	37,500 00	6,700 00	1,817 60	\$7,500 00
5		127,282 36	12,500 00	2,300 00	24 64	
6	2,480 63	296,936 98	50,000 00	9,000 00	1,842 24	7,500 00
7	7,964 68	712,573 40	60,000 00	20,000 00	4,673 52	20,000 00
8		781,209 00	60,000 00	20,000 00	4,324 36	
9	7,964 68	1,493,782 40	120,000 00	40,000 00	8,997 88	20,000 00
10		462,081 31	40,000 00	12,500 00	9,230 41	
11		16,002 03	10,000 00			
12		478,083 34	50,000 00	12,500 00	9,230 41	
13	27 98	434,268 73	50,000 00	12,500 00	30,524 51	
14		181,754 22	15,000 00	2,250 00	2,409 76	
15	635 97	628,761 63	35,000 00	30,000 00	4,286 81	
16	635 97	810,515 85	50,000 00	32,250 00	6,696 57	
17		226,532 29	35,000 00	4,000 00	1,248 05	3,500 00
18	146 67	40,663 47	15,000 00			
19	146 67	267,195 76	50,000 00	4,000 00	1,243 05	3,500 00
20		475,477 90	40,000 00	25,000 00	19,000 00	
21		464,800 00	10,000 00	35,000 00		
22		940,277 90	50,000 00	60,000 00	19,000 00	
23		170,876 34	25,000 00	6,250 00	210 91	
24		681,681 61	10,000 00	50,000 00		
25		3,268,428 23	190,000 00	50,000 00	93,452 05	
26		3,950,109 84	200,000 00	100,000 00	93,452 05	
27		209,272 24	25,000 00	6,500 00	13,841 96	
28		147,592 22	20,000 00	2,000 00	1,378 00	
29			5,000 00	500 00		
30		147,592 22	25,000 00	2,500 00	1,378 00	
31		265,925 73	50,000 00	1,000 00	6,292 57	
32		383,089 21	50,000 00	2,000 00		
33		649,014 94	100,000 00	3,000 00	6,292 57	
34		106,762 21	20,000 00	3,800 00	1,596 17	
35		71,354 54	5,000 00	3,600 00	2,354 27	
36		178,116 75	25,000 00	6,800 00	3,950 44	
37	166 10	253,837 09	25,300 00	17,000 00	5,042 75	
38		593,625 26	24,700 00	33,000 00	9,544 00	
39	166 10	847,462 35	50,000 00	50,000 00	14,586 75	
40		187,486 80	25,000 00		4,453 40	
41		330,148 29	10,000 00	15,000 00		
42		517,635 09	35,000 00	15,000 00	4,453 40	
43	7,717 19	912,961 50	50,000 00	75,000 00	14,083 78	
44	17,133 62	19,433,054 46	300,000 00	455,000 00	37,751 40	
45		315,071 72	100,000 00	200,000 00	15,071 72	
46	24,850 81	20,661,087 68	450,000 00	730,000 00	66,906 90	
47		650,520 95	27,500 00	50,000 00	28,848 62	
48		513,729 65	22,500 00	27,500 00	1,000 00	
49		1,164,250 60	50,000 00	77,500 00	29,848 62	

BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued
Branch Systems)

Deposits due to banks	Due to depositors	State, county and municipal deposits	United States and postal savings deposits	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	All other liabilities	Line num- ber
	\$104,476 88					1
	19,828 56					2
	124,305 44					3
	94,137 02	\$22,000 00				4
	112,457 72					5
	206,594 74	22,000 00				6
	487,514 55	120,000 00			\$385 33	7
	616,712 67	80,000 00			171 97	8
	1,104,227 22	200,000 00			557 30	9
	377,987 08	15,000 00	\$6,615 32		748 50	10
	6,002 03					11
	383,989 11	15,000 00	6,615 32		748 50	12
	272,573 87	68,246 78			423 57	13
	108,037 26	54,057 20				14
	494,474 82	65,000 00				15
	602,512 08	119,057 20				16
	64,637 57	118,000 00			146 67	17
	25,663 47					18
	90,301 04	118,000 00			146 67	19
	391,477 90					20
	419,800 00					21
	811,277 90					22
	138,782 50				632 93	23
	568,227 84	53,453 77				24
	2,509,976 18	425,000 00				25
	3,078,204 02	478,453 77				26
	151,430 28	12,500 00				27
	103,877 73					28
	14,836 49					29
	118,714 22					30
	208,602 21				30 95	31
	331,089 21					32
	539,691 42				30 95	33
	81,366 04					34
	56,922 50	4,077 77				35
	138,288 54	4,077 77				36
	181,494 34	25,000 00				37
	501,381 26	25,000 00				38
	682,875 60	50,000 00				39
	158,021 69				11 71	40
	245,144 65	60,000 00	3 64			41
	403,166 34	60,000 00	3 64		11 71	42
	736,690 23	37,080 29			107 20	43
	17,965,303 06	675,000 00				44
	18,701,993 29	712,080 29			107 20	45
						46
	494,172 33	50,000 00				47
	462,729 65					48
	956,901 98	50,000 00				49

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	Bank number	Name and location	Department	Loans on real estate	All other loans, including overdrafts	United States securities owned
1	811	Sacramento County—Continued				
2		The Sumitomo Bank of California, Sacramento	Com.	\$8,500 00	\$273,526 46	
3			Sav.	47,125 00		\$15,286 35
			Total	55,625 00	273,526 46	15,286 35
4	595	Bank of Alex. Brown, Walnut Grove	Com.		156,042 99	58,824 39
5			Sav.	373,060 83		20,640 14
6			Total	373,060 83	156,042 99	79,464 53
		San Bernardino County				
7	293	First Bank of Highland	Com.	123,324 18	139,418 83	
8			Sav.	132,840 37	700 00	
9			Total	256,164 55	140,118 83	
10	134	*San Bernardino Valley Bank, San Bernardino	Com.	84,359 85	473,349 13	
11			Sav.	643,996 79		8,110 20
12			Total	728,356 64	473,349 13	8,110 20
13	265	The San Bernardino County Savings Bank, San Bernardino	Sav.	2,722,520 40	22,250 50	6,298 50
		San Diego County				
14	791	Bank of East San Diego, San Diego	Com.	7,637 27	89,715 48	
15			Sav.	100,815 49		27,198 67
16			Total	108,452 76	89,715 48	27,198 67
17	426	Cuyamaca State Bank, El Cajon	Com.	2,000 00	193,213 12	3,315 00
18			Sav.	83,288 85		
19			Total	85,288 85	193,213 12	3,315 00
20	713	Lakeside Commercial & Savings Bank	Com.	4,967 42	56,049 95	6,000 00
21			Sav.	47,447 36		
22			Total	52,414 78	56,049 95	6,000 00
23	831	Bank of Southern California, La Mesa	Com.	16,250 00	112,788 97	
24			Sav.	97,895 00		1,550 51
25			Total	114,145 00	112,788 97	1,550 51
26	840	California Savings & Commercial Bank of San Diego	Com.		538,242 23	
27			Sav.	345,850 38	37,350 00	2,479 07
28			Total	345,850 38	575,592 23	2,479 07
29	108	San Diego Trust & Savings Bank	Com.	114,000 00	2,063,893 47	19,216 15
30			Sav.	7,095,173 69		300,167 47
31			Trust	200,000 00		
32			Total	7,409,173 69	2,063,893 47	319,383 62
33	596	*Security Trust & Savings Bank of San Diego	Com.		1,958,768 73	271,353 44
34			Sav.	1,633,282 66	77,810 63	564,193 71
35			Trust	90,000 00		
36			Total	1,723,282 66	2,036,579 36	835,547 15
37	823	The Border Bank, San Ysidro	Com.		81,259 50	10,466 00
38			Sav.	74,620 70		
39			Total	74,620 70	81,259 50	10,466 00
		San Joaquin County				
40	560	Escalon State Bank, Escalon	Com.	400 00	174,805 18	549 21
41			Sav.	87,567 59		
42			Total	87,967 59	174,805 18	549 21
43	626	Farmers & Merchants Bank of Lodi	Com.		475,164 17	
44			Sav.	247,905 47		
45			Total	247,905 47	475,164 17	
46	644	Bank of Manteca	Com.	125 00	146,733 47	
47			Sav.	92,948 31	65,510 22	18,902 18
48			Total	93,073 31	212,243 69	18,902 18
49	45	Stockton Savings and Loan Bank	Com.	29,000 00	2,607,378 17	
50			Sav.	3,577,486 75	920,629 94	162,738 75
51			Trust			
52			Total	3,606,486 75	3,528,008 11	162,738 75

**BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued**
Branch Systems)

Other bonds and securities	Bank premises, furniture and fixtures and safe deposit vaults	Other real estate owned	Cash on hand and due from banks	Exchanges for clearings, checks and other cash or collection items	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	Line number
\$277,936 76	\$2,500 00	-----	\$527,261 68	\$11,064 95	-----	1
494,088 07	-----	-----	66,242 61	-----	-----	2
772,024 83	2,500 00	-----	593,504 29	11,064 95	-----	3
440,111 16	2,131 53	-----	530,220 59	785 61	-----	4
587,643 93	9,198 93	\$5,990 66	104,780 49	-----	-----	5
1,027,755 09	11,330 46	5,990 66	635,001 08	785 61	-----	6
128,006 75	10,750 00	29,242 82	78,972 58	2,193 06	-----	7
11,470 60	-----	-----	9,637 48	-----	-----	8
139,477 35	10,750 00	29,242 82	88,610 06	2,193 06	-----	9
249,585 69	32 394 88	11,800 48	160,630 89	26,207 96	-----	10
295,915 94	76,647 71	-----	84,667 85	-----	-----	11
545 551 63	109,042 59	11,800 48	245,298 74	26,207 96	-----	12
519,638 94	10,722 00	82,837 95	335,610 53	3,736 46	-----	13
132,046 58	6,163 40	3,819 93	74,583 86	522 75	-----	14
53,990 93	24,710 00	4,545 99	7,695 41	-----	-----	15
186 037 51	30,873 40	8,365 92	82,279 27	522 75	-----	16
148,271 79	38,167 07	-----	54,226 78	124 75	-----	17
60,886 32	9,152 38	-----	17,048 15	-----	-----	18
209,158 11	47,319 45	-----	71,274 93	124 75	-----	19
28,750 00	4,300 00	2,800 00	23,488 76	-----	-----	20
-----	6,500 00	875 00	4,345 00	-----	-----	21
28,750 00	10,800 00	3,675 00	27,833 76	-----	-----	22
24,862 50	12,312 06	-----	21,231 93	1,297 28	-----	23
106,707 68	-----	-----	5,004 03	-----	-----	24
131,570 18	12,312 06	-----	26,235 96	1,297 28	-----	25
61,481 25	354,964 35	-----	148,645 91	37,770 18	\$90,000 00	26
24,565 00	156,390 48	9,442 47	53,657 89	-----	-----	27
86,046 25	511,354 83	9,442 47	202,303 80	37,770 18	90,000 00	28
570,893 61	-----	3,929 86	540,533 61	127,726 20	-----	29
1,235,148 74	378,736 75	42,744 29	493,807 76	2,212 97	-----	30
-----	-----	-----	6,881 18	-----	-----	31
1,806,042 35	378,736 75	46,674 15	1,041,222 55	129,939 17	-----	32
409,778 25	365,620 93	33,133 40	346,525 62	113,306 65	-----	33
502,078 30	173,750 00	7,369 96	147,140 89	-----	-----	34
10,000 00	-----	-----	-----	-----	-----	35
921,856 55	539,370 93	40,503 36	493,666 51	113,306 65	-----	36
145,337 50	37,000 00	4,500 00	37,109 51	9 75	-----	37
10,500 00	10,000 00	-----	12,304 38	-----	-----	38
155,837 50	47,000 00	4,500 00	49,413 89	9 75	-----	39
62,313 07	10,900 00	1,208 25	58,160 13	-----	-----	40
1,958 00	-----	2,560 00	5,821 26	-----	-----	41
64,271 07	10,900 00	3,768 25	63,981 39	-----	-----	42
267,784 47	94,513 46	-----	128,015 78	14,052 05	-----	43
105,541 67	19,486 54	7,325 67	17,134 74	-----	-----	44
373,326 14	114,000 00	7,325 67	145,150 52	14,052 05	-----	45
62,516 01	5,463 60	4,442 12	35,464 77	1,819 09	-----	46
80,549 99	20,297 40	-----	34,410 73	-----	-----	47
143,066 00	25,761 00	4,442 12	69,875 50	1,819 09	-----	48
466,867 91	-----	-----	396,997 20	138,480 74	-----	49
1,282,951 88	284,741 85	149,581 41	178,090 66	-----	-----	50
107,154 93	-----	-----	1,680 90	-----	-----	51
1,856,974 72	284,741 85	149,581 41	576,768 76	138,480 74	-----	52

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	All other resources	Total resources and liabilities	Capital paid in	Surplus	Undivided profits and reserve accounts	Bills payable and rediscounts
1	\$17,100 53	\$1,117,890 38	\$100,000 00	\$25,000 00	\$16,973 10	-----
2	102 23	622,844 26	45,000 00	5,000 00	5,228 68	-----
3	17,202 76	1,740,734 64	145,000 00	30,000 00	22,201 78	-----
4	-----	1,188,116 27	68,000 00	57,000 00	83,671 05	-----
5	-----	1,101,314 98	57,000 00	53,000 00	-----	-----
6	-----	2,289,431 25	125,000 00	110,000 00	83,671 05	-----
7	-----	511,908 22	50,000 00	5,000 00	41,825 60	-----
8	-----	154,648 45	5,000 00	15,000 00	1,208 31	-----
9	-----	666,556 67	55,000 00	20,000 00	43,033 91	-----
10	12,189 49	1,050,518 37	100,000 00	11,000 00	4,488 30	-----
11	-----	1,109,338 49	75,000 00	11,000 00	4,557 15	-----
12	12,189 49	2,159,856 86	175,000 00	22,000 00	9,045 45	-----
13	-----	3,703,615 28	150,000 00	150,000 00	330,598 44	-----
14	-----	314,489 27	25,000 00	1,100 00	3,524 26	\$12,900 00
15	-----	218,956 49	25,000 00	1,000 00	-----	-----
16	-----	533,445 76	50,000 00	2,100 00	3,524 25	12,900 00
17	763 57	440,082 58	40,000 00	41,000 00	2,083 37	-----
18	-----	170,375 70	10,000 00	4,000 00	3,290 05	-----
19	763 57	610,458 28	50,000 00	45,000 00	5,373 42	-----
20	615 80	126,971 93	15,000 00	5,500 00	739 75	-----
21	-----	59,167 36	10,000 00	1,000 00	-----	-----
22	615 80	186,139 29	25,000 00	6,500 00	739 75	-----
23	120 00	188,862 74	37,500 00	3,750 00	4,873 36	-----
24	-----	211,157 22	12,500 00	1,250 00	-----	-----
25	120 00	400,019 96	50,000 00	5,000 00	4,873 36	-----
26	-----	1,231,103 92	350,000 00	40,000 00	540 54	50,700 00
27	-----	629,735 29	150,000 00	10,000 00	-----	-----
28	-----	1,860,839 21	500,000 00	50,000 00	540 54	50,700 00
29	14,143 78	3,454,336 68	200,000 00	300,000 00	79,746 68	-----
30	973 36	9,548,965 03	100,000 00	300,000 00	138,803 32	-----
31	6,762 76	213,643 94	200,000 00	-----	3,643 94	-----
32	21,879 90	13,216,945 65	509,000 00	600,000 00	222,193 94	-----
33	19,598 16	3,518,085 18	375,000 00	250,000 00	6,308 30	300,000 00
34	-----	3,105,626 15	125,000 00	50,000 00	1,396 85	-----
35	500 00	100,500 00	100,000 00	-----	-----	-----
36	20,098 16	6,724,211 33	600,000 00	300,000 00	7,705 15	300,000 00
37	3,087 43	318,769 69	40,000 00	33 33	-----	-----
38	-----	107,425 08	10,000 00	-----	-----	-----
39	3,087 43	426,194 77	50,000 00	33 33	-----	-----
40	-----	308,335 84	40,000 00	10,000 00	15,583 18	20,000 00
41	-----	97,906 85	10,000 00	2,200 00	300 00	-----
42	-----	406,242 69	50,000 00	12,200 00	15,883 18	20,000 00
43	-----	979,529 93	100,000 00	25,000 00	5,391 79	170,030 00
44	-----	397,394 09	50,000 00	15,000 00	-----	-----
45	-----	1,376,924 02	150,000 00	40,000 00	5,391 79	170,030 00
46	7,368 77	263,932 83	25,000 00	10,000 00	14,298 06	-----
47	-----	312,618 83	25,000 00	4,000 00	1,250 00	-----
48	7,368 77	576,551 66	50,000 00	14,000 00	15,548 06	-----
49	1,971 79	3,640,695 81	500,000 00	200,000 00	403,153 55	-----
50	7,858 32	6,564,079 56	400,000 00	155,000 00	204,802 34	-----
51	71 00	108,906 83	100,000 00	-----	7,906 83	-----
52	9,901 11	10,313,682 20	1,000,000 00	355,000 00	615,862 72	-----

BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS
30, 1930--ARRANGED BY COUNTIES AND CITIES--Continued
Branch Systems)

Deposits due to banks	Due to depositors	State, county and municipal deposits	United States and postal savings deposits	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	All other liabilities	Line number
	\$953,358 20				\$22,559 08	1
	442,615 58	\$125,000 00				2
	1 395,973 78	125,000 00			22,559 08	3
	929,445 22	50,000 00				4
	991,314 98					5
	1,920,760 20	50,000 00				6
	344,600 22	70,000 00			482 40	7
	133,440 14					8
	478,040 36	70,000 00			482 40	9
	787,013 14	140,183 01	\$7,121 80		712 12	10
	786,207 32	228,645 22	3,767 85		160 95	11
	1,573,220 46	368,828 23	10,889 65		873 07	12
	2,838,016 84	235,000 00				13
	221,965 01	50,000 00				14
	142,956 49	50,000 00				15
	364,921 50	100,000 00				16
	274,277 85	82,020 71			700 65	17
	128,085 65	25,000 00				18
	402,363 50	107,020 71			700 65	19
	77,838 43	25,000 00			2,893 75	20
	48,167 36					21
	126,005 79	25,000 00			2,893 75	22
	142,581 38				158 00	23
	95,199 71	102,207 51				24
	237,781 09	102,207 51			158 00	25
	697,254 94			\$90,000 00	2,608 44	26
	469,735 29					27
	1,166,990 23			90,000 00	2,608 44	28
	2,772,993 26	100,000 00			1,596 74	29
	8,219,391 79	700,000 00			90,769 92	30
					10,000 00	31
	10,992,385 05	800,000 00			102,366 66	32
\$53,107 61	2,262,638 00	270,000 00			1,031 27	33
	2,240,236 22	685,000 00			3,993 08	34
					500 00	35
53,107 61	4,502,874 22	955,000 00			5,524 35	36
	176,979 09	100,000 00			1,757 27	37
	97,425 08					38
	274,404 17	100,000 00			1,757 27	39
	142,322 74	79,523 27			906 65	40
	85,406 85					41
	227,729 59	79,523 27			906 65	42
	530,108 14	149,000 00				43
	297,394 09	35,000 00				44
	827,502 23	184,000 00				45
	179,208 59	34,143 14			1,283 04	46
	240,298 83	42,070 00				47
	419,507 42	76,213 14			1,283 04	48
65,661 57	2,469,383 69				2,497 00	49
23,247 68	4,905,925 52	875,000 00			104 02	50
					1,000 00	51
88,909 25	7,375,309 21	875,000 00			3,601 02	52

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	Bank number	Name and location	Department	Loans on real estate	All other loans, including overdrafts	United States securities owned
		San Joaquin County—Continued				
1	203	*Union Safe Deposit Bank, Stockton	Com.	\$14,500 00	\$284,144 06	\$11,300 00
2			Sav.	500,669 61	230,128 21	51,583 89
3			Trust			30,093 75
4			Total	515,169 61	514,272 27	92,977 64
		San Luis Obispo County				
5	241	Bank of Cambria	Com.	13,500 00	154,528 44	-----
6			Sav.	84,636 29	1,436 36	-----
7			Total	98,136 29	155,964 80	-----
		San Mateo County				
8	286	San Mateo County Bank, Redwood City	Com.		25,000 00	
9			Sav.	978,853 25	85,000 00	59,478 33
10			Total	978,853 25	110,000 00	59,478 33
11	333	Bank of South San Francisco	Com.	20,778 88	317,363 37	-----
12			Sav.	898,450 99	54,412 50	100 00
13			Total	919,229 87	371,775 87	100 00
		Santa Barbara County				
14	590	Santa Ynez Valley Bank, Solvang	Com.	30,770 00	133,116 88	-----
15			Sav.	100,308 72		-----
16			Total	131,078 72	133,116 88	-----
		Santa Clara County				
17	530	Bank of Milpitas	Com.	4,390 00	34,102 14	1,797 33
18			Sav.	135,908 27		4,258 00
19			Total	140,298 27	34,102 14	6,055 33
		Santa Cruz County				
20	175	Peoples Savings Bank, Santa Cruz	Sav.	1,037,350 85	43,325 00	714 00
21	51	Santa Cruz Bank of Savings and Loan	Sav.	1,768,555 08	354,485 90	120,339 58
22	116	Pajaro Valley Savings Bank, Watsonville	Sav.	1,536,017 85	107,887 30	2,472 00
		Shasta County				
23	487	The Redding Savings Bank, Redding	Sav.	1,174,639 80	95,000 00	95,848 95
		Sierra County				
24	309	Sierra Valley Bank, Loyalton	Com.		94,796 11	-----
25			Sav.	158,425 00	10,200 00	5,150 00
26			Total	158,425 00	104,996 11	5 150 00
		Siskiyou County				
27	436	Butte Valley State Bank, Dorris	Com.	27,744 83	151,331 43	9,087 03
28	230	*Scott Valley Bank, Fort Jones	Com.	56,752 00	485,215 56	10,100 00
29			Sav.	424,160 00		
30			Total	480,912 00	485,215 56	10,100 00
31	394	Montague Banking Company, Montague	Com.	7,000 00	318,393 12	11,000 00
32			Sav.	195,285 00		
33			Total	202,285 00	318,393 12	11,000 00
34	789	Bank of Mt. Shasta	Com.	1,150 00	37,492 31	-----
35			Sav.	62,820 00		-----
36			Total	63,970 00	37,492 31	-----
		Solano County				
37	540	Northern Solano Savings Bank, Dixon	Sav.	186,984 00	18,430 00	-----
38	860	Solano County Bank, Fairfield	Com.		103,168 96	15,004 68
39			Sav.	100,165 23	4,300 00	14,990 64
40			Total	100,165 23	107,468 96	29,995 32
41	297	Bank of Rio Vista, Rio Vista	Com.	8,000 00	477,318 65	4,711 50
42			Sav.	436,341 43	34,000 00	749 03
43			Total	444,341 43	511,318 65	5,460 53

BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930--ARRANGED BY COUNTIES AND CITIES--Continued
Branch Systems)

Other bonds and securities	Bank premises, furniture and fixtures and safe deposit vaults	Other real estate owned	Cash on hand and due from banks	Exchanges for clearings, checks and other cash or collection items	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	Line number
\$161,270 17	\$210,765 69		\$459,277 24	\$8,802 95		1
206,335 96	125,000 00	\$75,801 32	24,636 91			2
69,522 45			383 80			3
437,128 58	335,765 69	75,801 32	484,297 95	8,802 95		4
150,269 71			52,272 95	2,846 39		5
161,170 33	29,164 50		9,137 92			6
311,440 09	29,164 50		61,410 87	2,846 39		7
			20,405 18			8
238,056 20		1,009 77	110,907 65			9
238,056 20		1,009 77	131,312 83			10
401,150 89	4,054 03	6,900 00	211,654 68	1,979 32		11
559,956 53	60,090 14		120,007 64			12
961,107 42	64,144 17	6,900 00	331,662 32	1,979 32		13
54,301 45	17,652 00		32,069 01			14
8,982 45			12,500 30			15
63,283 90	17,652 00		44,569 31			16
28,154 45	400 00		59,497 04			17
56,288 71	3,400 00		40,949 39			18
84,443 16	3,800 00		100,446 43			19
253,852 91	48,323 79	7,547 03	83,878 30			20
557,535 91	55,242 59	27,276 65	135,724 62	21 26		21
308,170 55	44,490 90	52,084 47	316,014 15			22
581,110 23			56,943 46			23
56,689 10			57,926 54	615 71		24
246,613 30	3,575 00	3,300 00	12,922 91			25
303,302 40	3,575 00	3,300 00	70,849 45	615 71		26
61,873 88	6,400 99	2,982 15	42,021 65			27
68,500 00			55,879 92	218 43		28
	15,240 00	54,918 00	24,785 56			29
68,500 00	15,240 00	54,918 00	80,665 48	218 43		30
84,563 48			58,439 69	50 21		31
13,150 00	6,538 00	29,350 00	17,677 57			32
97,713 48	6,538 00	29,350 00	76,117 26	50 21		33
113,049 85	14,240 81		61,518 77			34
151,244 04	2,207 18		25,466 51			35
264,293 89	16,447 99		86,985 28			36
162,838 97	34,000 00	8,600 00	44,670 32			37
64,543 03	39,200 68		45,200 16	864 56		38
95,919 93			14,412 29			39
160,462 96	39,200 68		59,612 45	864 56		40
404,650 40	28,500 00		230,065 84	744 57		41
169,301 34			44,185 27			42
573,951 74	28,500 00		274,251 11	744 57		43

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	All other resources	Total resources and liabilities	Capital paid in	Surplus	Undivided profits and reserve accounts	Bills payable and rediscounts
1	\$2,286 90	\$1,152,347 01	\$125,000 00	\$53,000 00	\$21,029 14	-----
2	-----	1,214,155 90	100,000 00	-----	-----	-----
3	-----	100,000 00	100,000 00	-----	-----	-----
4	2,286 90	2,466,502 91	325,000 00	53,000 00	21,029 14	-----
5	-----	373,417 49	25,000 00	20,000 00	3,558 80	-----
6	-----	285,545 45	25,000 00	11,000 00	7,197 25	-----
7	-----	658,962 94	50,000 00	31,000 00	10,756 05	-----
8	-----	45,405 18	25,000 00	12,500 00	317 62	-----
9	-----	1,473,305 20	75,000 00	37,500 00	35,303 43	-----
10	-----	1,518,710 38	100,000 00	50,000 00	35,621 05	-----
11	1 00	963,882 17	74,000 00	21,000 00	17,162 10	-----
12	-----	1,693,017 80	76,000 00	50,000 00	15,078 59	-----
13	1 00	2,656,899 97	150,000 00	71,000 00	32,240 69	-----
14	-----	267,909 34	20,000 00	5,000 00	798 88	\$10,000 00
15	-----	121,791 47	5,000 00	6,100 00	-----	-----
16	-----	389,700 81	25,000 00	11,100 00	798 88	10,000 00
17	-----	128,340 96	16,000 00	10,500 00	4,634 04	-----
18	-----	240,804 37	24,000 00	16,500 00	4,374 59	-----
19	-----	369,145 33	40,000 00	27,000 00	9,008 63	-----
20	1,924 51	1,476,916 39	100,000 00	50,000 00	34,283 72	-----
21	8,836 11	3,028,017 70	156,250 00	75,000 00	70,500 53	-----
22	-----	2,367,137 22	70,000 00	92,500 00	15,546 85	-----
23	1,210 62	2,004,753 11	110,000 00	47,000 00	59,265 74	-----
24	-----	210,027 46	25,000 00	1,500 00	11,801 04	15,000 00
25	-----	440,186 21	25,000 00	11,000 00	-----	-----
26	-----	650,213 67	50,000 00	12,500 00	11,801 04	15,000 00
27	-----	301,441 96	25,000 00	9,000 00	5,998 98	22,800 00
28	15,857 67	692,523 58	85,000 00	40,000 00	15,564 01	75,000 00
29	-----	519,103 56	15,000 00	34,000 00	4,212 26	-----
30	15,857 67	1,211,627 14	100,000 00	74,000 00	19,776 27	75,000 00
31	35 03	479,481 53	75,000 00	21,000 00	10,216 91	115,000 00
32	-----	262,000 57	25,000 00	4,000 00	-----	-----
33	35 03	741,482 10	100,000 00	25,000 00	10,216 91	115,000 00
34	888 32	228,340 06	20,000 00	8,500 00	2,057 27	-----
35	-----	241,737 73	10,000 00	14,000 00	3,084 56	-----
36	888 32	470,077 79	30,000 00	22,500 00	5,141 83	-----
37	342 15	455,865 44	50,000 00	20,000 00	4,041 28	-----
38	14 87	267,996 94	50,000 00	6,250 00	7,026 13	-----
39	-----	229,788 09	25,000 00	5,000 00	-----	-----
40	14 87	497,785 03	75,000 00	11,250 00	7,026 13	-----
41	17,070 00	1,171,060 96	75,000 00	35,000 00	67,459 70	-----
42	-----	684,577 07	25,000 00	40,000 00	35,000 00	-----
43	17,070 00	1,855,638 03	100,000 00	75,000 00	102,459 70	-----

**BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued
Branch Systems)**

Deposits due to banks	Due to depositors	State, county and municipal deposits	United States and postal savings deposits	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	All other liabilities	Line num- ber
	\$803,317 87	\$150,000 00				1
	999,155 90	115,000 00				2
	1,802,473 77	265,000 00				3
						4
	274,858 69	50,000 00				5
	167,348 20	75,000 00				6
	442,206 89	125,000 00				7
	7,587 56					8
	1,238,673 12	76,700 00			\$10,128 65	9
	1,246,260 68	76,700 00			10,128 65	10
	668,093 76	183,420 83			205 48	11
	1,451,939 21	100,000 00				12
	2,120,032 97	283,420 83			205 48	13
	207,110 46	25,000 00				14
	110,691 47					15
	317,801 93	25,000 00				16
	97,206 92					17
	195,929 78					18
	293,136 70					19
	1,242,632 67	50,000 00				20
	2,601,267 17	125,000 00				21
	2,189,090 37					22
	1,697,756 05	80,000 00			10,731 32	23
	136,240 36	20,486 06				24
	339,186 21	65,000 00				25
	475,426 57	85,486 06				26
	191,286 93	47,356 05				27
	411,873 83	65,085 74				28
	465,891 30					29
	877,765 13	65,085 74				30
	207,605 49	50,659 13				31
	233,000 57					32
	440,606 06	50,659 13				33
	158,711 44	35,751 41	\$3,319 94			34
	214,653 17					35
	373,364 61	35,751 41	3,319 94			36
	319,074 16	62,750 00				37
	159,317 00	45,000 00			403 81	38
	169,788 09	30,000 00				39
	329,105 09	75,000 00			403 81	40
	851,601 26	142,000 00				41
	536,577 07	48,000 00				42
	1,388,178 33	190,000 00				43

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	Bank number	Name and location	Department	Loans on real estate	All other loans, including overdrafts	United States securities owned
1	749	Solano County—Continued				
2		The Delta Bank, Rio Vista.....	Com.		\$118,929 02	
3			Sav.	\$213,609 44		
			Total	213,609 44	118,929 02	
4	503	The Vacaville Savings Bank, Vacaville	Sav.	414,290 43		
5	358	Sonoma County				
6		*Bank of Guerneville, Guerneville	Com.	9,345 97	116,940 26	
7			Sav.	164,927 77	5,000 00	
			Total	174,273 74	121,940 26	
8	138	*Exchange Bank, Santa Rosa	Com.		786,977 89	\$20,520 39
9			Sav.	1,540,406 55	46,463 75	110,924 16
10			Total	1,540,406 55	833,441 64	131,444 55
11	288	*Analy Savings Bank, Sebastopol	Com.	11,175 00	11,520 00	
12			Sav.	502,456 00	57,860 00	
13			Total	513,631 00	69,380 00	
14	494	Sebastopol Savings Bank, Sebastopol	Sav.	601,748 85		50,709 32
15	517	Stanislaus County				
16		Bank of Ceres	Com.	22,945 00	82,352 29	
17			Sav.	147,107 20		
			Total	170,052 20	82,352 29	
18	502	The Bank of Hughson	Com.	2,625 50	164,924 23	8,160 00
19			Sav.	79,601 08		
20			Total	82,226 58	164,924 23	8,160 00
21	857	Modesto Trust and Savings Bank, Modesto	Com.	72,508 11	1,037,128 99	
22			Sav.	1,839,687 01	322,250 00	83,327 60
23			Trust			
24			Total	1,912,195 12	1,359,378 99	83,327 60
25	266	*Bank of Newman	Com.	50,407 80	564,656 13	
26			Sav.	771,646 32	10,285 00	
27			Total	822,054 12	574,941 13	
28	371	Stanislaus County Savings Bank, Oakdale	Sav.	639,545 90	91,015 38	17,574 50
29	670	Commercial Bank, Patterson	Com.		131,891 37	
30			Sav.	76,522 64	40,325 00	
31			Total	76,522 64	172,216 37	
32	406	Peoples State Bank, Turlock	Sav.	393,926 24	26,281 62	24,835 94
33	715	Security State Bank of Turlock	Com.	4,250 00	85,739 82	
34			Sav.	119,321 03	6,000 00	2,250 00
35			Total	123,571 03	91,739 82	2,250 00
36	676	Commercial and Savings Bank, Waterford	Com.		98,961 39	10,000 00
37			Sav.	52,088 22		
38			Total	52,088 22	98,961 39	10,000 00
39	593	Tehama County				
40		The Bank of Corning	Com.	6,900 00	266,081 94	600 00
41			Sav.	270,908 54	15,000 00	1,000 00
			Total	277,808 54	281,081 94	1,600 00
42	72	Bank of Tehama County, Red Bluff	Com.	111,050 03	1,204,955 80	
43			Sav.	1,049,059 31	63,174 68	24,430 00
44			Total	1,160,109 34	1,268,130 48	24,430 00
45	216	Trinity County				
46		Trinity County Bank, Weaverville	Com.	22,324 37	39,628 80	2,050 00
47			Sav.	43,610 00		3,512 50
			Total	65,934 37	39,628 80	5,562 50

BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued
Branch Systems)

Other bonds and securities	Bank premises, furniture and fixtures and safe deposit vaults	Other real estate owned	Cash on hand and due from banks	Exchanges for clearings, checks and other cash or collection items	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	Line number
\$76,808 82	\$11,463 00	-----	\$129,845 69	\$649 10	-----	1
77,648 02	25,000 00	\$6,125 00	32,024 11	-----	-----	2
154,456 64	36,463 00	6,125 00	161,869 80	649 10	-----	3
89,558 43	-----	-----	33,371 39	-----	-----	4
134,966 27	8,458 70	-----	51,497 79	-----	-----	5
27,810 00	17,460 29	-----	10,715 31	-----	-----	6
162,776 27	25,918 99	-----	62,213 10	-----	-----	7
260,676 87	33,395 92	70,307 32	216,032 91	45,510 50	-----	8
435,536 86	145,008 73	46,992 84	119,685 86	997 97	-----	9
746,213 73	178,404 65	117,300 16	335,718 77	46,508 47	-----	10
26,117 50	-----	-----	5,229 76	-----	-----	11
217,757 03	52,118 56	5,510 00	42,783 15	-----	-----	12
243,874 53	52,118 56	5,510 00	48,012 91	-----	-----	13
132,622 38	-----	29,534 76	27,838 88	-----	-----	14
79,724 38	11,000 00	-----	58,767 38	64 40	-----	15
26,721 31	-----	-----	13,418 16	-----	-----	16
106,445 69	11,000 00	-----	72,185 54	64 40	-----	17
26,578 17	4,400 00	500 00	25,579 61	504 47	-----	18
20,009 03	4,000 00	-----	5,935 49	-----	-----	19
46,587 20	8,400 00	500 00	31,515 10	504 47	-----	20
268,232 37	177,519 46	-----	328,618 69	38,438 69	-----	21
405,302 17	-----	13,950 44	337,838 15	-----	-----	22
100,000 00	-----	-----	-----	-----	-----	23
773,534 54	177,519 46	13,950 44	666,456 84	38,438 69	-----	24
171,965 97	15,042 63	1,806 73	122,093 35	11,148 89	-----	25
614,669 07	73,734 35	-----	77,206 34	-----	-----	26
786,635 04	88,776 98	1,806 73	199,299 69	11,148 89	-----	27
216,257 44	-----	-----	87,382 40	-----	-----	28
44,330 54	37,600 00	-----	48,109 17	2,700 12	-----	29
4,555 00	14,760 00	-----	25,252 51	-----	-----	30
87,885 54	52,360 00	-----	73,361 68	2,700 12	-----	31
308,819 49	40,000 00	18,848 12	21,990 13	-----	-----	32
27,008 48	5,000 00	700 00	27,675 01	15,403 88	-----	33
162,302 06	-----	6,900 00	14,878 95	-----	-----	34
189,310 54	5,000 00	7,600 00	42,553 96	15,403 88	-----	35
12,250 00	7,600 00	4,000 00	20,113 32	-----	-----	36
9,130 27	11,303 53	-----	10,798 10	-----	-----	37
21,380 27	18,903 53	4,000 00	30,911 42	-----	-----	38
101,964 05	5,794 26	-----	80,023 22	1,579 11	-----	39
168,000 00	-----	-----	22,318 12	-----	-----	40
269,964 05	5,794 26	-----	102,341 34	1,579 11	-----	41
545,804 58	23,569 31	51,975 11	231,186 39	11,598 96	-----	42
127,699 32	50,000 00	-----	70,551 88	-----	-----	43
673,503 90	73,569 31	51,975 11	301,738 27	11,598 96	-----	44
96,646 82	1,921 19	8,069 88	20,800 64	-----	-----	45
14,500 00	3,614 00	3,400 00	1,730 42	-----	-----	46
111,146 82	5,535 19	11,469 88	22,531 06	-----	-----	47

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	All other resources	Total resources and liabilities	Capital paid in	Surplus	Undivided profits and reserve accounts	Bills payable and rediscounts
1		\$337,695 63	\$25,000 00	\$25,000 00	\$6,847 44	
2		354,406 57	25,000 00	2,000 00		
3		692,102 20	50,000 00	27,000 00	6,847 44	
4		537,220 25	25,000 00	25,000 00	21,402 81	
5	\$874 08	322,083 07	32,500 00	7,550 00	3,537 07	
6		225,913 37	17,500 00	2,800 00		
7	874 08	547,996 44	50,000 00	10,350 00	3,537 07	
8	7,004 22	1,440,426 02	150,000 00	100,000 00	49,391 43	
9		2,496,016 72	50,000 00	120,000 00		
10	7,004 22	3,936,442 74	200,000 00	220,000 00	49,391 43	
11		54,042 26	10,000 00	2,500 00		
12	1,307 31	879,792 05	65,000 00	20,000 00	18,228 92	
13	1,307 31	933,834 31	75,000 00	22,500 00	18,228 92	
14		842,454 19	50,000 00	50,000 00	15,626 02	
15		254,853 45	40,000 00	10,000 00	10,658 28	
16		187,246 67	10,000 00	10,000 00		
17		442,100 12	50,000 00	20,000 00	10,658 28	
18	443 04	233,715 02	20,000 00	21,000 00	4,968 04	
19		109,545 60	5,000 00	7,000 00		
20	443 04	343,260 62	25,000 00	28,000 00	4,968 04	
21	22,443 34	1,944,889 65	250,000 00	100,000 00	238,420 25	
22		3,002,355 37	250,000 00	50,000 00		
23		100,000 00	100,000 00			
24	22,443 34	5,047,245 02	600,000 00	150,000 00	238,420 25	
25	8,881 07	946,002 57	125,000 00	27,500 00	15,083 57	\$60,000 00
26	874 02	1,548,415 10	25,000 00	90,000 00		
27	9,755 09	2,494,417 67	150,000 00	117,500 0	15,083 57	60,000 00
28		1,051,775 62	60,000 00	100,000 00	13,471 59	
29		264,631 20	50,000 00	5,700 00	7,422 92	
30		200,415 15	25,000 00	2,500 00		
31		465,046 35	75,000 00	8,200 00	7,422 92	
32		834,701 54	75,000 00	5,000 00	4,284 10	
33	280 55	166,057 74	25,000 00	5,000 00	2,420 00	
34		311,652 04	25,000 00	10,000 00		
35	280 55	477,709 78	50,000 00	15,000 00	2,420 00	
36		152,924 71	20,000 00	1,400 00	3,245 61	10,000 00
37		83,320 12	10,000 00	1,450 00	79 17	
38		236,244 83	30,000 00	2,850 00	3,324 78	10,000 00
39		462,942 58	55,000 00	14,500 00	7,782 55	
40		477,226 66	25,000 00	16,000 00	1,931 83	
41		940,169 24	80,000 00	30,500 00	9,714 38	
42	5,184 90	2,185,325 08	250,000 00	150,000 00	251,385 71	
43		1,384,915 19	50,000 00	75,000 00		
44	5,184 90	3,570,240 27	300,000 00	225,000 00	251,385 71	
45		191,441 70	20,000 00	3,250 00	3,684 59	
46		70,366 92	5,000 00	3,000 00		
47		261,808 62	25,000 00	6,250 00	3,684 59	

**BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued
Branch Systems)**

Deposits due to banks	Due to depositors	State, county and municipal deposits	United States and postal savings deposits	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	All other liabilities	Line num- ber
-----	\$240,848 19	\$40,000 00	-----	-----	-----	1
-----	277,406 57	50,000 00	-----	-----	-----	2
-----	518,254 76	90,000 00	-----	-----	-----	3
-----	413,299 95	52,517 49	-----	-----	-----	4
-----	170,325 59	108,000 00	-----	-----	\$170 41	5
-----	195,613 37	10,000 00	-----	-----	-----	6
-----	365,938 96	118,000 00	-----	-----	170 41	7
-----	934,980 62	205,000 00	-----	-----	961 75	8
\$92 22	2,155,705 33	170,311 39	-----	-----	-----	9
92 22	3,090,685 95	375,311 39	-----	-----	961 75	10
-----	21,542 26	20,000 00	-----	-----	-----	11
-----	643,063 13	133,500 00	-----	-----	-----	12
-----	664,605 39	153,500 00	-----	-----	-----	13
-----	704,828 17	22,000 00	-----	-----	-----	14
-----	140,700 56	53,494 61	-----	-----	-----	15
-----	147,246 67	20,000 00	-----	-----	-----	16
-----	287,947 23	73,424 61	-----	-----	-----	17
-----	153,103 73	34,643 25	-----	-----	-----	18
-----	97,545 60	-----	-----	-----	-----	19
-----	250,649 33	34,643 25	-----	-----	-----	20
31,980 99	1,130,958 22	191,882 25	-----	-----	1,647 94	21
-----	2,607,855 37	94,500 00	-----	-----	-----	22
31,980 99	3,738,813 59	286,382 25	-----	-----	1,647 94	23
-----	626,695 76	91,723 24	-----	-----	-----	24
-----	1,293 415 10	140,000 00	-----	-----	-----	25
-----	1,920,110 86	231,723 24	-----	-----	-----	26
-----	823,304 03	55,000 00	-----	-----	-----	27
-----	167,270 44	34,237 84	-----	-----	-----	28
-----	151,812 15	21,103 00	-----	-----	-----	29
-----	319,082 59	55,340 84	-----	-----	-----	30
-----	725,417 44	25,000 00	-----	-----	-----	31
-----	104,497 66	29,067 12	-----	-----	72 96	32
-----	222,152 04	54,500 00	-----	-----	-----	33
-----	326,649 70	83,567 12	-----	-----	72 96	34
-----	83,535 78	34,743 32	-----	-----	-----	35
-----	71,790 95	-----	-----	-----	-----	36
-----	155,326 73	34,743 32	-----	-----	-----	37
-----	337,941 52	47,718 51	-----	-----	-----	38
-----	404,294 83	30,000 00	-----	-----	-----	39
-----	742,236 35	77,718 51	-----	-----	-----	40
-----	1,426,042 06	107,897 31	-----	-----	-----	41
-----	1,259,915 19	-----	-----	-----	-----	42
-----	2,685,957 25	107,897 31	-----	-----	-----	43
-----	124,114 85	39,500 00	\$892 26	-----	-----	44
-----	52,366 92	10,000 00	-----	-----	-----	45
-----	176,481 77	49,500 00	892 26	-----	-----	46
-----	-----	-----	-----	-----	-----	47

STATEMENTS OF THE CONDITION OF 18 COMMERCIAL INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE

(* Indicates

Line number	Bank number	Name and location	Department	Loans on real estate	All other loans, including overdrafts	United States securities owned
1	485	Tulare County The Lindsay Savings Bank, Lindsay	Com.		\$106,283 33	
2			Sav.	\$377,502 06		
3			Total	377,502 06	106,283 33	
4	206	Tuolumne County Tuolumne County Bank, Sonora	Sav.	855,555 23		\$7,050 00
5	125	Ventura County Bank of Hueneme	Com.		49,407 59	
6			Sav.	139,247 72	2,500 00	
7			Total	139,247 72	51,907 59	
8	678	American Commercial and Savings Bank, Moorpark	Com.		85,941 48	2,979 00
9			Sav.	47,912 43		5,010 94
10			Total	47,912 43	85,941 48	7,989 94
11	343	Bank of A. Levy, (Incorporated) Oxnard	Com.	55,030 00	1,328,962 25	110,295 54
12			Sav.	1,172,965 49	42,200 00	100,029 69
13			Total	1,227,995 49	1,371,162 25	210,325 23
14	848	Bank of Oxnard	Com.		131,660 20	
15			Sav.	138,617 81	7,050 00	
16			Total	138,617 81	138,710 20	
17	864	"Citizens State Bank of Santa Paula"	Com.	16,700 00	210,807 40	11,100 00
18			Sav.	76,500 00		
19			Total	93,200 00	210,807 40	11,100 00
20	304	*The Home Savings Bank of Ventura	Com.		17,903 50	
21			Sav.	1,273,057 02	40,625 00	143,700 00
22			Total	1,273,057 02	58,528 50	143,700 00
23	591	Yolo County Bank of Davis	Com.	28,927 94	111,684 58	
24			Sav.	152,240 20		
25			Total	181,168 14	111,684 58	
26	582	The Bank of Esparto	Com.	4,440 35	114,742 65	
27			Sav.	153,995 28		3,500 00
28			Total	158,435 63	114,742 65	3,500 00
29	91	*The Bank of Yolo, Woodland	Com.		707,607 08	
30			Sav.	1,373,780 97	22,600 00	51,687 50
31			Total	1,373,780 97	730,207 08	51,687 50
32	163	Yolo County Savings Bank, Woodland	Sav.	2,165,104 74	33,210 00	127,828 92
33	122	Yuba County Decker-Jewett Bank, Marysville...	Com.	144,712 95	846,891 24	
34			Sav.	514,629 25	6,100 00	30,093 43
35			Total	659,342 20	852,991 24	30,093 43
36	135	Northern California Bank of Savings, Marysville	Sav.	1,181,957 72	35,401 14	230,038 09

**BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued
Branch Systems)**

Other bonds and securities	Bank premises furniture and fixtures and safe deposit vaults	Other real estate owned	Cash on hand and due from banks	Exchanges for clearings, checks and other cash or collection items	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	Line num- ber
\$119,838 90			\$122,749 38	\$18,008 74		1
95,845 30	\$18,258 68	\$3,966 00	117,875 05			2
215,684 20	18,258 68	3,966 00	240,624 43	18,008 74		3
180,487 50		28,600 00	92,887 25			4
132,652 06	30,438 24	2,400 00	14,158 93	5,266 58		5
29,179 83			14,361 90			6
161,831 89	30,438 24	2,400 00	28,520 83	5,266 58		7
33,780 72	2 162 88	2,932 03	25,009 70			8
55,643 84			7,259 43			9
89,424 56	2,162 88	2,932 03	32,269 13			10
724,375 52	153,196 11	24,701 50	300,752 78	10,145 23		11
303,290 17		17,121 07	152,282 76			12
1,027,665 69	153,196 11	41,822 57	453,035 54	10,145 23		13
109,646 29	7,447 37		71,896 02	4,066 21		14
55,585 90			13,941 82			15
165,232 19	7,447 37		85,837 84	4,066 21		16
34,187 23	66,400 00		35,906 18	6,318 45		17
33,506 34	6,806 97		9,460 68			18
67,693 57	73,206 97		45,366 86	6,318 45		19
			35,171 73			20
143,565 80	41,350 50	19,942 81	148,948 10			21
143,565 80	41,350 50	19,942 81	184,119 83			22
89,669 50	13,206 61		39,771 71			23
90,668 57	2 00		15,397 05			24
180,338 07	13,208 61		55,168 76			25
16,400 00	2,800 00	10,890 90	23,312 14	135 96		26
33,200 00			5,069 80			27
49,600 00	2,800 00	10,890 90	28,381 94	135 96		28
106,585 34	74,023 90		73,438 34	8,856 83		29
245,656 18		24,956 84	41,144 01			30
352,241 52	74,023 90	24,956 84	114,582 35	8,856 83		31
220,216 96	50,365 06	52,218 54	158,348 21	447 52		32
60,780 19	6,106 05	27,346 28	92,091 77	14,225 54		33
212,579 98	18,720 00	21,200 00	25,019 02			34
273,360 17	24,526 05	48,546 28	117,110 79	14,225 54		35
1,883,685 64	57,255 00	68,879 42	399,384 52	31 54		36

**STATEMENTS OF THE CONDITION OF 18 COMMERCIAL
INCLUDING THE BUSINESS OF 386 BRANCHES, AS OF JUNE**

(* Indicates

Line number	All other resources	Total resources and liabilities	Capital paid in	Surplus	Undivided profits and reserve accounts	Bills payable and rediscounts
1		\$366,880 35	\$22,500 00	\$26,000 00	\$8,909 12	
2		613,447 09	37,500 00	25,000 00	11,333 09	
3		980,327 44	60,000 00	51,000 00	20,242 21	
4		1,164,579 98	75,000 00	50,000 00	4,612 89	
5		234,323 40	40,000 00	10,000 00	5,241 96	\$20,000 00
6		185,289 45	10,000 00	7,500 00	3,818 16	
7		419,612 85	50,000 00	17,500 00	9,660 12	20,000 00
8		152,805 81	22,500 00		8,513 66	
9		115,826 64	2,500 00	6,000 00		
10		268,632 45	25,000 00	6,000 00	8,513 66	
11	\$11,844 64	2,719,303 57	150,000 00	250,000 00	177,383 27	500,000 00
12		1,787,889 18	50,000 00	100,000 00	267,508 66	
13	11,844 64	4,507,192 75	200,000 00	350,000 00	444,896 93	500,000 00
14	54 64	324,770 73	75,000 00	12,500 00	7,840 59	
15		215,195 53	25,000 00	12,500 00	12,500 00	
16	54 64	539,966 26	100,000 00	25,000 00	20,340 59	
17		381,419 26	75,000 00	50,000 00	4,359 43	
18		126,273 99	25,000 00			
19		507,693 25	100,000 00	50,000 00	4,359 43	
20	27 40	53,102 63	25,000 00			
21		1,811,189 23	125,000 00	40,000 00	37,860 11	
22	27 40	1,864,291 86	150,000 00	40,000 00	37,860 11	
23	5,125 00	288,385 34	20,000 00	25,000 00	25,755 03	
24		258,307 82	5,000 00	17,000 00		
25	5,125 00	546,693 16	25,000 00	42,000 00	25,755 03	
26		172,722 00	20,000 00	12,000 00	2,491 60	15,000 00
27		195,765 08	7,700 00	10,000 00		
28		368,487 08	27,700 00	22,000 00	2,491 60	15,000 00
29	822 52	971,334 01	200,000 00	32,500 00	20,641 12	164,600 00
30		1,759,825 50	130,000 00	32,500 00		
31	822 52	2,731,159 51	330,000 00	65,000 00	20,641 12	164,600 00
32		2,807,739 95	200,000 00	50,000 00	146,315 79	
33		1,192,154 02	120,000 00	50,000 00	13,875 63	265,000 00
34		828,341 68	30,000 00	52,000 00		
35		2,020,495 70	150,000 00	102,000 00	13,875 63	265,000 00
36	902 08	3,857,535 15	170,000 00	120,000 00	279,528 18	

**BANKS, 33 SAVINGS BANKS AND 167 DEPARTMENTAL BANKS,
30, 1930—ARRANGED BY COUNTIES AND CITIES—Continued**
Branch Systems)

Deposits due to banks	Due to depositors	State, county and municipal deposits	United States and postal savings deposits	Liability of customers and other banks for acceptances or bills of exchange issued or endorsed	All other liabilities	Line number
	\$300,642 28	\$8,828 95				1
	516,114 00	29,500 00				2
	816,756 28	32,328 95				3
	899,967 09	135,000 00				4
	98,667 16	59,675 28			\$139 00	5
	163,858 79				112 50	6
	262,525 95	59,675 28			251 50	7
	96,792 15	25,000 00				8
	82,326 64	25,000 00				9
	179,118 79	50,000 00				10
	1,116,610 50	525,304 80				11
	1,320,380 52	50,000 00				12
	2,436,991 02	575,304 80				13
	169,913 89	59,167 50			348 75	14
	165,195 53					15
	335,109 42	59,167 50			348 75	16
	201,331 84	39,627 99			11,100 00	17
	92,273 99	9,000 00				18
	293,605 83	48,627 99			11,100 00	19
	28,092 63				10 00	20
	1,358,810 16	249,178 13			340 83	21
	1,386,902 79	249,178 13			350 83	22
	188,755 11	28,875 20				23
	212,307 82	24,000 00				24
	401,062 93	52,675 20				25
	123,209 40				21 00	26
	158,065 08	20,000 00				27
	281,274 48	20,000 00			21 00	28
	533,411 80	20,000 00			181 09	29
	1,597,325 06				44	30
	2,130,736 86	20,000 00			181 53	31
	2,361,424 16	50,000 00				32
	693,278 39	50,000 00				33
	696,341 68	50,000 00				34
	1,389,620 07	100,000 00				35
	2,947,202 09	103,069 53	\$234,353 23		3,382 12	36

STATEMENTS OF CORPORATE ASSETS AND LIABILITIES OF 14 STATE 31 TRUST DEPARTMENTS OF NATIONAL BANKS,

Line number	Bank number	Name and location	Type of trust	Corporate resources			
				Loans and discounts	Bonds and securities	Bank premises furniture and fixtures	Cash on hand and due from banks
		Trust Companies and Trust Departments of State Banks					
1	668	American Trust Company, San Francisco	Court		\$500,000 00		\$12,707 93
2			Private		100,000 00		118,339 60
3			Total		600,000 00		131,047 53
4	43	Anglo-California Trust Company, San Francisco	Court		238,340 66	\$113,152 82	449 54
5			Private		477,652 20		52,929 85
6			Total		715,992 86	113,152 82	53,379 39
7	825	California Pacific Title & Trust Company, San Francisco	Court	84,000 00	19,000 00		
8			Private	10,000 00	104,303 00		9,977 67
9			Total	94,000 00	123,303 00		9,977 67
10	816	Crocker First Federal Trust Company, San Francisco	Court		664,281 62		99,491 82
11			Private		100,000 00		417,542 64
12			Total		764,281 62		517,034 46
13	833	Title Insurance and Guaranty Co., San Francisco	Court	80,000 00	35,489 85		
14			Private	30,000 00	71,822 00		3,027 05
15			Total	110,000 00	107,311 85		3,027 05
16	797	Wells Fargo Bank & Union Trust Co., San Francisco	Court			500,000 00	25,350 57
17			Private		400,000 00		64,360 86
18			Total		400,000 00	500,000 00	89,711 43
19	859	Bank of America of California, Los Angeles	Court		500,000 00		6,784 45
20			Private	26,500 00	106,490 41		25,364 14
21			Total	26,500 00	606,490 41		32,148 59
22	684	California Trust Company, Los Angeles	Court	842,950 00	50,000 00		
23			Private	704,061 01	124,875 00	27,269 71	14,025 55
24			Total	1,547,011 01	174,875 00	27,269 71	16,439 55
25	824	Los Angeles Investment Trust Co., Los Angeles	Court		100,000 00		
26			Private	117,900 00	196,788 87		12,668 13
27			Total	117,900 00	296,788 87		12,668 13
28	724	Los Angeles Trust & Safe Deposit Co.	Court		100,000 00		1,000 00
29			Private		110,000 00		4,055 42
30			Total		210,000 00		5,055 42
31	814	Metropolitan Trust Company of California, Los Angeles	Court	33,000 00	67,312 98		
32			Private	118,365 00	105,528 50	37,191 62	59,937 62
33			Total	151,365 00	172,841 48	37,191 62	59,937 62
34	434	The Spalding Company, Los Angeles	Court		133,954 94		
35			Private		139,635 79	487 32	7,312 56
36			Total		273,590 73	487 32	7,312 56
37	200	Title Guarantee and Trust Company, Los Angeles	Court	8,400 00	222,337 60		1,512 40
38			Private	61,200 00	98,556 47		93,805 97
39			Total	69,600 00	320,894 07		95,318 37
40	192	Title Insurance & Trust Company, Los Angeles	Court	782,381 13	1,103,441 33	88,249 13	157,996 56
41			Private	233,329 83	372,147 50		1,522 05
42			Total	1,015,710 96	1,475,588 83	88,249 13	159,518 61
43	610	Union Bank & Trust Co. of Los Angeles	Court		100,000 00		
44			Private		100,000 00		325 00
45			Total		200,000 00		325 00
46	46	The Oakland Bank, Oakland	Court		250,000 00		5,840 45
47			Private		100,000 00		45,213 51
48			Total		350,000 00		51,053 96
49	674	Farmers and Merchants Trust Company, Long Beach	Court		102,213 25		7,082 35
50			Private		108,462 50		32,396 42
51			Total		210,675 75		39,478 77
52	662	Western Trust and Savings Bank, Long Beach	Court		50,000 00		
53			Private		50,000 00		
54			Total		100,000 00		

TRUST COMPANIES, 15 TRUST DEPARTMENTS OF STATE BANKS AND
AS OF JUNE 30, 1930, ARRANGED BY LOCATION

Advances to trusts	Other resources	Total resources and liabilities	Corporate liabilities					Line num- ber
			Capital paid in	Surplus	Undivided profits and reserve accounts	Fund for advances to trusts	Other liabilities	
\$2,292 07		\$515,000 00	\$500,000 00			\$15,000 00		1
10,707 59	\$963 81	230,011 00	100,000 00		\$100,000 00	30,000 00	\$11 00	2
12,999 66	963 81	745,011 00	600,000 00		100,000 00	45,000 00	11 00	3
1,550 46		353,493 48	200,000 00	\$150,000 00	1,493 48	2,000 00		4
22,314 45	582 57	553,479 07	100,000 00	100,000 00	328,479 07	25,000 00		5
23,864 91	582 57	906,972 55	300,000 00	250,000 00	329,972 55	27,000 00		6
		103,000 00	103,000 00					7
987 22		125,267 89	102,250 00		11,030 52	87 22	11,900 15	8
987 22		228,267 89	205,250 00		11,030 52	87 22	11,900 15	9
639 38	1,035 28	765,448 10	150,000 00	50,000 00	565,407 17		40 93	10
		517,542 64	100,000 00				417,542 84	11
639 38	1,035 28	1,282,990 74	250,000 00	50,000 00	565,407 17		417,583 57	12
4 70		118,521 60	100,000 00	7,162 35	11,259 25	100 00		13
		101,822 00	100,000 00	1,822 00				14
4 70		220,343 60	200,000 00	8,984 35	11,259 25	100 00		15
16,649 43		542,000 00	500,000 00			42,000 00		16
85,639 14		550,000 00	400,000 00			150,000 00		17
102,288 57		1,092,000 00	900,000 00			192,000 00		18
2,715 55		509,500 00	500,000 00			9,500 00		19
25,082 69	10,524 83	193,962 07	100,000 00		7,487 02	44,500 00	41,975 05	20
27,798 24	10,524 83	703,462 07	600,000 00		7,487 02	54,000 00	41,975 05	21
31,436 00		926,800 00	500,000 00	250,000 00	131,800 00	45,000 00		22
6,783 86	11,609 79	888,624 92	500,000 00	250,000 00	108,774 27	15,000 00	14,850 65	23
38,219 86	11,609 79	1,815,424 92	1,000,000 00	500,000 00	240,574 27	60,000 00	14,850 65	24
		100,000 00	100,000 00					25
10,000 00		337,357 00	200,000 00	100,000 00	26,347 11	10,000 00	1,009 89	26
10 000 00		437,357 00	300,000 00	100,000 00	26,347 11	10,000 00	1,009 89	27
		101,000 00	100,000 00	1,000 00				28
		114,055 42	100,000 00	14,000 00	55 42			29
		215,055 42	200,000 00	15,000 00	55 42			30
		100,312 98	100,312 98					31
11,664 26	8,814 49	341,501 49	149,687 02	87,500 00	90,614 47	13,700 00		32
11,664 26	8,814 49	441,814 47	250,000 00	87,500 00	90,614 47	13,700 00		33
		133,954 94	125,000 00	4,486 85	4,468 09			34
		147,435 67	125,000 00	8,405 14	14,030 53			35
		281,390 61	250,000 00	12,891 99	18,498 62			36
		232,250 00	125,000 00	106,250 00		1,000 00		37
		253,562 44	125,000 00	31,250 00	93,312 44	4,000 00		38
		485,812 44	250,000 00	137,500 00	93,312 44	5,000 00		39
2,760 65	57,673 40	2,192,502 20	500,000 00	325,000 00	1,311,516 26	25,000 00	30,985 94	40
	18,000 62	625,000 00	500,000 00	125,000 00				41
2,760 65	75,674 02	2,817,502 20	1,000,000 00	450,000 00	1,311,516 26	25,000 00	30,985 94	42
2,379 99	5,120 01	107,500 00	100,000 00	2,500 00		5,000 00		43
	17,175 00	117,500 00	100,000 00	2,500 00		15,000 00		44
2,379 99	22,295 01	225,000 00	200,000 00	5,000 00		20,000 00		45
1,159 55		257,000 00	100,000 00	150,000 00		7,000 00		46
113 97		145,327 48	100,000 00		42,327 48	3,000 00		47
1,273 52		402,327 48	200,000 00	150,000 00	42,327 48	10,000 00		48
446 65		109,742 25	50,000 00	50,000 00	9,442 25	300 00		49
		140,858 92	50,000 00	50,000 00	40,608 92	250 00		50
446 65		250,601 17	100,000 00	100,000 00	50,051 17	550 00		51
		50,000 00	50,000 00					52
		50,000 00	50,000 00					53
		100,000 00	100,000 00					54

STATEMENTS OF CORPORATE ASSETS AND LIABILITIES OF 14 STATE 31 TRUST DEPARTMENTS OF NATIONAL BANKS, AS

Line number	Bank number	Name and location	Type of trust	Corporate resources			
				Loans and discounts	Bonds and securities	Bank premises furniture and fixtures	Cash on hand and due from banks
		Trust Companies and Trust Departments of State Banks—Continued					
1	857	Modesto Trust and Savings Bank	Court		\$50,000 00		
2			Private	50,000 00			
3			Total	100,000 00			
4	226	The First Trust & Savings Bank of Pasadena	Court	\$3,000 00	374,775 00		\$30,459 41
5			Private	121,697 50		42,170 23	
6			Total	3,000 00	496,472 50		72,629 64
7	577	California Trust and Savings Bank, Sacramento	Court	30,829 74	174,404 13		2,777 97
8			Private	70,076 00	32,595 37		4,388 51
9			Total	100,905 74	206,999 50		7,166 48
10	637	Monterey County Trust & Savings Bank, Salinas	Court		54,628 63		
11			Private		54,905 28		1,002 86
12			Total		109,533 91		1,002 86
13	817	Pioneer Title Insurance and Trust Company, San Bernardino	Court	93,832 33	8,330 21	\$2,654 13	455 41
14			Private	93,587 75	9,475 00		234 48
15			Total	187,420 08	17,805 21	2,654 13	689 89
16	108	San Diego Trust & Savings Bank	Court	100,000 00			3,110 65
17			Private	100,000 00			3,770 53
18			Total	200,000 00			6,881 18
19	596	Security Trust & Savings Bank of San Diego	Court	40,000 00	10,000 00		
20			Private	50,000 00			
21			Total	90,000 00	10,000 00		
22	819	Southern Title & Trust Company, San Diego	Court		50,000 00		
23			Private		50,000 00	163,707 17	5,272 76
24			Total		100,000 00	163,707 17	5,272 76
25	604	Union Trust Company of San Diego	Court	127,850 00	9,500 00		15,344 15
26			Private	80,919 05	45,859 97	50,565 14	19,296 20
27			Total	208,769 05	55,359 97	50,565 14	34,640 35
28	45	Stockton Savings and Loan Bank, Stockton	Court		52,024 07		824 85
29			Private		55,130 86		856 05
30			Total		107,154 93		1,680 90
31	203	Union Safe Deposit Bank, Stockton	Court		50,000 00		
32			Private		49,616 20		383 80
33			Total		99,616 20		383 80
34	N.T. 22	Trust Departments of National Banks The Anglo & London Paris National Bank, San Francisco	Court		101,478 19		
35			Private		101,478 19		
36			Total		202,956 38		
37	N.T. 1	The Bank of California, National Association, San Francisco	Court		500,000 00		743 67
38			Private		100,000 00		398 29
39			Total		600 000 00		1,141 96
40	N.T. 33	Bank of Italy, National Trust & Savings Association, San Francisco	Court		500,000 00		10,988 65
41			Private		100,000 00		32,340 53
42			Total		600,000 00		43,329 18
43	N.T. 43	Pacific National Bank of San Francisco	Court		137,886 30		
44			Private		100,000 00		
45			Total		237,886 30		
46	N.T. 40	Citizens National Trust & Savings Bank of Los Angeles	Court		500,000 00		
47			Private		100,000 00		
48			Total		600,000 00		
49	N.T. 3	Farmers and Merchants National Bank, Los Angeles	Court		250,000 00		
50			Private		110,000 00		
51			Total		360,000 00		

TRUST COMPANIES, 15 TRUST DEPARTMENTS OF STATE BANKS AND
OF JUNE 30, 1930, ARRANGED BY LOCATION—Continued

Advances to trusts	Other resources	Total resources and liabilities	Corporate liabilities					Line number
			Capital paid in	Surplus	Undivided profits and reserve accounts	Fund for advances to trusts	Other liabilities	
		\$50,000 00	\$50,000 00					1
		50,000 00	50,000 00					2
		100,000 00	100,000 00					3
\$172 38		408,406 79	200,000 00	\$170,000 00	\$33,406 79	\$5,000 00		4
25,396 71		189,264 44	100,000 00	5,000 00	54,264 44	30,000 00		5
25,569 09		597,671 23	300,000 00	175,000 00	87,671 23	35,000 00		6
		208,011 84	50,000 00	150,000 00	8,011 84			7
		107,059 88	50,000 00	50,000 00	7,059 88			8
		315,071 72	100,000 00	200,000 00	15,071 72			9
		54,628 63	50,000 00		4,628 63			10
		55,908 14	50,000 00		5,908 14			11
		110,536 77	100,000 00		10,536 77			12
	\$16,943 93	122,216 01	100,000 00	21,021 19	894 82	300 00		13
994 26	22 30	104,313 79	100,000 00	2,866 31	747 48	700 00		14
994 26	16,966 23	226,529 80	200,000 00	23,887 50	1,642 30	1,000 00		15
1,240 00		104,350 65	100,000 00		1,350 65	3,000 00		16
5,522 76		109,293 29	100,000 00		2,293 29	7,000 00		17
6,762 76		213,643 94	200,000 00		3,643 94	10,000 00		18
122 80	377 20	50,500 00	50,000 00			500 00		19
122 80	377 20	50,000 00	50,000 00					20
		100,500 00	100,000 00			500 00		21
		50,000 00	50,000 00					22
223 77	3,000 04	222,203 74	160,000 00	50,796 32	10,902 00	250 00	\$255 42	23
223 77	3,000 04	272,203 74	210,000 00	50,796 32	10,902 00	250 00	255 42	24
		152,694 15	120,000 00	30,000 00	2,194 15	500 00		25
	153 61	196,793 97	70,000 00	30,492 47	95,348 19	500 00	453 31	26
	153 61	349,488 12	190,000 00	60,492 47	97,542 34	1,000 00	453 31	27
		52,848 92	50,000 00		2,348 92	500 00		28
71 00		56,057 91	50,000 00		5,557 91	500 00		29
71 00		108,906 83	100,000 00		7,906 83	1,000 00		30
		50,000 00	50,000 00					31
		50,000 00	50,000 00					32
		100,000 00	100,000 00					33
		101,478 19	101,478 19					34
		101,478 19	101,478 19					35
		202,956 38	202,956 38					36
3,056 33		503,800 00	500,000 00			3,800 00		37
1,801 71		102,200 00	100,000 00			2,200 00		38
4,858 04		606,000 00	600,000 00			6,000 00		39
15,011 35		526,000 00	500,000 00			26,000 00		40
41,659 47		174,000 00	100,000 00			74,000 00		41
56,670 82		700,000 00	600,000 00			100,000 00		42
		137,886 30	137,886 30					43
		100,000 00	100,000 00					44
		237,886 30	237,886 30					45
		500,000 00	500,000 00					46
		100,000 00	100,000 00					47
		600,000 00	600,000 00					48
		250,000 00	250,000 00					49
		110,000 00	110,000 00					50
		360,000 00	360,000 00					51

STATEMENTS OF CORPORATE ASSETS AND LIABILITIES OF 14 STATE 31 TRUST DEPARTMENTS OF NATIONAL BANKS, AS

Line number	Bank number	Name and location	Type of trust	Corporate resources			
				Loans and discounts	Bonds and securities	Bank premises furniture and fixtures	Cash on hand and due from banks
		Trust Departments of National Banks					
		—Continued					
1	N.T. 36	Seaboard National Bank of Los Angeles	Court	\$100,000 00			
2			Private	100,000 00	\$31,875 00		\$19,232 64
3			Total	200,000 00	31,875 00		19,232 64
4	N.T. 37	Security-First National Bank of Los Angeles	Court		605,000 00		
5			Private		100,000 00		
6			Total		705,000 00		
7	N.T. 38	United States National Bank of Los Angeles	Court		105,711 65		300 00
8			Private		107,537 16		77 80
9			Total		213,248 81		377 80
10	N.T. 2	Central National Bank of Oakland	Court		250,000 00		
11			Private		112,000 00		
12			Total		362,000 00		
13	N.T. 23	First National Bank in Oakland	Court		100,000 00		50 14
14			Private		103,000 00		33,836 02
15			Total		203,000 00		33,886 16
16	N.T. 42	First National Bank of Alhambra	Court		50,816 07		
17			Private		52,291 21		
18			Total		103,107 28		
19	N.T. 45	The Beverly Hills National Bank and Trust Company	Court		52,393 20		176 37
20			Private		52,824 56		228 47
21			Total		105,217 76		404 84
22	N.T. 48	The First National Bank of Beverly Hills	Court	50,000 00			
23			Private	55,000 00			
24			Total	105,000 00			
25	N.T. 12	First National Trust & Savings Bank of Chico	Court		52,500 00		
26			Private		52,500 00		
27			Total		105,000 00		
28	N.T. 34	First National Trust and Savings Bank of Fullerton	Court		50,000 00		
29			Private		50,000 00		
30			Total		100,000 00		
31	N.T. 17	California First National Bank of Long Beach	Court		50,000 00		
32			Private		50,000 00		
33			Total		100,000 00		
34	N.T. 41	The First National Bank of Orange	Court		50,000 00		50 00
35			Private		59,000 00		50 00
36			Total		109,000 00		100 00
37	N.T. 47	The Security National Bank of Pasadena	Court		52,637 50		
38			Private		58,567 50		1,603 84
39			Total		111,205 00		1,603 84
40	N.T. 32	The First National Bank of Pomona	Court		50,000 00		
41			Private		50,000 00		
42			Total		100,000 00		
43	N.T. 39	Citizens National Trust and Savings Bank of Riverside	Court		50,000 00		
44			Private		50,000 00		
45			Total		100,000 00		
46	N.T. 5	The Capital National Bank of Sacramento	Court		57,000 00		
47			Private		57,000 00		
48			Total		114,000 00		
49	N.T. 24	The American National Bank of San Bernardino	Court	22,200 00	28,000 00		
50			Private	36,200 00	14,000 00		
51			Total	58,400 00	42,000 00		
52	N.T. 28	The First National Trust and Savings Bank of San Diego	Court		506,606 67		
53			Private		102,475 35		
54			Total		609,082 02		

TRUST COMPANIES, 15 TRUST DEPARTMENTS OF STATE BANKS AND
OF JUNE 30, 1930, ARRANGED BY LOCATION—Continued

Advances to trusts	Other resources	Total resources and liabilities	Corporate liabilities					Line num- ber
			Capital paid in	Surplus	Undivided profits and reserve accounts	Fund for advances to trusts	Other liabilities	
		\$100,000 00	\$100,000 00					1
		151,107 64	131,875 00		\$40 52		\$19,192 12	2
		251,107 64	231,875 00		40 52		19,192 12	3
		605,000 00	605,000 00					4
		100,000 00	100,000 00					5
		705,000 00	705,000 00					6
		106,011 65	105,711 65			\$300 00		7
\$522 20		108,137 16	107,537 16			600 00		8
522 20		214,148 81	213,248 81			900 00		9
689 92		250,689 92	250,000 00			689 92		10
		112,000 00	112,000 00					11
689 92		362,689 92	362,000 00			689 92		12
		100,050 14	100,000 00				50 14	13
		136,836 02	100,000 00		3,000 00		33,836 02	14
		236,886 16	200,000 00		3,000 00		33,886 16	15
		50,816 07	50,816 07					16
		52,291 21	52,291 21					17
		103,107 28	103,107 28					18
179 40		52,748 97	52,393 20			179 40	176 37	19
30		53,053 33	52,824 56			30	228 47	20
179 70		105,802 30	105,217 76			179 70	404 84	21
3,496 98		53,496 98	50,000 00			3,496 98		22
277 40		55,277 40	55,000 00			277 40		23
3,774 38		108,774 38	105,000 00			3,774 38		24
		52,500 00	52,500 00					25
		52,500 00	52,500 00					26
		105,000 00	105,000 00					27
		50,000 00	50,000 00					28
		50,000 00	50,000 00					29
		100,000 00	100,000 00					30
		50,000 00	50,000 00					31
		50,000 00	50,000 00					32
		100,000 00	100,000 00					33
		50,050 00	50,000 00			50 00		34
		59,050 00	59,000 00			50 00		35
		109,100 00	109,000 00			100 00		36
		52,637 50	52,637 50					37
		60,171 34	58,567 50				1,603 84	38
		112,808 84	111,205 00				1,603 84	39
		50,000 00	50,000 00					40
		50,000 00	50,000 00					41
		100,000 00	100,000 00					42
		50,000 00	50,000 00					43
		50,000 00	50,000 00					44
		100,000 00	100,000 00					45
31,707 75		88,707 75	57,000 00			31,707 75		46
		57,000 00	57,000 00					47
31,707 75		145,707 75	114,000 00			31,707 75		48
		50,200 00	50,200 00					49
		50,200 00	50,200 00					50
		100,400 00	100,400 00					51
50 00	\$450 00	507,106 67	506,606 67			500 00		52
60 00	440 00	102,975 35	102,475 35			500 00		53
110 00	890 00	610,082 02	609,082 02			1,000 00		54

**STATEMENTS OF CORPORATE ASSETS AND LIABILITIES OF 14 STATE
31 TRUST DEPARTMENTS OF NATIONAL BANKS, AS**

Line number	Bank number	Name and location	Type of trust	Corporate resources			
				Loans and discounts	Bonds and securities	Bank premises furniture and fixtures	Cash on hand and due from banks
		Trust Departments of National Banks —Continued					
1	N.T. 44	The La Jolla National Bank of San Diego	Court		\$50,000 00		
2			Private		50,000 00		
3			Total		100,000 00		
4	N.T. 15	The First National Bank of Santa Ana	Court		100,000 00		\$306 24
5			Private		100,000 00		5,501 04
6			Total		200,000 00		5,807 28
7	N.T. 10	County National Bank and Trust Com- pany of Santa Barbara	Court		200,000 00		
8			Private		115,165 00		
9			Total		315,165 00		
10	N.T. 8	First National Trust and Savings Bank of Santa Barbara	Court	\$200,000 00			
11			Private	102,968 60			
12			Total	302,968 60			
13	N.T. 21	First National Bank of Stockton	Court		50,000 00		
14			Private		50,000 00		
15			Total		100,000 00		
16	N.T. 49	Union National Bank, Ventura	Court		50,000 00		2,366 86
17			Private		57,000 00		
18			Total		107,000 00		2,366 86
19	N.T. 46	The Whittier National Bank	Court	46,500 00	3,500 00		
20			Private	23,000 00	27,000 00		
21			Total	69,500 00	30,500 00		

TRUST COMPANIES, 15 TRUST DEPARTMENTS OF STATE BANKS AND
OF JUNE 30, 1930, ARRANGED BY LOCATION—Continued

Advances to trusts	Other resources	Total resources and liabilities	Corporate liabilities					Line num- ber
			Capital paid in	Surplus	Undivided profits and reserve accounts	Fund for advances to trusts	Other liabilities	
		\$50,000 00	\$50,000 00					1
		50,000 00	50,000 00					2
		100,000 00	100,000 00					3
\$693 76		101,000 00	100,000 00			\$1,000 00		4
2,081 03	\$190,000 00	297,582 07	100,000 00		\$4,193 32	3,000 00	\$190,388 75	5
2,774 79	190,000 00	398,582 07	200,000 00		4,193 32	4,000 00	190,388 75	6
500 00		200,500 00	200,000 00			500 00		7
500 00		115,665 00	115,165 00			500 00		8
1,000 00		316,165 00	315,165 00			1,000 00		9
		200,000 00	200,000 00					10
		102,968 60	102,968 60					11
		302,968 60	302,968 60					12
		50,000 00	50,000 00					13
		50,000 00	50,000 00					14
		100,000 00	100,000 00					15
		52,366 86	50,000 00				2,366 86	16
		57,000 00	57,000 00					17
		109,366 86	107,000 00				2,366 86	18
400 00	12,633 14	63,033 14	50,000 00			400 00	12,633 14	19
	11,000 00	61,000 00	50,000 00				11,000 00	20
400 00	23,633 14	124,033 14	100,000 00			400 00	23,633 14	21

**STATEMENTS OF COURT TRUST AND PRIVATE TRUST DESIGNATED AS
COMPANIES, 15 TRUST DEPARTMENTS OF STATE BANKS AND 31
ARRANGED BY**

Line number	Bank number	Name and location	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	Trust resources		
				Trust investments due		
				Personal property	Real property	Savings accounts
		Trust Companies and Trust Departments of State Banks				
1	668	American Trust Company, San Francisco	\$6,688,443 56	\$14,521,655 88	\$3,234,807 49	\$1,103,494 13
2	43	Anglo-California Trust Company, San Francisco		2,067,376 10	639,476 00	
3	825	California Pacific Title & Trust Company, San Francisco				
4	816	Crocker First Federal Trust Company, San Francisco	764,742 99	4,116,990 68	725,594 93	340,872 03
5	833	Title Insurance and Guaranty Company, San Francisco				
6	797	Wells Fargo Bank & Union Trust Co., San Francisco	533,206 33	33,963,630 69	3,979,169 98	1,872,133 37
7	859	Bank of America of California, Los Angeles	1,699,396 25	3,889,223 66	1,812,024 73	3,500 68
8	684	California Trust Company, Los Angeles		6,884,730 57	1,352,417 45	48,349 01
9	824	Los Angeles Investment Trust Co., Los Angeles				1,541 51
10	724	Los Angeles Trust & Safe Deposit Co.				
11	814	Metropolitan Trust Company of California, Los Angeles	2,500 00	7,973,772 18		
12	434	The Spalding Company, Los Angeles				
13	200	Title Guarantee and Trust Company, Los Angeles		2,592 345 99	1,454,697 89	
14	192	Title Insurance and Trust Company, Los Angeles		40,090,891 23	4,578,076 18	53,634 15
15	610	Union Bank & Trust Co. of Los Angeles	7 00	243,373 26	453,336 37	3,698 13
16	46	The Oakland Bank, Oakland	803,349 14	1,245,642 53	603,462 44	
17	674	Farmers and Merchants Trust Company of Long Beach		432,909 90	234,110 29	9,540 00
18	662	Western Trust and Savings Bank, Long Beach		14,935 28	148,450 00	
19	857	Modesto Trust and Savings Bank		63,867 08	139,106 50	54,390 51
20	226	The First Trust & Savings Bank of Pasadena		5,005,350 35	1,057,465 27	11,435 01
21	577	California Trust and Savings Bank, Sacramento	55,856 50	2,165,353 13	955,460 20	224,327 25
22	637	Monterey County Trust & Savings Bank, Salinas	189,133 00	54,219 74	57,500 00	605 26
23	817	Pioneer Title Insurance and Trust Company, San Bernardino		20,398 45	8,500 00	6,526 94
24	108	San Diego Trust & Savings Bank, San Diego		358,709 20	119,767 43	
25	596	Security Trust & Savings Bank of San Diego	83,900 00	275,931 04	62,568 33	148 72
26	819	Southern Title & Trust Co., San Diego		8,754 90	4,350 00	
27	604	Union Trust Company of San Diego		144,268 15	330,015 73	
28	45	Stockton Savings and Loan Bank, Stockton	238,436 75	101,893 05	2,620 00	2,690 93
29	203	Union Safe Deposit Bank, Stockton				
		Trust Departments of National Banks				
30	N.T. 22	The Anglo & London Paris National Bank, San Francisco		209,621 90		
31	N.T. 1	The Bank of California, National Association, San Francisco		8,765,849 61	2,393,514 66	244,030 36
32	N.T. 33	Bank of Italy National Trust & Savings Association, San Francisco	3,738,702 82	16,485,495 83	6,747,999 56	492,789 74
33	N.T. 43	Pacific National Bank of San Francisco	35,250 00	36,572 80		5,000 00
34	N.T. 40	Citizens National Trust & Savings Bank of Los Angeles		4,990,373 07	2,285,569 58	175,192 38
35	N.T. 3	Farmers & Merchants National Bank, Los Angeles		2,530,493 75	1,042,758 67	506,459 84
36	N.T. 36	Seaboard National Bank of Los Angeles		520 00		
37	N.T. 37	Security-First National Bank of Los Angeles	592,794 73	117,080,872 35	24,886,121 27	3,460,931 85

**COURT TRUSTS FOR PURPOSES OF SUPERVISION OF 14 STATE TRUST
TRUST DEPARTMENTS OF NATIONAL BANKS AS OF JUNE 30, 1930,
LOCATION**

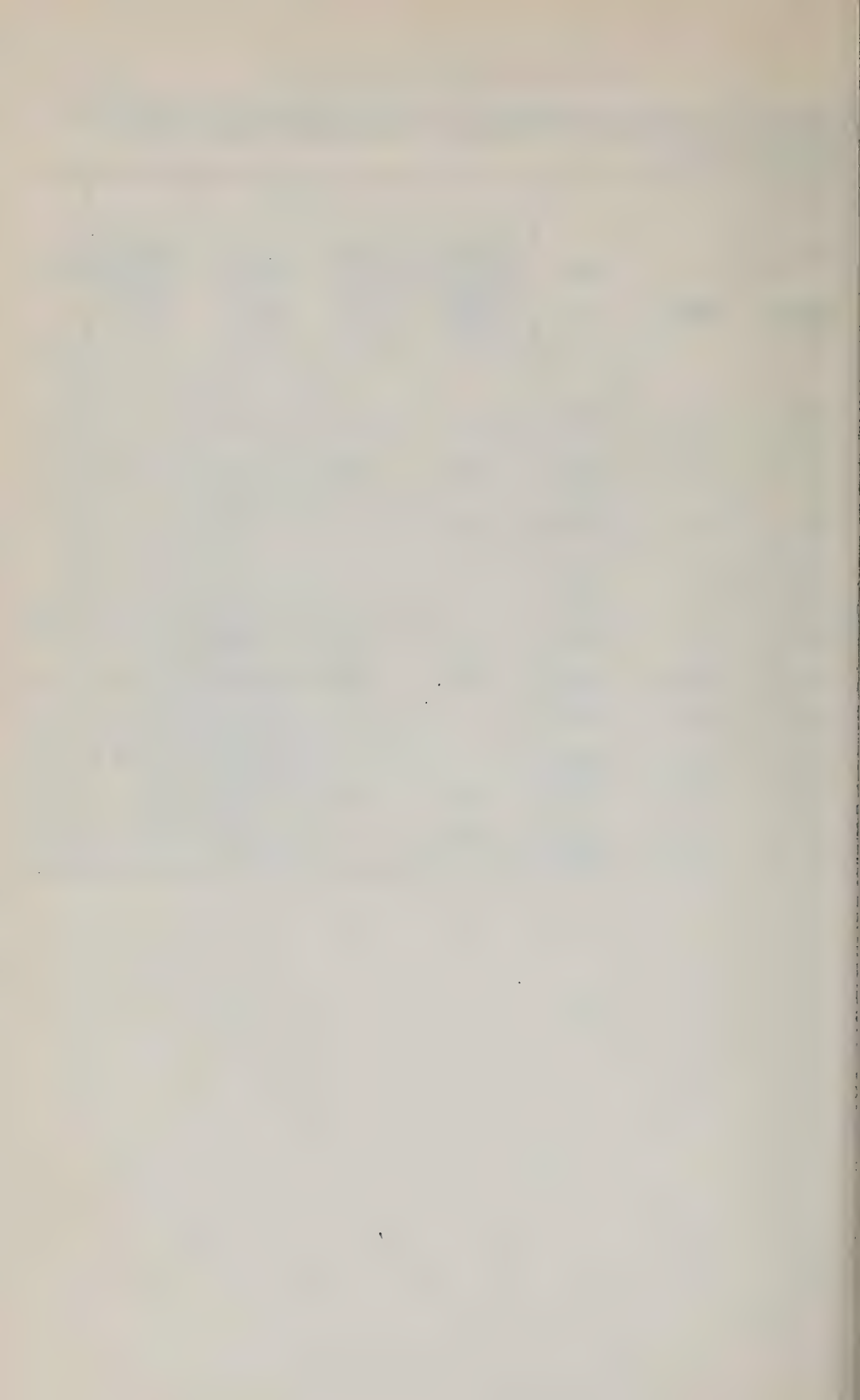
from banks		Total	Trust liabilities				Line number
Uninvested trust funds	Depository funds		Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	Private trusts specially designated and construed as court trusts under supervision	
\$175,515 40 152,077 38	\$612,269 08 94,869 95	\$26,336,185 54 2,953,799 43	\$612,269 08 94,869 95	\$6,688,443 56	\$19,035,449 20 2,858,929 48	\$23 70	1 2
							3
230,424 29	14,920 88	6,193,545 80	14,920 88	764,742 99	5,413,881 93		4
	822 39	822 39	822 39				5
931,233 66	271,154 14	41,550,528 17	271,154 14	533,206 33	40,746,167 70		6
346,165 54	41,592 37	7,791,903 23	41,592 37	1,699 396 25	6,050,914 61		7
264,463 86		8,549,960 89 1,541 51			5,033,711 39 1,541 51	3,516,249 50	8 9
							10
696,828 42		8,673,100 60		2,500 00	87,652 14	8,582,948 46	11
							12
179,077 59		4,226,121 47			4,226,121 47		13
400,265 43		45,122,866 99			13,357,571 93	31,765,295 06	14
37,355 18		737,769 94		7 00	737,762 94		15
393,830 66	233,395 24	3,279,680 01	233,395 24	803,349 14	2,242,935 63		16
35,983 17		712,543 36			712,543 36		17
3,072 63		166,457 91			166,457 91		18
7,340 45		264,704 54			264,704 54		19
200,080 90		6,274,331 53			6,274,331 53		20
		3,400,997 08		55,856 50	3,345,140 58		21
10,017 22		311,475 22		189,133 00	122,342 22		22
906 51		36,331 90			36,331 90		23
97,386 23		575,862 86			575,862 86		24
27,358 68	926 69	450,833 46	926 69	83,900 00	366,006 77		25
	427 35	13,532 25	427 35		13,104 90		26
41,591 25		518,875 13			134,154 94	381,720 19	27
332 64	1,327 57	347,300 94	1,327 57	238,436 75	107,536 62		28
							29
33,071 37		242,693 27			242,693 27		30
94,353 34		11,497,747 97			11,497,747 97		31
1,536,579 86	129,403 10	29,130,970 91	129,403 10	3,738,702 82	22,423,484 29	2,839,380 70	32
1,138 64		77,961 44		35,250 00	42,711 44		33
75,973 40		7,527,108 43			7,527,108 43		34
44,804 26		4,124,516 52			4,124,516 52		35
		520 00			520 00		36
2,741,484 29	2,326 87	148,764,531 36	2,326 87	592,794 73	127,093,578 35	21,075,831 41	37

**STATEMENTS OF COURT TRUSTS AND PRIVATE TRUSTS DESIGNATED
COMPANIES, 15 TRUST DEPARTMENTS OF STATE BANKS AND 31
ARRANGED BY**

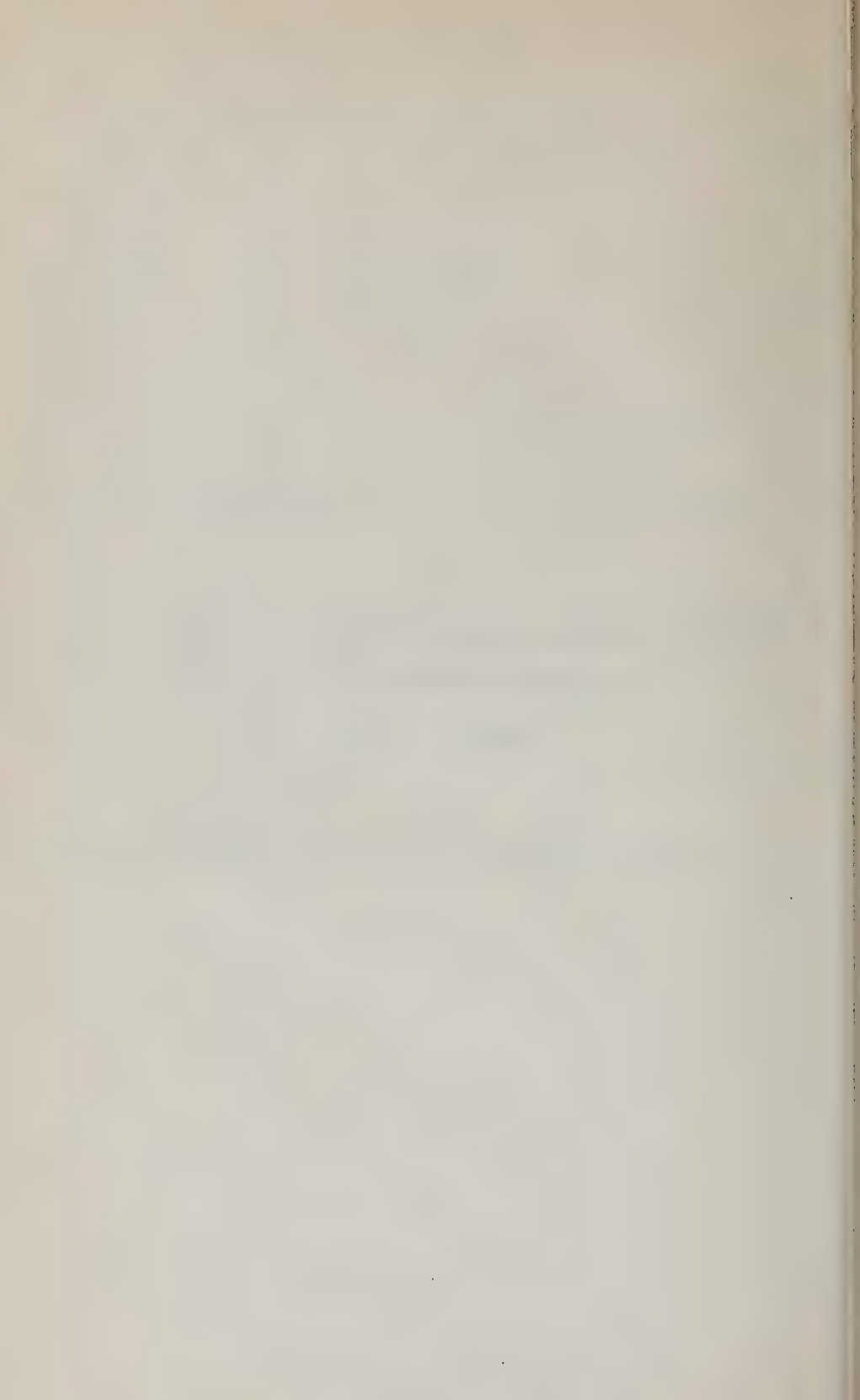
Line number	Bank number	Name and location	Trust resources			
			Personal assets received from executors, administrators, assignees, receivers or trustees	Trust investments due		
				Personal property	Real property	Savings accounts
		Trust Departments of National Banks				
		—Continued				
1	N.T. 38	United States National Bank of Los Angeles		\$430,517 44	\$55,943 34	\$39,780 00
2	N.T. 2	Central National Bank of Oakland, California	\$740,793 05	2,215,212 04	485,353 00	150,972 59
3	N.T. 23	First National Bank in Oakland	18,000 00	12,752 69	78,950 00	4,459 92
4	N.T. 42	The First National Bank of Alhambra	111,822 76			
5	N.T. 45	The Beverly Hills National Bank and Trust Company, Beverly Hills		54,085 25	44,517 01	250 00
6	N.T. 48	The First National Bank of Beverly Hills		20,311 50	2,671,140 00	15,429 36
7	N.T. 12	First National Trust & Savings Bank of Chico	247,908 87		59,650 00	10,248 66
8	N.T. 34	First National Trust and Savings Bank of Fullerton		24,678 95		
9	N.T. 17	California First National Bank of Long Beach		67,297 22	52,170 31	
10	N.T. 41	The First National Bank of Orange		42,438 00	4,500 00	350 00
11	N.T. 47	The Security National Bank of Pasadena				
12	N.T. 32	The First National Bank of Pomona		43,618 44	127,780 00	190 00
13	N.T. 39	Citizens National Trust and Savings Bank of Riverside	25,000 00	61,314 97	5,500 00	
14	N.T. 5	The Capital National Bank of Sacramento		331,125 22	223,748 00	94,548 39
15	N.T. 24	The American National Bank of San Bernardino	106,872 49	91,561 67	26,200 00	
16	N.T. 28	The First National Trust and Savings Bank of San Diego		878,028 56	409,365 00	45,000 00
17	N.T. 44	The La Jolla National Bank of San Diego				
18	N.T. 15	The First National Bank of Santa Ana		472,899 86	266,641 99	52,356 69
19	N.T. 10	County National Bank and Trust Company of Santa Barbara		492,174 62	463,342 76	
20	N.T. 8	First National Trust and Savings Bank of Santa Barbara	111,465 73	1,509,742 43	127,152 50	
21	N.T. 21	First National Bank of Stockton		282,023 75		
22	N.T. 49	Union National Bank, Ventura				
23	N.T. 46	The Whittier National Bank		15,995 50	55,000 00	

AS COURT TRUSTS FOR PURPOSES OF SUPERVISION OF 14 STATE TRUST
TRUST DEPARTMENTS OF NATIONAL BANKS AS OF JUNE 30, 1930,
LOCATION—Continued

from banks		Total	Trust liabilities				Line number
Uninvested trust funds	Depository funds		Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	Private trusts specially designated and construed as court trusts under supervision	
\$21,335 65		\$547,576 43			\$547,576 43		1
74,767 08	\$274,321 19	3,941,418 95	\$274,321 19	\$740,793 05	2,926,304 71		2
50 14		114,212 75		18,000 00	96,212 75		3
	10,149 69	121,972 45	10,149 69	111,822 76			4
176 37		99,028 63			99,028 63		5
		2,706,880 86			2,706,880 86		6
44,908 85		362,716 38			362,716 38		7
2,177 69		26,856 64			26,856 64		8
51,811 34		171,278 87			171,278 87		9
2,559 32		49,847 32			49,847 32		10
14,361 86		185,950 30			185,950 30		11
18 83		91,833 80		25,000 00	66,833 80		12
18,887 82	16,800 46	791,982 38	16,800 46	106,872 49	668,309 43		13
5,193 21		122,954 88			122,954 88		14
264,479 54		1,596,873 10			1,596,873 10		15
							16
8,902 84		800,801 38			800,791 38	\$10 00	17
13,856 39		969,373 77			969,373 77		18
37,290 10	4,175 33	1,789,826 09	4,175 33	111,465 73	1,674,185 03		19
5,189 32		287,213 07	5,189 32		282,023 75		20
	2,366 86	2,366 86	2,366 86				21
11,127 10		82,122 60			82,122 60		22
							23



Report of deposits unclaimed for more than twenty years
amounting to \$10.00 or over as of
January 1, 1930



**REPORT OF DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS AMOUNTING TO \$10.00 OR OVER
AS OF JANUARY 1, 1930**

Name of Bank	Location	Amount
Citizens Bank	Corona	\$13 93
Bank of America of California	Los Angeles	16,533 66
California Bank	Los Angeles	166 20
Bank of Martinez	Martinez	27 00
Northern California Bank of Savings	Marysville	20 69
Central Savings Bank of Oakland	Oakland	5,559 03
Farmers and Merchants Savings Bank	Oakland	124 32
First Trust & Savings Bank	Pasadena	4,473 67
Bank of Tehama County	Red Bluff	310 00
San Diego Trust & Savings Bank	San Diego	669 88
Security Trust & Savings Bank of San Diego	San Diego	315 50
American Trust Company	San Francisco	18,034 80
Anglo California Trust Company	San Francisco	482 29
Canadian Bank of Commerce, The	San Francisco	1,062 86
Crocker First Federal Trust Company	San Francisco	6,168 14
Hibernia Savings and Loan Society, The	San Francisco	95,094 01
San Francisco Bank, The	San Francisco	36,864 57
Wells Fargo Bank & Union Trust Co.	San Francisco	8,628 64
Yokohama Specie Bank, Ltd., The	San Francisco	461 08
Santa Cruz Bank of Savings & Loan	Santa Cruz	1,150 60
Pajaro Valley Savings Bank	Watsonville	29 13
Trinity County Bank	Weaverville	333 37
Bank of Yolo, The	Woodland	14 74
Yolo County Savings Bank	Woodland	873 26

Citizens Bank, at Corona

148

Name	Address	Date	Amount	Interest	Total
Baker, W. E.	Corona	1904	\$13 93		\$13 93

Bank of America of California, at Los Angeles

859

Branch at Berkeley					
Clark, Josephine	2105 University ave.	Unknown			\$12 96
Duensing, W. F.	2248 Fulton st.	Unknown			15 12
Isenberg, Virginia R.	2702 Dwight way	Unknown			22 92
Isenberg, W. R.	2702 Dwight way	Unknown			29 30
Jaymot, Jack	2528 Shattuck ave.	Unknown			13 86
Pistol, John	1624 Bonita st.	Unknown			45 08
Reinhardt, Wm.	1134 W. 20th st., Los Angeles	Unknown			13 81
Williams, Mrs. F. B.	2008 Rose st.	Unknown			21 70
Woodward, Mrs. Martha V.	2436 Virginia st.	Unknown			16 47
Branch at Colfax					
Evans, C. S.	Colfax	12/ 3/09			57 35
Branch at Fresno					
Cook, Samuel S.	Fresno	Unknown			41 62
Fiske, J. Allan, Jr.	831 Elizabeth st., Fresno	Unknown			12 39
Giffin, Leland A.	1863 F st.	Unknown			12 69
Harmonson, L. C.	Tranquility	Unknown			15 68
Morris, C. H., Trustee	Fresno	Unknown			22 08
Patterson, Morris	2806 Harvey	Unknown			16 34
Rucker, Maxine	1322 K st.	Unknown			24 80
Branch at Lodi					
Edalge, Ralph	Lodi	7/22/07			11 02
Gardner, Leonard	Lodi	7/22/07			11 02
Snoblen, Mrs. R. D.	Lodi	11/ 6/08			15 22
Branch at Seventh and Spring sts., Los Angeles					
Western Paving Company	H. W. Hellman Building	7/26/09			465 55
Branch at Modesto					
Adams, Chas. P.	Unknown	11/26/09			43 58
Boren, Etta S.	Modesto	3/17/06			581 75
Curtis, E. Luella	Unknown	Unknown			13 69
Dahlberg, Adelaide	Unknown	10/ 2/09			21 54
Davis, Inez G.	Unknown	12/31/04			76 64
Downey, Ilse	Unknown	9/27/09			13 16

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1930

Bank of America of California, at Los Angeles—Continued

859

Name	Address	Date	Amount	Interest	Total
Branch at Modesto—Continued					
Hightower, M. C.	Stockton	9/ 1/09			\$360 89
Huntley, Bernard R.	La Grange	12/31/04			89 25
Larson, Josephine A.	Oakland	8/29/08			53 38
Lyman, Anna B., tr. J. F. Lyman	Unknown	9/27/07			30 62
Morrison, H. R.	Unknown	12/31/04			249 16
Perley, Harold E.	1514 H st., Modesto	12/31/04			12 96
Richardo, A. A.	Unknown	Unknown			31 70
Roen, Elbert	Waterford	6/16/08			33 43
Shippert, W. A.	Oakdale	6/ 6/07			145 73
Snowden, P. W., tr. Marg. Snowden	Modesto	10/27/09			14 85
Stewart, Lucile, tr. Geo. Stewart	Unknown	1/12/09			17 43
Toomes, W. D., trustee	Unknown	6/25/09			64 06
Ulloni, Mrs. I. N.	Unknown	7/23/06			68 54
Westfall, E. Alvy, tr. H. V. Shaw	Unknown	8/30/09			10 50
Wheeler, A. W.	Unknown	Unknown			12 14
Woods Bros.	Oakdale	12/27/05			1,828 24
Branch at Nevada City					
Fisher, Gus, Jr.	Nevada City	5/27/09			41 84
McDonald, Alex.	Nevada City	2/17/06			50 43
Branch at Fifth and J Streets Sacramento					
Heim, J. J.	Sacramento	7/23/08			10 86
Branch at 631 Market Street San Francisco					
Ackley, Gara D.	259 Sixth st.	1/ 6/08			47 19
Brady, James	Unknown	11/26/06			82 16
Cline, Martin S.	Unknown	7/ 1/04			17 49
Cohn, Joseph	Unknown	4/23/07			79 38
De Soto, Ida	Fourth and Harrison	1/19/07			16 13
Friedlander, Isadore and Ida A.	Unknown	Unknown			19 52
Gorryon, A. E.	777 Market st.	8/13/06			192 90
Hokanson, Olaf	Unknown	1/30/07			195 04
Johnson, May	Unknown	Unknown			53 53
Keeffe, Mrs. Flora A.	Unknown	4/ 3/05			74 68
Kindler, Mrs. E. R.	Unknown	8/18/05			23 46
Kovaes, Mihaly	926 Natoma st.	12/31/05			35 14
Lamanni, Leonard	Unknown	11/ 8/09			12 47
Landers, Thomas	Unknown	9/30/08			38 77
Lundeberg, J.	422 Post st.	7/ 1/04			16 61
Martin, W. H.	56 Minna st.	10/31/04			41 23
Mike, Nick	504½ Ninth st.	12/13/09			19 28
Nass, Davis	417 Clementine st.	8/18/05			809 25
Nelson, Lars	126 Eleventh st.	Unknown			28 34
Peters, Henry	Unknown	Unknown			23 05
Rebbe, Miss Ida	Palo Alto	10/31/05			20 20
Reinhardt, August	Almshouse	12/15/06			66 65
Roberts, Edwin	244 Shotwell st.	3/25/08			15 10
Schmidt, Soren	572 Fulton st.	7/ 1/08			34 88
Sherman, W. L.	Valencia and Hill sts.	6/13/08			13 74
Sladek, Mike	781 Mission st.	2/16/06			195 39
Speed, Lizzie	1281 Jackson st.	1907			36 85
Tekedekios, Stagson	Union Iron Works	12/29/06			516 25
Fugazi Branch, at 2 Columbus Avenue, San Francisco					
Coggins, Leon S.	Unknown	Unknown			2,000 00
Margenback, Felix	Unknown	Unknown			111 41
Branch at 108 Sutter Street, San Francisco					
Bellerive, Marie	Unknown	Unknown			38 91
Bernard, Marius	Unknown	11/10/04			19 82
Condon, Jean	Unknown	Unknown			16 00
Couteilles, Jean	Unknown	Unknown			51 16
Damb, Harry	Unknown	Unknown			682 80
de Bellocq, Alfred	Unknown	Unknown			14 81
Deroy, Octave	Unknown	Unknown			864 71
Dupeyroux, Bernard	Capitol Hotel, Oakland	Unknown			25 17
Ferre, Marie	Unknown	10/11/06			13 06
Fiandina, Jean	Unknown	11/ 6/05			1,321 50
Giomì, Serafina	Unknown	Unknown			54 86
Hagerman, Jay	1834 Steiner st.	11/18/09			29 49
Holstein, Victor	Box No. 2	6/24/09			462 87
Lacau, Julie	1737 Market st., Oakland	2/27/09			10 95

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1930

Bank of America of California, at Los Angeles—Continued

859

Name	Address	Date	Amount	Interest	Total
Branch at 108 Sutter Street, San Francisco—Continued					
Luque, John	Unknown	Unknown			\$17 66
Level, Amede	Unknown	Unknown			15 50
Lombard, Joseph J.	1364 E. 11th st., Oakland	7/16/08			10 91
Miramón, Louise	Unknown	11/23/09			19 11
Ollivier, Joseph	Unknown	Unknown			1,167 35
Pausat, Basile	Unknown	9/19/05			369 82
Provensel, Emile	Unknown	8/29/06			29 08
Silvers, Julie	Unknown	Unknown			12 55
Subra, Edmond J. M.	Unknown	6/ 1/05			137 11
Tailleur, Louis	Unknown	12/22/06			12 73
Tanzi, Jules	Unknown	Unknown			10 88
Vignier, A.	Unknown	Unknown			10 05
Lamarque, Jean	Unknown	Unknown			19 90
Branch at 783 Market Street, San Francisco					
Anderson, Rudolf	6 Stockton st.	Unknown			11 33
Casanova, Narciso	719 Broadway	12/00/08			15 81
Lange, Augusta P.	1 Spruce st.	1/24/09			133 13
McGraw, D. F.	2818½ Pine st.	3/ 8/08			16 41
Weber, Mrs. A. H.	1331 Gough st.	2/11/04			85 83
Weyand, E. L.	133 Pierce st. (moved)	12/22/08			21 53
Wilcox, Claude R.	3670 16th st.	4/12/06			10 32
Wolf, Helen	152 Lexington ave.	9/17/06			19 32
Branch at 68 Sutter Street, San Francisco					
Boggs and Sage	San Francisco	4/20/99			131 52
Cassidy, Thomas	San Francisco	4/26/99			109 05
Green & Company	San Francisco	5/19/99			11 12
Heath Mfg. Co.	San Francisco	7/19/97			10 98
Hoefer, Meimeck & Baeck	San Francisco	12/28/03			13 78
Heslin, P.	San Francisco	7/28/05			10 00
Kenny, John	San Francisco	5/12/99			160 18
Moran, Thomas	San Francisco	5/12/99			12 09
O'Reilly, H. J.	San Francisco	12/28/03			104 23
Rodgers, H. J.	San Francisco	5/19/99			24 45
Russell, G.	San Francisco	12/17/08			70 43
Sawyer, A. T.	San Francisco	5/19/99			55 39
Scott, Thomas	San Francisco	5/19/99			26 50
Tobin, Richard M.	San Francisco	12/12/98			13 42
Ward, Frederick	San Francisco	5/19/99			181 73
Branch at San Jose					
Welti, Conrad	Unknown	11/27/96			220 61
Branch at Whittier					
Dallman, Chas. A.	Unknown	12/30/09			16 30
					\$16,533 66

California Bank, at Los Angeles

666

Hanney, Thomas	Unknown	3/13/06	\$166 20		\$166 20
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Bank of Martinez, at Martinez

64

Sobrante Rancho, checks to be signed by Elam C. Brown (dead)	Martinez	7/27/10	\$27 00		\$27 00
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Northern California Bank of Savings, at Marysville

135

Simon, F. M. J.	Marysville	7/ 2/03		\$20 69	\$20 69
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DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1930

Central Savings Bank of Oakland, at Oakland

159

Name	Address	Date	Amount	Interest	Total
Barrett, Katie, exec.	844 Folsom st., San Francisco	1902			\$31 48
Brady, T. J.	Unknown	1893			11 34
Brown, Henry Cassins, by A. C.					
Brown, tr.	5432 Lawton	1896			15 21
Buchburcher, Mrs. L.	Unknown	1899			3,521 50
Chapin, Alla F.	Marysville	1897			16 44
Cole, Ella F.	1724 San Pablo	1891			10 00
Collins, Henry	176 6th st.	1902			27 08
Crowell, E. E.	1465 9th st.	1899			102 57
Davis, Emma C.	769 8th st.	1899			40 66
Fulton, W. E.	764 9th st.	1905			55 94
Gelor, Anton	303 Broadway	1907			19 03
George, Robert H.	Unknown	1900			39 48
Gundland, Marie, by P. V. Cham- berlain, tr.	Unknown	1906			77 97
Hammond, Harry T.	Unknown	1899			15 34
Havens, Malthilde Sayonna	530 8th st.	1899			18 21
Hayes, Ethel Roblin, by J. J. Hayes, trustee	San Leandro	1897			11 75
Hayes, Mrs. Victorine, formerly Ferguson	1015 3rd st.	1902			164 06
Hodges, Harry	1717 11th st.	1908			12 41
Hyde, Mary V., by Alice E. V.					
Hyde, tr.	Unknown	1903			29 27
Jamison, Howard M.	Hanford	1909			14 00
Johnson, Miss Nellie M.	Unknown	1888			12 02
Keane, Mrs. Clara P.	San Leandro	1893			151 17
Lippold, Mina, now Mrs. M. Finn	East Oakland	1906			13 16
Mansell, Miss Flora	946 Myrtle st.	1907			10 65
Meyers, Chas. J.	500 Howard st., S. F.	1908			112 81
Moore, O. E.	2345 Howard st., S. F.	1890			71 75
Moses, Auria	2225 College ave., Berkeley	1905			71 72
Nicholson, Catherine	1709 Grove st.	1907			39 35
Olsen, Miss Lena	1022 Kansas st., S. F.	1905			122 50
Pacheco, Esperanza	809 Webster st.	1904			16 96
Painter, Mrs. M. E.	1330 Linden st.	1900			19 16
Parsons, Mary L.	937 Myrtle st.	1907			57 39
Payne, Amanda	Virginia City, Mo.	1896			148 13
Perez, Lorenzo M.	816 Washington st.	1890			63 79
Roberts, Sophie P.	480 24th st.	1892			29 28
Schmidt, Alice, by Meta Schmidt, trustee	588 19th st.	1901			19 68
Shaw, W. C.	461 11th st.	1895			108 97
Silva, Maria, by Manuel Silva, tr.	Unknown	1907			17 69
Sizer, Elliott	Unknown	1896			52 65
Terry, Chas. E.	Unknown	1903			15 43
Thomas, Effie M.	680 18th st.	1906			18 58
Tracy, Miss L.	1825 Telegraph ave.	1891			37 76
Tucker, Emma R. or S. F.	1019 5th ave.	1896			29 26
Vincent, Carre S.	385 Orange st.	1909			51 14
Ward, Mrs. C. W.	16th st. station	1909			18 23
Young, William	635 Jackson st., S. F.	1898			16 06
					\$5,559 03

Farmers and Merchants Savings Bank of Oakland, California

182

Bairros, Manuel S.	Warm Springs	9/ 4/06	\$12 52	\$2 78	\$15 30
Erickson, Betty	2255 Dwight way, Berkeley	5/21/06	35 94	*	19 40
Franz, Oswald	6th and Broadway	1/15/07	101 00	*	89 62
					\$124 32

* No interest due as cost of advertising has used up interest as well as portion of principal.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1930

First Trust & Savings Bank, at Pasadena

226

Name	Address	Date	Amount	Interest	Total
Crocker, Emma R.	289 Atlanta st., Altadena.		\$518 58	\$10 36	\$528 94
Donnell, Mary B., gdn.	P. O. Box 145, Sierra Madre.	9/19/04	2,142 00	1,040 68	3,182 68
Jones, Anna D.	6 E. Colorado st., Pasadena.		67 35	6 11	73 46
Jones, Anna D. & McAdams, Sarah J.	6 E. Colorado st.		622 03	43 29	665 32
Simpson, Anona B., by Ardella Johnston, tr.	Nogaies, Mexico.	8/14/08	16 06	7 21	23 27
			\$3,366 02	\$1,107 65	\$4,473 67

Bank of Tehama County, at Red Bluff

72

Corcoran, Jim	Unknown.	1/12/05	\$15 00		\$15 00
Ereson, Peter	Unknown.	9/10/07	270 00		270 00
Suth, Martin	Unknown.	12/15/06	25 00		25 00
			\$310 00		\$310 00

San Diego Trust & Savings Bank, at San Diego

108

Darrah, H. J.	Unknown.	6/16/02	\$9 29	\$25 90	\$35 19
Davis, J. P.	Unknown.	12/ 8/05	86 64	34 65	121 29
Lend, L.	Unknown.	5/27/01	169 74	147 02	316 76
Garner, Mattie C.	642 C st.	12/13/05	25 00	19 78	44 78
Greer, Mrs. E. P.	825 5th ave	1/23/01	62 45	46 90	109 35
Fless, Curt.	The Helise.	12/10/06	18 70	13 30	32 00
Shepherd, Arthur.	Unknown.	6/27/08	7 57	2 94	10 51
			\$379 39	\$290 49	\$669 88

Security Trust & Savings Bank of San Diego, at San Diego

596

Horst, J. H.	Unknown.	11/12/06	\$95 17		\$95 17
Perin, Taylor	Unknown.	12/ 3/02	77 60		77 60
Russell, Albert	Unknown.	2/26/06	47 56		47 56
Tolmassi, Pyvian.	Unknown.	7/24/05	95 17		95 17
			\$315 50		\$315 50

American Trust Company, at San Francisco

668

464 California Street					
Olson, Anton, C. D.	Unknown.		\$85 00		\$85 00
Savings Union Branch					
Alexander, Miss Agnes P.	2422 Polk st.	7/ /01	10 96	\$5 14	16 10
Anderson, Niels	620 Washington st.	4/ /06	164 10	78 87	242 97
Andrade, Miss Guadalupe or Catalina	1597 Pacific ave.	5/ /97	7 47	4 74	12 21
Ardaraz, Miss Expectacion	419 Green st.	6/ /07	11 55	4 57	16 12
Azevedo, Domingos A.	65 Jackson st.	4/ /03	12 49	4 67	17 16
Baker, Robert J. A.	1414 California st.	8/ /05	32 61	19 48	52 09
Barber, William, tr.	320 Sansome st.	10/ /98	7 82	4 33	12 15
Barnes, Charles A.	Howard and 24th.	4/ /97	24 64	12 72	37 36
Barnes, Joshua D.	731 22nd st.	6/ /98	4 92	17 51	22 43
Beckers, Mrs. Margaretta A.	Brooklyn, Wash.	12/ /01	10 00	11 40	21 40
Bensen, Otto	148 6th st.	4/ /06	160 00	73 41	233 41
Bowman, Albert M.	1418 Leavenworth st.	12/ /05	8 25	6 06	14 31
Brusco, Mrs. Assunta	1050 Montgomery st.	2/ /08	12 16	18 68	30 84
Brvce, Archibald	362 3rd st.	6/ /05	40 69	22 25	62 94
Burns, Mrs. Minnie E., tr. for Jessie	1428 21st st.	6/ /06	11 00	2 03	13 03
Carmany, Cyrus W., tr. for Larabel	Unknown.	12/ /04	36 32	6 89	43 21
Carrera, Edward G.	304 Ellis st.	2/ /98	12 12	16 41	28 53
Christiansen, Hans H.	360 Elizabeth st.	1/ /09	4 55	7 26	11 81
Clifford, Edward	446 Clementina st.	1/ /06	11 22	2 22	13 44

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1930

American Trust Company, at San Francisco—Continued

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Name	Address	Date	Amount	Interest	Total
Savings Union Branch—Continued					
Coghlan, Graham	327 Locust st.	1/ /04	\$16 00	\$5 36	\$21 36
Comstock, George	708 Pine st.	12/ /04	8 59	2 99	11 58
Connolly, Mrs. Mary, adm. estate					
Festus O'Donnell	1744 18th ave.	1/ /06	51 46	22 73	74 19
Corcoran, Thomas C.	217 Turk st.	7/ /07	400 00	337 73	737 73
Crane, Miss Caroline M.	Box 289, Ipswich, Essex Co., Mass.	6/ /97	20 73	14 15	34 88
Daley, Jane	1212 Larkin st.	8/ /05	196 20	41 79	237 99
Daley, Jane, exec. estate of Mary McKenna	1212 Larkin st.	11/ /05	189 16	92 78	281 94
Del Monte Townsite Company	46 Kearny st.	4/ /08	13 81	72	14 53
Dewey, Daniel L., tr. for Daniel, Jr.	Masonic Cemetery	10/ /03	10 25	3 54	13 79
Dickson, Adam T.	602 Capp st.	7/ /06	11 17		11 17
Dietz, Mrs. Lizzie A.	2115 Scott st.	8/ /09	14 05		14 05
Dorsey, Mrs. Mary J.	607 Bush st.	3/ /99	5 26	5 97	11 23
Dougherty, Dave	Cuprite, Nevada	1/ /09	11 50	44	11 94
Dow, George A., tr. Lloyd	Michigan Ave.	1/ /06	19 79		19 79
Downs, George F.	Sutter Creek	1/ /98	12 33	7 38	19 71
Enos, Almira N.	20 Portland ave., Oakland	9/ /98	13 69	17 43	31 12
Farley, Mrs. Flora F.	638 Valencia st.	1/ /97	26 88	18 58	45 46
Figone, Antonio	622 Broadway	4/ /01	7 76	11 00	18 76
Flick, Philip & Mary, tr. Barbara	1314½ Broadway	12/ /98	10 82	5 81	16 63
Flick, Philip & Mary, tr. Violet	Virginia City, Nev.	12/ /98	11 12	7 92	19 04
Forsaith, Edward W. (dead), J. W. Goodwin, adm.	Grand Hotel	10/ /01	6 59	3 64	10 23
Foster, Gustaf	Schooner "Harvest Queen"	5/ /98	8 17	3 69	11 86
Gaitzsch, Ernst F.	635 Broadway	8/ /05	633 25	395 93	1,029 18
Gallego, Ventura (dead)	321 Pacific st.	3/ /03	133 67	62 28	195 95
Gardner, Mrs. Sade McC.	3501 Clay st.	3/ /05	3 06	8 77	11 83
Garratt, Mrs. Sadie L.	Alameda	7/ /00	7 82	3 51	11 33
Gates, Mrs. Grace	1026 Hyde st.	2/ /02	35 81	22 02	57 83
Glassman, Jacob A.	314 Jones st.	6/ /05	8 25	4 24	12 49
Gottsche, William A.	San Pedro	7/ /05	283 58	59 50	343 08
Greenfield, Mrs. Johannah	1416 Howard st.	6/ /97	15 18	9 80	24 98
Gross, Mrs. Louisa	2334 Greenwich st.	11/ /04	6 47	3 62	10 09
Hanson, Wilfred J.	3032 California st.	6/ /05	38 78	23 55	62 33
Hard, Mrs. Lenora, tr. Cordelia	41 Hill st.	10/ /89	10 17	15 25	25 42
Harley, George T., Chas. K. and M. B.	2626 Broadway	2/ /01	30 00	9 56	39 56
Harrington, Edward C.	2 De Soto ave.	10/ /04	6 67	3 43	10 10
Hartloff, Emil	452 Natoma st.	8/ /05	16 12	6 95	23 07
Healey, Benjamin, adm. estate					
Mary Moran	1014 Green st.	3/ /99	12 95	5 94	18 89
Heilman, Mrs. Louise	2023 Sacramento st.	5/ /03	9 09	11 77	20 86
Henderson, Miss Jennie B.	421 Hyde st.	9/ /01	10 00	3 97	13 97
Herbert, William or Winifred	1027 San Bruno ave.	10/ /05	24 68	1 75	26 43
Hill, Miss Annie A.	Fruitvale	1/ /07	17 91	4 12	22 03
Hobe, Mrs. Elsie A. (dead)	604 Capp st.	11/ /94	5 91	10 32	16 23
Hoo Gam You	Reclamation	12/ /00	9 60	7 91	17 51
Horan, James	St. Johns, 8th and Howard	2/ /09	582 33	293 10	875 43
Howard, Miss Nellie	702½ McAllister st.	4/ /98	6 75	3 81	10 56
Howell, Mrs. Annie	747½ Tehama st.	2/ /06	11 12	4 28	15 40
Hughes, Frank	610 Geary st.	5/ /04	13 94	6 86	20 80
Humphrey, Omar J.	California Hotel, Alameda	2/ /03	10 00	4 18	14 18
Janneret, Charles A.	348 Waller st.	5/ /00	6 62	4 39	11 01
Johnson, Henry	416A Natoma st.	6/ /00	150 00	60 75	210 75
Johnsson, Erik	6 Howard st.	12/ /97	10 00	5 76	15 76
Johnston, John M.	152 Noe st.	8/ /08	14 14	2 42	16 56
Jones, John H.	1051 Mission st.	11/ /00	16 03	7 80	23 83
Jones, Robert C.	453 Divisadero st.	11/ /96	6 37	4 06	10 43
King, John A.	630 Noe st.	2/ /97	15 64	9 90	25 54
Kornell, Mrs. Maria A. or John Emmerich, tr. for Josephine Kornell	515 Valencia st.	5/ /08	25 04	6 23	31 27
Krasnikoff, Constantine	262 7th st.	6/ /05	8 31	4 46	12 77
Kruse, Mrs. Katarina	337 Day st.	3/ /04	14 00	4 35	18 35
Labarthe, Antoine	Goldfield, Nev.	12/ /00	6 85	7 46	14 31
Lafferty, Mary	Berkeley	6/ /04	4 64	141 38	146 02
Lang Henry J.	4 Bowles place	8/ /89	5 29	8 62	13 91
Lawler, James	Police judge	6/ /05	5 52	9 38	14 90
LeBreton, Charles	821 Dolores st.	2/ /06	30 02	10 27	40 29
Lee Edward	417 Kearny st.	5/ /04	140 30	65 87	206 17
Leib, Thomas N.	424 Broderick st.	1/ /07	22 50	5 05	27 55
Long, Jane	Unknown	3/ /05	14 93	4 22	19 15
Loughran, Lizzie	St. Catherine's Home	4/ /09	27 37	8 78	36 15
Loustanaud, Michel	144 27th st.	9/ /06	7 99	17 48	25 47

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1933

American Trust Company, at San Francisco—Continued

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Name	Address	Date	Amount	Interest	Total
Savings Union Branch—Continued					
Macbeth, Alexander	1009 Howard st.	7/ /99	\$45 00	\$18 41	\$63 41
Maison, Mrs. Mary T.	1109 Bush st.	12/ /97	7 11	5 05	12 16
Matson, Martin (dead)	413 Clay st.	3/ /04	21 27	10 85	32 12
McAllep, Wm. I., tr. Warren H.	315 Castro st.	5/ /94	8 85	7 67	16 52
McKenzie, Philip	Pacific and Battery sts.	7/ /09	711 00	336 09	1,047 09
Mihan, John A.	2140 Hyde st.	2/ /01	17 65	9 29	26 94
Mihan, Leo B.	2140 Hyde st.	2/ /01	17 65	9 29	26 94
Moore, Neale	2050 San Jose ave., Alameda	1/ /98	26 51	19 43	45 94
Morey, Mrs. Ella M.	828 S. Flower st., Los Angeles	6/ /03	1 08	22 47	23 55
Morrow, Francis or Annie	Jackson	11/ /07	18 37	12 57	30 94
Murphy, Mary A.	1000 Powell st.	7/ /99	1,009 49	464 43	1,473 92
Nesbitt, Mrs. Mary A.	6 Maiden Lane off Vallejo st.	3/ /06	90 08	43 15	133 23
Nixon, Cornelius H.	Yerrington, Nev.	8/ /03	6 86	4 33	11 19
Nunes, Antonio M.	San Rafael.	7/ /04	44 82	19 80	64 62
Nyman, Mrs. Malin.	1320 Pierce st.	10/ /07	6 95	12 39	19 34
O'Connor, John F.	737 Mission st.	4/ /06	221 92	107 50	329 42
Ogolin, Miss Josephine	c/o Clara Bowman, 324½				
	Brannan st.	12/ /04	15 88	7 52	23 40
Olson, Victor	Jannison, Fresno Co.	11/ /08	12 00	56	12 56
Packham, Thomas	Elmhurst	8/ /03	12 49	4 31	16 80
Parco, Mrs. Annie	1603 Webster st.	2/ /03	25 44	9 52	34 96
Pattarga, James	1511 Powell st.	7/ /06	15 81	4 86	20 67
Peard, Sidney	Nevada City	1/ /01	12 45	8 94	21 39
Pearson, Henry F.	Veterans' Home, Napa Co.	7/ /05	37 55	32 28	69 83
Plunkett, Wm. A., adm. estate of					
	Mary Gray	1/ /02	36 46	16 18	52 64
Porter, Mrs. May L.	Murphys	2/ /01	10 00	3 07	13 07
Powers, George H., tr. R. P.	Detroit, Mich.	10/ /97	8 83	13 19	22 02
Preston, Miss Elsie I.	828 Broderick st.	5/ /00	8 59	9 29	17 88
Raboli, Pietro	2 Turk alley	11/ /00	13 40	6 18	19 58
Ray, James	1668 Mission st.	1/ /06	17 53		17 53
Reed, Miss Emma L.	345 N. Penn. st., Indianapolis	12/ /97	37 72	20 89	58 61
Reese, Harriet	12 Bartol st.	7/ /09	37 31		37 31
Richardson, Hezekiah & Syrida	Angels Camp	12/ /01	3 78	23 43	27 21
Rierdon, John C.	1281 Broadway	3/ /00	1 28	27 55	28 83
Rose, Miss Victoria	1105 Van Ness ave.	4/ /05	31 25	14 60	45 85
Rossiter, James	206 Francisco st.	6/ /04	20 00	8 23	28 23
Russell, Francis	362 Minna st.	5/ /01	500 00	190 99	690 99
Sandford, Mrs. Louise	1904 Market st.	6/ /05	11 38	13 67	25 05
Saveria, John	624 20th st.	7/ /05	12 13	4 57	16 70
Schaar, Lizzie	706 Larkin st.	7/ /01	16 86	4 08	20 94
Schoenfeld, Ben	522 Market st.	11/ /09	25 00	10 20	35 20
Schweitzer, Charles, tr. Fred O.					
	Wolf, Jr.	8/ /03	10 23	2 19	12 42
Scott, Miss Minnie L.	1100 Taylor st.	4/ /00	8 00	2 45	10 45
Shaw, Virgil F.	2758 Union st.	1/ /09	13 42	4 43	17 85
Sheets, Oliver or Annie	2116 Bush st.	7/ /05	13 25	3 75	17 00
Smith, Geo. W., Jr.	6 Bond st.	11/ /03	15 00	2 05	17 05
Smith, Vincent C.	112 Fair Oaks st.	1/ /01	10 08	4 04	14 12
Spelman, Annie M. or Alice	Vallejo	11/ /06	20 07	5 30	25 37
Spinetti, John A. & Michael (dead), exec. est. Antonio Spinetti	326 Haight st.	1/ /98	13 54	8 75	22 29
Thomas, Miss Helena A.	2628 Folsom st.	10/ /02	39 16	15 88	55 04
Vincent, William	221 Front st.	4/ /09	23 31	6 20	29 51
Wainsley, Robert	1046 Folsom st.	7/ /05	158 25	122 33	280 58
Wardwell, Ralph W.	Klamath Falls, Ore.	9/ /07	13 00	2 84	15 84
Westerspoon, John	808 Mission st.	5/ /05	14 35	7 75	22 10
Wilkinson, Joseph S.	95 Stuart st.	8/ /97	10 00	7 49	17 49
Wolters, Robert	Fort Miley	7/ /04	226 13	113 73	339 86
Woodworth, James	125 Lexington ave.	8/ /04	50 18	20 70	70 88
Yuma Mill & Mining Co.	332 Douglas st.	2/ /08	12 62	46	13 08
Zimmermann, Miss Annie C. or Mrs. Marie Marcy	Oakland	7/ /06	12 56	2 06	14 62
Russ Building Office					
Allen, James N., tr. for Charles N.					
	Murphy	4/ /97	5 00	10 52	15 52
Chapman, B. F.	Unknown	10/ /99	11 93	14 37	26 30
Pansat, Basill (C/D)	Unknown	5/ /05	130 00		130 00
Portuguese-American Office					
da Silveira, Francisco Ignacio	75 Jackson st.	11/ /08	147 10	49 44	196 54
Salvador, Jose	33 Clay st.	8/ /09	101 57	27 02	128 59
Valladares, Augusto	748 Vallejo st.	1/ /10	396 65	113 62	510 27

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1930

American Trust Company, at San Francisco—Continued

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Name	Address	Date	Amount	Interest	Total
Broadway Office—Oakland					
Arlton, Mrs. A. J. (C/D)	Unknown	4/ /90	\$30 00		\$30 00
Arlton, Mrs. A. J. (C/D)	Unknown	4/ /90	80 00		80 00
Buckner, G. B. (C/D)	Unknown	4/ /07	20 00		20 00
Clement, Edward (C/D)	Unknown	4/ /08	1,298 70		1,298 70
Conn, Pat (C/D)	Unknown	6/ /08	20 00		20 00
De Los Reyes, Joaquin	Unknown	9/ /08	137 15		137 15
Hamilton, Mrs. E. W. (C/D)	Unknown	7/ /90	75 00		75 00
Haymond, Cornelia A.	Unknown	8/ /04	373 50		373 50
Tobey, Miss L. (C/D)	Unknown	7/ /04	30 00		30 00
Vickery, Jennie	28 Vernal ave., Piedmont	3/ /09	152 09	\$83 94	236 03
West Oakland Office					
Lee, Alex.	1725 Myrtle st., Oakland	3/ /08	20 30	9 79	30 09
First Berkeley Office					
Allen, Fred (C/D)	Unknown	4/ /06	15 00		15 00
Chientsen, Wong	2210 Bancroft Way	1907	10 63		10 63
Christensen, Chas.	832 Camelia st.	1907	537 91	311 80	849 71
Cook, E.	1545 Hopkins st.	1906	47 68	34 62	82 30
Manning, W. S.	Unknown	1907	39 09	26 84	65 93
Morris, Abbie (C/D)	Unknown	3/ /09	20 00		20 00
O'Bannon, Fannie C. (C/D)	Unknown	7/ /08	15 00		15 00
Panic C/D's 1907		1907	10 00		10 00
Patton, Jos. R.	2335 Cedar st.	1906	28 25		28 25
O'Riordan, M.	3022 Fulton st.	1908	24 16	14 26	38 42
Stevens, Sarah E.	San Pablo	1903	21 05	14 50	35 55
Whiting, Mattie J.	2321 Haste st.	1908	12 18	7 34	19 52
Webb (C/D)	Unknown	1/ /06	25 00		25 00
Campbell Office					
Dorety, Fred	Campbell	2/ /09	11 09		11 09
San Jose Office					
Arques, Nellie G. (C/D)	Unknown	8/ /07	200 00		200 00
Barnard, E. E. (C/D)	Unknown	9/ /95	36 75		36 75
French, Henry (C/D)	Unknown	10/ /08	32 00		32 00
Greninger, A. (C/D)	Unknown	7/ /01	25 00		25 00
Kill, M. D. (C/D)	Unknown	3/ /02	16 00		16 00
Payne, J. H.	Unknown	10/ /03	12 72		12 72
Stinson, Maude (C/D)	Unknown	10/ /97	30 00		30 00
Twight, E. H.	Saratoga	7/ /08	10 03		10 03
Yates, George D. (C/D)	Unknown	9/ /05	25 00		25 00
Y. M. C. A. (C/D) (Stewart Note)	Unknown	3/ /92	50 00		50 00
Alameda Office					
Schumann, Lonard (Deceased)	Yountville	2/ /05	155 53		155 53
Trelevar, Annie (Deceased)	Unknown	2/ /09	20 14		20 14
Point Richmond Office					
Cady, Mrs. C. A. (C/D)	Unknown	1/ /07	50 00		50 00
Cox, Mary (C/D)	Unknown	11/ /09	75 80		75 80
Downer, A. M. (C/D)	Unknown	12/ /09	10 00		10 00
Harnett, Amelia (C/D)	Unknown	4/ /07	30 00		30 00
San Rafael Office					
Habier, Antone Merchado (C/D)	Unknown	2/ /06	105 40		105 40
Santa Rosa Office					
Green, N. F. (C/D)	Unknown	4/ /06	56 00		56 00
Janniss, Mrs. G. E. (C/D)	Unknown	1/ /05	60 00		60 00
Rhodes, William (C/D)	Unknown	4/ /06	20 00		20 00
Petaluma Office					
Perkins, Joseph (C/D)	Unknown	1/ /92	20 00		20 00
Riella, Baptista (C/D)	Unknown	8/ /07	150 00		150 00
Palo Alto Office					
Angell, L. B. (C/D)	Unknown	4/ /02	35 00		35 00
Nott, Mary B. (C/D)	Unknown	7/ /03	15 00		15 00
Peasley, Mrs. E. S. (C/D)	Unknown	1/ /01	15 00		15 00
			\$13,150 17	\$4,884 63	\$18,034 80

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1930

Anglo-California Trust Company, at San Francisco

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Name	Address	Date	Amount	Interest	Total
Ascher, Henry D.	1401 Steiner st.	12/ 3/06	\$11 08	\$1 67	\$12 75
Cole, J. E.	275 Filbert st.	1/ / 05	20 00	6 11	26 11
Kempf, Anton.	Spacati.	5/28/05	16 60	7 03	23 63
Kline, J., tr. for Floyd A. Kline.	579 9th ave.	12/20/05	13 00	1 18	14 18
Jager, Arnold M.	Unknown.	6/ 4/06	8 75	9 65	18 40
Martinelli, D., and Co.	Unknown.	6/28/06	16 50	4 35	20 85
Marioni, Linola.	Salinas.	1/ / 05	13 00	1 93	14 93
Paige, Antoinette.	Unknown.	4/18/05	12 70	7 08	19 78
Sievers, John.	Unknown.	3/25/05	8 05	7 60	15 65
We (Chinaman)	Unknown.	3/15/04	178 27	127 49	305 76
Mulvey, Anna A.	Unknown.	3/27/09	4 00	6 25	10 25
			\$301 95	\$180 34	\$482 29

The Canadian Bank of Commerce, at San Francisco

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Blackburn, Walter	Fair Oaks.	6/22/03	\$30 64		
Fielding, C. E.	Grants Pass, Oregon	7/30/04	48 19		
Matheson, Geo.	Unknown.	9/ 1/01	786 97		
Mender, Melcher.	1716 Powell st.	11/10/03	197 06		
			\$1,062 86		

Crocker First Federal Trust Company, at San Francisco

816

Ackerman, William	1155 Larkin st.	8/22/05	\$25 00	\$34 19	\$59 19
Barr, John A.	193 Stevenson st.	10/ 3/06	5 82	6 30	12 12
Berger, Marie.	333 Spruce st.	4/ 3/06	20 00	26 00	46 00
Brady, Charles.	375 Bartlett st.	12/31/08	6 83	7 15	13 98
Burke, Mitchell V.	21 Powell ave.	12/14/06	4 70	6 10	10 80
Conklin, Chas.	720 Market st.	6/ 8/05	20 00	26 77	46 77
Connolly, Anne.	134 7th st.	9/10/08	27 38	33 88	61 26
Cooper, Jennie E.	1259 O'Farrell st.	4/13/06	40 00	53 99	93 99
Corcoran, Thomas C.	737 Mission st.	7/ 2/07	100 00	140 59	240 59
Dalalian, Isaac.	28½ Bernard st.	1/19/03	6 56	10 05	16 61
Devine, Peter A.	Zamboaanga Mind, P. I.	9/15/05	20 00	27 51	47 51
Dougherty, Edward	415 Brannan st.	3/13/05	264 93	404 27	669 20
English, Jerome	Unknown.	1/ 7/04	5 40	7 03	12 43
Fisher, George.	Greenwood, Mendocino.	9/25/05	10 72	16 48	27 20
Hadley, Charles B.	Unknown.	8/ 5/01	7 79	12 39	20 18
Hall, Wheeler D.	Barstow	12/ 9/04	7 99	13 55	21 54
Kinard, Charles Ira.	802 Wood st., Oakland.	1/ 8/06	31 78	43 83	75 61
Levy, Agnes.	1031 Fillmore st.	2/27/05	5 03	5 61	10 64
Lindsay, Stephen E.	819 Kearny st.	8/26/07	7 34	7 45	14 79
Lueke, Marie E.	1216 Fulton st.	11/29/04	10 00	30 81	40 81
MacGregor, Lena M. or H. M.	432 Duboce ave.	5/27/07	5 06	6 69	11 75
Martin, Eleanor F.	937 Adeline st., Oakland.	5/13/07	4 98	9 50	14 48
Martin, May A.	Unknown.	9/19/00	12 03	20 97	33 00
McArdie, Owen	845 Mission st.	3/22/06	1,400 00	2,001 32	3,401 32
McSheehy, F.	243 8th st.	6/12/09	7 81	9 56	17 37
Mendez, Cipriano	Unknown.	1/ 9/07	40 00	52 06	92 06
Niebour, Theodore.	5 Pioneer pl.	1/ 5/07	113 22	146 53	259 75
O'Boyle, Norah	930 Ellis st.	6/28/07	8 51	32 26	40 77
O'Shea, John	Navy Dept. Mare Island.	2/12/04	15 47	22 60	38 07
Palzer, William	415 Powell st.	8/10/03	19 81	30 47	50 28
Riordan, Timothy P.	632 Market st.	4/25/05	4 83	17 17	22 00
Schroeder, William G.	925 Mission st.	8/23/09	10 00	7 14	17 14
Stackhouse, Julia H. or Delia Kelly	1909½ Hyde st.	8/14/08	7 20	6 84	14 04
Sullivan, Daniel.	Royal House, Ellis st.	2/15/06	174 11	251 56	425 67
Thompson, Elizabeth.	Unknown.	8/28/00	4 37	6 23	10 60
Thornhill, Nicholas J.	703 Polk st.	11/12/03	5 00	10 77	15 77
Tvinde, Ivar	574 8th ave.	3/17/06	5 00	5 24	10 24
Walls, Emma G.	1600 McAllister st.	4/11/04	10 00	61 66	71 66
Williams, Frank J.	Unknown.	8/ 6/02	10 47	16 14	26 61
Wilson, estate of Wm. L., W. L. Bevins and O. Wilson, executor.	Unknown.	4/ 2/00	34 73	19 61	54 34
					\$6,168 14

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1930

The Hibernia Savings and Loan Society, at San Francisco

2

With credits of \$50 and over

Name	Address	Date	Amount	Interest	Total
Allen, Helen	600 Divisadero st.	2/ 8/05	\$431 50	\$685 36	\$1,116 86
Bader, Pauline	1201 Hyde st.	10/22/00	118 48	239 89	358 37
Berry, Nickalos	San Rafael.	3/13/09	218 42	270 88	489 30
Borgesson, Elizabeth	San Diego.	5/ 7/08	10 00	66 52	76 52
Bourke, Walter J.	Steamer T. C. Walker, S.F.	8/13/08	4,057 67	5,209 53	9,267 20
Bracken, Henry Wm.	Cecilville, Siskiyou Co.	4/ 9/06	121 79	182 99	304 78
Bready, James	Butte, Montana.	6/ 1/97	16 50	119 20	135 70
Brennan, John (dead)	Keswick, Taylor P. O.	11/29/05	129 83	202 35	332 18
Bond, Joseph	c/o Henry Blankins, 6 Mile House, San Bruno rd.	5/10/09	22 74	59 00	81 74
Brosnahan, James	Osborne House.	10/24/01	676 86	1,295 45	1,972 31
Brown, Charles	611 Howard st.	6/ 5/08	200 00	256 41	456 41
Buteau, Joseph Mitchell	U. S. S. Quiros.	7/ 1/05	90 61	139 21	229 82
Carlsen, George	529 Sacramento st.	9/19/07	207 50	284 52	492 02
Cardenos, Jennie (dead)	Menlo Park.	7/ 1/84	28 14	111 11	139 25
Cian, Thomas	Assigned to James Motter, Innsbrook, Tyrol, Austria.	11/29/05	106 89	164 09	270 98
Clayton, Gertie	203½ Folk st.	9/ 5/05	189 73	295 32	485 05
Cloherly, Francis	Suisun, Solano Co.	4/ 3/02	34 36	63 48	97 84
Collins, Charles C. or Mary M.	1207 Market st.	9/17/06	42 93	70 54	113 27
Conrad, Hattie	1100 Van Ness ave.	7/ 9/02	78 50	142 05	220 55
Conway, Jacob J.	821 Sutter st.	9/ 4/97	90 00	197 69	287 69
Coreia, Domingos	Seattle, Wash.	12/27/98	800 15	1,699 07	2,499 22
Costigan, Thomas	1364 Geary st.	5/ 8/99	66 66	178 53	245 19
Coughlin, Miss Mary	123 11th st.	8/14/06	26 24	59 75	85 99
Cunningham, Daniel (dead)	289 Natoma st.	12/ 6/02	80 00	141 29	221 29
Dalton, Mary (dead)	3010 Buchanan st.	11/27/06	35 00	49 43	84 43
Davis, Bridget	779 Washington st.	4/29/01	65 00	126 45	191 45
Day, Frank (dead)	c/o John Kelso, 16th and Harrison sts.	3/23/98	80 35	190 89	271 24
Deasy, Daniel	Blair, Nev.	12/ 9/09	300 57	356 30	656 87
Dent, William (dead)	Petaluma, Sonoma Co.	12/14/09	36 15	44 89	81 04
Denehey, Daniel	511 20th ave.	7/ 5/07	209 23	286 94	496 17
Dempsey, Patrick	430 Brannan st.	3/ 3/99	494 43	1,065 14	1,559 57
Donahue, Mary E.	San Mateo.	2/26/09	59 68	73 55	133 23
Dobson, William S.	1945 Geary st.	5/ 8/08	100 00	129 98	229 98
Dolan, John	U.S.S. Raleigh, Chee Poo, China.	11/ 1/07	45 31	59 54	104 85
Dohrn, Charles	529 Mission st.	1/31/99	60 00	127 51	187 51
Donnelly, Patrick	Wadsworth, Nev.	8/10/00	150 46	299 68	450 14
Douner, Andes L.	309 Green st.	7/ 5/01	81 62	133 22	214 84
Dunn, Delia	112 4th st.	9/16/09	59 48	70 84	130 32
Ellis, Charles J.	Pinole.	2/ 6/08	60 15	79 30	139 45
Faria, Antonio Silveira Motozoi.	Rodeo.	8/11/04	114 32	190 30	304 62
Fairbairn, Kate B.	Hotel Crystal, 571 McAllister st.	5/12/09	102 00	126 05	228 05
Ferero, Michele or Lucia	10 Union st.	3/ 3/97	30 00	81 98	111 98
Fredericks, Charles	545½ Howard st.	4/17/06	151 04	227 13	378 17
Givens, Eva	599 Buena Vista ave.	11/23/08	42 79	54 00	96 79
Guirdano, Angiela	4 Bartol Alley	1/ 5/04	356 28	600 07	956 35
Gulliver, John	Jackson and Drum sts.	2/12/07	294 61	417 11	711 72
Gutter, Jacob	642 Natoma st.	3/ 4/03	3,048 26	5,382 34	8,430 60
Haley, Bridget	Columbia st. nr. Boardman	10/31/00	1,200 23	2,407 71	3,607 94
Haley, Thomas	Gordon Valley, Napa Co.	1/31/99	60 00	127 51	187 51
Harwood, Mary J.	1339 Sacramento st.	11/ 3/98	50 00	123 13	173 13
Hauck, Marian	Carlton Hotel, Berkeley	7/26/09	103 61	123 81	227 42
Heronton, William S.	Calahan, Siskiyou Co.	10/ 8/00	164 76	330 24	495 00
Holly, Johanna	SW. cor. Union and Fillmore.	3/13/05	116 06	185 95	302 01
Hopen, Ove (dead)	506½ 2d st.	4/17/05	324 51	530 64	855 15
Hustad, Bertha (dead)	113 Stockton st.	1/ 4/09	35 28	43 11	78 39
Jared, Mary	805 San Jose ave.	8/23/09	109 41	130 72	240 13
Johnson, Charlotta	1331 Alabama st.	9/13/06	54 37	85 67	140 04
Judge, James	861 Market st.	1/11/09	157 45	195 12	352 57
Kaisar, Jacob	San Rafael.	4/ 6/06	202 43	304 45	506 88
Kenny, Thomas	256 8th st.	10/ 5/07	618 22	849 18	1,467 40
Keohane, John	Unknown.	3/20/06	145 00	213 74	358 74
Kelley, Jerry	50 Natoma st.	2/ 8/97	517 73	1,193 37	1,711 10
Kirby, James	422 Post st.	2/23/99	114 37	245 23	359 60
Landers, Schuyler	What Cheer House.	7/22/97	100 00	223 04	323 04
Laymon, Frances	1031 Market st.	1/18/06	860 00	1,283 97	2,143 97
Lewis, Alfred	1127 Mission st.	8/16/06	509 76	742 48	1,252 24
Levitzy, Morris (dead)	279 Mason st.	9/19/99	40 00	82 31	122 31
Lennox, Thomas H.	964 Howard st.	8/ 6/08	101 77	127 75	229 52
Linehan, Denis	18th and Catalina sts.	7/27/07	42 79	58 05	100 84

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1930

The Hibernia Savings and Loan Society, at San Francisco—Continued

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Name	Address	Date	Amount	Interest	Total
Loheide, William L., adm. of the estate of William H. Loheide, deceased.	105 5th st., Eureka	7/15/08	\$61 60	\$78 55	\$140 15
Lynch, James	401 Oak st.	6/18/02	756 54	1,412 63	2,169 17
Lynch, John	25 Broadway	7/26/99	117 66	246 18	363 84
Maoney, Edmond	Continental Lodging House				
	Pacific st.	7/19/01	780 78	1,491 83	2,272 61
Marcovich, Tomo (dead)	1420 Howard st.	5/ 1/05	167 58	267 28	434 84
Mollergren, Johan R.	429 Tehama st.	7/15/05	90 00	138 31	228 31
Montgomery, John	Presidio	3/ 8/98	300 94	656 11	957 05
Morgan, Thomas	27½ Pearl st.	2/26/04	276 07	464 94	741 01
Morris, Catherine A.	1114 Bryant st.	11/28/04	100 00	159 68	259 68
Mulligan, John T.	726 Minna st.	9/ 4/07	77 96	106 32	184 28
Mueller, William August	1st Reg. U. S. M. C.,				
	Olongapo, P. I.	9/ 3/07	48 07	64 97	113 04
Murphy, Ellen	429 Tehama st.	6/25/08	517 46	908 52	1,425 98
Murphy, Daniel or Bridget	2744 Army st.	9/18/05	49 00	74 96	123 96
McAdams, George (dead)	433 Bush st.	8/26/02	160 00	285 86	445 86
McCann, Joseph	California House, 4th and Mission	8/28/09	97 80	116 95	214 75
McAuliffe, James I.	612½ 18th st.	4/19/09	48 77	60 21	108 98
McGauley, Stephen	416 Tehama st.	2/27/91	100 00	291 50	391 50
McNeill, James	Galico	6/13/98	61 60	144 89	206 49
McGovern, Patrick (dead)	651 Elizabeth st.	1/10/07	35 00	49 07	84 07
McCormick, Alice	128 Turk st.	11/20/01	127 16	242 48	369 64
Neath, Susan (dead)	528 8th st., Oakland	1/23/07	200 00	283 06	483 06
Norman, Otto	354-A Beale st.	3/17/08	72 06	95 16	167 22
Norling, August	107 Austin ave.	11/12/07	32 17	44 59	76 76
Nugent, M.	Vallejo	7/23/97	45 60	100 96	146 56
O'Hanlon, Joseph	1124 Howard st.	7/ 2/09	170 00	203 62	373 62
Olivar, Leonardo B.	300 7th st., Oakland	4/20/07	40 00	57 19	97 19
Olson, Peter	846 Mission st.	6/28/00	190 00	382 34	572 34
O'Brien, John (dead)	Commercial Hotel, Montgomery ave.	12/ 3/01	712 63	1,350 41	2,063 04
Owens, Frank	Unknown	10/ 4/00	450 00	887 86	1,337 86
Parreira, Manoel Martins	422 Drumm st.	1/14/96	224 04	534 08	758 12
Paddock, Charles	Ft. Klamath, Oregon	1/ 9/09	100 00	123 56	223 56
Prendergast, Michael	550 Mission st.	4/ 2/06	214 39	322 56	536 95
Pietronave, Anna	421½ Green st.	9/ 6/06	47 62	76 08	123 70
Powers, Frank L.	338 Bush st.	1/17/06	60 13	89 52	149 65
Reilly, Patrick	225 3d st.	3/28/01	75 00	144 11	219 11
Ryan, Thomas	460 Chestnut st.	4/13/04	50 00	82 00	132 00
Roby, Louis N.	705 Stockton st.	4/27/05	551 51	874 00	1,425 51
Swanton, Thomas	36 Clay st.	4/29/07	134 28	191 99	326 27
Schaffield, William	220 24th st.	1/22/07	487 98	691 51	1,179 49
Sabo, Anna	1500 Van Ness ave.	9/30/01	108 06	214 49	322 55
Shanahan, Mary	1024 Howard st.	6/26/01	214 66	417 71	632 37
Spencer, John J.	Co. E 2d reg. U.S.M.C.	1/ 2/07	64 54	90 81	155 35
Sheehan, Patrick (dead)	44 3d st.	8/21/00	500 00	964 34	1,464 34
Sheridan, Margaret	Railroad House, Vallejo	5/11/96	40 36	95 14	135 50
Sheriden, Phillip	Adelphi House, Kearny st.	5/18/03	528 43	936 96	1,465 39
Smith, Fred Allen (dead)	2607 Franklin st.	11/ 8/09	46 00	52 96	98 96
Smith, Joseph (dead)	262 13th st.	9/10/02	105 00	189 26	294 26
Schwieting, Adolph (dead)	453 5th st., San Diego	5/ 8/05	100 00	154 16	254 16
Silveira, Manuel L.	116 Jackson st.	11/29/71	199 93	2,043 08	2,243 01
Sleothan, William F.	c/o Northern Machine Works, Ketchikan, Alaska	12/19/02	40 97	93 56	134 53
Skuse, Fannie (dead)	Doherty, Alameda Co.	6/17/99	50 19	143 48	193 67
Spratling, William	504 Natoma st.	1/26/04	44 30	73 64	117 94
Tachna, Gery	1115 Geary st.	10/13/09	5 84	110 74	116 58
Timm, Albert	c/o O. P. Co., Port Angeles, Wash.	7/19/09	214 06	256 65	470 71
Toomey, Ed	Branch House	3/11/08	344 12	457 20	801 32
Thompson, Henry	749 8th st., Oakland	3/20/07	33 73	47 15	80 88
Thompson, Laura	1032 Mission st.	8/18/00	134 38	268 68	403 06
Tighe, Mary (dead)	1245 Franklin st.	5/ 6/99	239 58	515 86	755 44
White, Eliza (dead) or White, Patrick (dead)	3 Kate st.	5/14/97	506 90	1,213 38	1,720 28
Whitely, William	Bodega, Sonoma Co.	9/14/99	331 22	694 78	1,026 00
Wilcox, Lorenz (dead)	Steamer "Morgan City"	12/26/05	78 07	117 87	195 94
Zimmer, Arthur or Zimmer, Margaret	259 Clara st.	11/ 9/07	45 35	61 99	107 34
			\$31,257 05	\$54,953 58	\$86,210 63

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1930

The Hibernia Savings and Loan Society, at San Francisco—Continued

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With credits over \$10 and under \$50

Name	Address	Date	Amount	Interest	Total
Adams, Robert Lee or Adams, Ellenor W.	Fresno	10/15/03	\$10 61	\$5 59	\$16 20
Andrae, Mary	Van Nuys Hotel	2/29/08	9 08	4 34	13 42
Allen, Mary F.	412 1st st., Oakland	5/16/99	10 32	7 24	17 56
Anderson, Gust.	232 1st st.	4/29/02	7 70	3 36	11 06
Andersen, Martin	706 22d st.	10/30/08	8 77	4 65	13 42
Abbott, William Lee, a minor aged 3 yrs. 5 mos.	The Olive, cor. Pine and Mason sts.	9/ 1/05	7 20	3 40	10 60
Arnold, Jane	165 San Carlos ave.	7/ 3/06	7 80	3 39	11 19
Anthony, Edward A.	11 26th st.	3/14/98	21 40	9 47	30 87
Baylard, Louis E.	Vacaville	1/23/00	10 00	4 26	14 26
Barrett, Gussie	1000 Pine st.	12/18/96	24 29	10 26	34 55
Barney, Charles E.	667 Minna st.	3/24/98	1 58	10 48	12 06
Bates, Mrs. Mary Alice	566 Howard st.	8/21/99	8 27	3 69	11 96
Bradley, Edward H. or Bradley, Annie	947 Van Ness ave.	5/21/08	26 16	13 11	39 27
Bailey, Auburn	Honakaa, Hamakua, H. T.	7/27/93	9 03	3 87	12 90
Barron, John (dead)	1217 Market st.	12/ 6/06	12 70	6 15	18 85
Barry, Mrs. Belle	315 Jessie st.	6/20/01	7 83	3 70	11 53
Blanchard, Emma E.	Napa Asylum, Napa	3/26/06	9 36	6 88	16 24
Barbee, Emma H. (dead)	1090 Union st.	12/17/07	5 57	5 83	11 40
Blean, William	23½ Divisadero st.	8/18/96	8 53	3 48	12 01
Bernard, Joseph G.	119 3d st.	6/ 4/02	15 00	6 39	21 39
Bernhard, Louis Benjamin	2651 Pierce st.	7/ 3/05	7 98	3 94	11 92
Berg, Mary or Berg, Francis W.	140 Rose ave.	7/22/09	28 80	15 21	44 01
Berry, Marie	Lorin Station	1/28/08	7 34	3 41	10 75
Bissey, Eleanor J.	901 Pine st.	8/10/05	5 73	6 27	12 00
Borba, Manuel M.	c/o Portuguese Hotel Co., 37 Clay st.	8/31/04	10 12	4 58	14 70
Boero, Giuseppe	15th and Guerrero sts.	5/ 1/96	5 86	14 52	20 38
Bonney, Jennie L.	Hotel Beresford	4/10/99	8 68	4 06	12 74
Booth, Edward D.	1316 Stockton st.	6/ 9/04	31 37	14 36	45 73
Brown, Charles	1000 Montgomery st.	5/29/04	5 00	6 79	11 79
Boyle, Josephine C. H.	Mountain View	4/ 3/05	4 47	8 72	13 19
Browne, Mary O. D.	Nevada City	3/ 5/06	6 00	4 37	10 37
Brown, Patrick	Tremont House, 523 Kearny st.	6/ 3/05	6 76	14 68	21 44
Brown, Annie	200 Langton st.	9/12/07	11 07	5 57	16 64
Bourdieu, Jeanne	1820 Pacific ave.	6/10/07	5 35	5 39	10 74
Buckley, Bessie	547 Mission st.	11/14/02	4 42	5 63	10 05
Buckley, Nellie	1406 Geary st.	12/ 2/01	15 00	6 90	21 90
Bruington, Carl Earl	U. S. S. Adams	1/ 3/08	10 00	4 84	14 84
Butler, William H.	1414 McAllister st.	7/ 3/01	22 58	10 71	33 29
Buseck, Lillian	844 Valencia st.	4/22/03	21 17	11 10	32 27
Buckley, Richard F.	1509-A Sacramento st.	3/11/05	7 60	4 03	11 63
Burns, Henry or Burns, Norah	715½ Natoma st.	8/28/05	15 52	7 86	23 38
Bryan, Charles H.	610 Fell st.	7/ 2/96	7 49	2 90	10 39
Clancy, Owen	24 Valley st.	10/ 6/96	8 73	4 19	12 92
Carstens, John (dead)	272½ Mission st.	4/14/98	14 11	7 29	21 40
Cappell, Annie or Cappell, Nellie	Berkeley	1/ 6/97	32 53	16 03	48 56
Cahill, Fannie	228 Turk st.	5/22/01	21 22	11 01	32 23
Calze, Clementina (dead)	Fielding	4/15/02	10 39	5 85	16 24
Cavanagh, Mary	1316 Taylor st.	6/11/04	8 35	4 46	12 81
Caufield, James L.	1006-B Golden Gate ave.	9/18/05	6 55	3 50	10 05
Chabrand, Damien	Winthrop	9/30/05	4 74	5 37	10 11
Carroll, James (dead)	Alms House	5/ 1/07	10 00	5 11	15 11
Carter, Mary	540 San Jose ave.	4/17/07	8 29	4 55	12 84
Carmichael, Margaret R.	374 Douglas st.	8/26/07	15 00	7 55	22 55
Cleary, Augustus S.	216 Grove st.	11/23/00	7 87	3 53	11 40
Cesena, Rosaria	1364 Post st.	6/ 9/02	7 75	6 52	14 27
Cerciat, Valerie	736 Broadway	8/ 3/06	5 85	6 11	11 96
Cereghino, Magdalena	14 Hinckley pl.	9/ 6/06	3 66	6 73	10 39
Christensen, Enevold or Christensen, Katherine	202 Townsend st.	9/ 4/06	18 45	9 78	28 23
Collins, Elbridge	South San Francisco	10/16/08	9 39	5 68	15 07
Crowley, P. (dead)	314 Green st.	10/24/08	21 52	11 64	33 16
Connor, Amelia A.	560 Folsom st.	3/ 5/96	10 56	4 60	15 16
Corless, Annie	46 Fremont st.	1/14/97	30 23	14 92	45 15
Crotty, Patrick	Iron Mountain Mine, Shasta Co.	12/14/97	10 00	4 24	14 24
Cornyn, Francis	1116 Folsom st.	8/13/98	11 41	4 70	16 11
Corbett, Carrie A.	522½ Hayes st.	6/14/97	8 53	16 45	24 98
Corcoran, John	136 Folsom st.	1/12/00	10 52	4 50	15 02
Collins, Jane	4038 23d st.	1/10/02	27 55	12 50	40 05

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1930

The Hibernia Savings and Loan Society, at San Francisco—Continued

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Name	Address	Date	Amount	Interest	Total
Colvin, Hugh J.	Unknown	4/20/03	\$9 31	\$4 50	\$13 81
Connelly, Mrs. Annie	San Luis Obispo.	6/22/04	28 13	15 89	44 02
Crocker, Frederick	1527½ Market st.	11/12/03	13 10	8 41	21 51
Cogurno, Maddalena (dead)	246 Clementina st.	10/11/05	7 04	7 09	14 13
Coffaney, Margaret	Stockton	1/30/05	8 38	4 29	12 67
Cohen, Joseph	739 Green st.	10/6/05	11 68	6 56	18 24
Colombo, Angela	10 Lafayette pl.	7/19/05	10 00	4 94	14 94
Condon, William F. (dead)	765 Harrison st.	11/1/05	4 52	8 91	13 43
Connell, Elizabeth	28 San Carlos ave.	11/12/06	12 93	7 06	19 99
Connick, Thomas H.	1043 Pacific st.	1/15/06	18 89	9 05	27 94
Connolly, Ellen	1024 Howard st.	10/24/05	18 52	9 45	27 97
Cook, Rose	142 6th st.	2/2/06	20 00	9 46	29 46
Curtin, Richard J. (dead)	79 Waller st.	5/12/08	9 60	4 32	13 92
Cunningham, John	448 Utah st.	6/24/08	16 98	9 79	26 77
Cunningham, Thomas H.	2529 Harrison st.	7/14/09	19 64	10 34	29 98
Daly, Johanna	1375 Harrison st.	11/7/08	25 00	10 97	35 97
Dalzell, William	Rutherford, Napa Co.	6/22/97	10 00	4 47	14 47
Davis, James H.	Presidio Reservation.	2/9/04	10 00	4 45	14 45
Dabney, Clarence Edward, a minor aged 5 mos.	30 Prosper ave.	12/31/06	10 00	4 23	14 23
Davidson, Josephine	202 Grove st.	1/6/06	20 93	10 13	31 06
Davis, Olga P.	1007 Bush st.	6/11/06	9 02	10 36	19 38
Decarli, Filippo	811 North Point st.	12/15/97	19 82	12 47	32 29
Demartini, Giovanni	2 Verona st.	6/30/98	3 44	14 08	17 52
De Bernardi, Henry	118½ Ellis st.	3/6/00	30 02	13 06	43 08
Decker, Joseph	Fireman 2d class, U. S. S. California	5/1/09	20 00	10 49	30 49
de Sedletzky, Gatianna	Scott and Green sts.	7/24/00	9 99	4 06	14 05
Dempsy, Mary A. (dead)	107 23d st.	2/21/01	7 92	3 85	11 77
Devlin, Mary C.	1414 Washington st.	6/23/02	7 76	6 48	14 24
Deike, Caroline	630 E. 12th st., Oakland	9/25/08	11 53	5 22	16 75
De Martini, Frank	713 Filbert st.	1/12/03	9 63	4 76	14 39
de Sousa, Jose Pedroso	c/o Portuguese Hotel Co., 37 Clay st.	3/30/03	6 52	9 68	16 20
Devine, Howard M.	801 Vallejo st.	2/21/06	25 98	12 68	38 66
Driscoll, Francis J.	954 Mission st.	10/10/01	21 10	10 51	31 61
Dwight, Thomas W.	443 Valencia st.	2/19/04	23 18	13 71	36 89
Dollar, Alexander M.	San Rafael.	2/2/98	7 64	3 14	10 78
Donaldson, Elizabeth	715 Wisconsin st.	10/27/08	6 90	3 25	10 15
Domoto, Frank T.	335 O'Farrell st.	1/22/97	8 13	3 76	11 89
Doyle, John	U. S. S. Solace	1/3/05	8 04	4 17	12 21
Dolan, Mrs. Mary R.	787 McAllister st.	1/22/07	21 78	11 95	33 73
Duffley, James	717 Greenwich st.	4/1/99	18 00	8 82	26 82
Duggen, Daniel C.	Shellville, Sonoma Co.	3/12/04	4 58	14 76	19 34
Duncan, William E., Jr.	Oroville, Butte Co.	2/21/07	7 46	3 84	11 30
Egan, John T.	390 Shotwell st.	2/3/02	20 23	9 88	30 11
Everett, Charles Frank	Company A, 1st Bat. Eng., Honolulu, T. H.	5/6/09	28 00	15 00	43 00
Eriksen, Johan	Rodeo	5/28/04	7 60	13 17	20 77
Ellis, Agnes	Colma	6/19/05	5 00	8 35	13 35
Erick, Thomas or Elrick, Clyde	505 Waller st.	4/5/05	5 48	10 74	16 22
Fallon, Edward P.	431 Duncan st.	12/28/98	14 95	6 21	21 16
Fagan, Mary Ellen	1719 Broderick st.	5/31/02	10 00	4 83	14 83
Flanders, Edward F., a minor aged 19 yrs. 5 mos.	2612 Howard st.	12/22/08	12 75	7 19	19 94
Fenne, Lulu	338 Golden Gate ave.	12/24/01	12 02	5 55	17 57
Ferrera, Giovanni	Colma	7/9/01	12 70	5 89	18 59
Freeman, Alta	75 Pierce st.	7/3/01	10 65	4 90	15 55
Feutrier, Peter	821 H st.	12/30/07	16 70	8 18	24 88
Finneran, Katie	San Jose	5/12/00	9 14	6 13	15 27
Fitzpatrick, Hannah	1921 Webster st.	1/25/05	11 80	6 12	17 92
Flood, Bridget (dead) or Kelly, Mary (dead)	521 Post st.	8/12/97	23 90	11 05	34 95
Flood, Vincent or Flood, Clarence J.	Butte City, Mont.	5/23/05	9 95	5 62	15 57
Forbes, Richard	445 Page st.	12/11/05	7 49	4 21	11 70
Forriot, Peter	305 1st st.	2/12/07	7 99	4 22	12 21
Flynn, Loretta K.	715 Franklin st.	7/25/00	8 69	3 44	12 13
Flynn, Martin or Flynn, Lizie	839 Jackson st.	8/16/09	29 86	15 83	45 69
Gallivan, Richard E.	1010 Natoma st.	4/13/96	12 11	6 54	18 65
Gallagher, Miss Celia A. (dead)	1519 Eddy st.	2/3/96	7 73	7 67	15 40
Gaynor, George Henry	W. Berkeley	6/17/00	10 09	6 33	16 42
Gallagher, George F.	Randsberg.	11/5/03	9 44	7 12	16 56
Gray, Charles T.	70 Ellis st.	2/14/08	15 96	7 81	23 77
Genth, Arnold Ph. D.	25 Yerba Buena st.	3/8/00	2 72	13 80	16 52
Gemmell, Alexander (dead)	3855 17th st.	5/11/03	6 68	4 21	10 89
Gill, Mary E.	2845-B Mission st.	1/20/09	7 94	4 24	12 18
Griswold, Victoria A.	1010 Post st.	2/17/98	10 00	4 25	14 25

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1930

The Hibernia Savings and Loan Society, at San Francisco—Continued

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Name	Address	Date	Amount	Interest	Total
Gibney, Anna	105 Natoma st.	7/21/02	\$23 04	\$9 89	\$32 93
Giles, Vivena	289 30th st.	2/ 8/08	7 67	3 62	11 29
Gough, James Francis	1757 Mission st.	10/ 2/08	5 00	16 21	21 21
Griffin, Frank	15 Leavenworth st.	6/ 1/06	8 28	12 50	20 78
Golden Star Lodge No. 10					
Independent Order Odd Ladies	c/o Lena Loomis, 866 Mission st.	1/17/99	22 07	10 69	32 76
Gorman, Hugh	Darwin, Inyo Co.	5/13/04	17 11	8 76	25 87
Goldberg, Jennie	28 Mary st.	4/ 1/05	21 00	13 25	34 25
Harms, Mrs. Mollie	627½ Vallesjo st.	2/ 5/98	10 28	5 45	15 73
Harkin, Catherine A.	2950 Pt. Lobos ave.	5/20/09	5 12	6 19	11 31
Hammond, Mary E.	Fruitvale ave. bet. Hopkins and Chicago, Fruitvale	10/11/00	6 25	5 33	11 58
Hansen, Niels P.	Haywards, Alameda Co.	7/11/99	8 68	3 80	12 48
Hargedon, Catherine (dead)	218 Fair Oak st.	3/20/99	8 64	6 28	14 92
Harrington, Thomas S.	Menlo Park	6/ 9/00	9 13	5 37	14 50
Hafenegger, Mary A.	135 Valencia st.	12/19/01	15 00	6 71	21 71
Hauge, Lars	343 Mississippi st.	6/ 7/02	25 00	16 24	41 24
Hammar, Katharina	450 Courtland ave.	9/10/03	14 48	9 09	23 57
Harkin, Sarah	2950 Pt. Lobos ave.	5/20/09	8 85	7 85	16 80
Hammar, Gustaf F.	450 Courtland ave.	11/30/03	8 87	5 81	14 78
Hanson, Caroline A.	116 Taylor st.	10/30/03	10 00	4 57	14 57
Harris, Margaret (dead)	52 Zoe st.	3/ 4/04	5 01	6 62	11 63
Hashagen, William T.	1002 Harrison st.	6/22/05	12 09	6 60	18 69
Hansen, John	U. S. S. Maryland	11/ 1/07	18 00	8 85	26 85
Herliehy, John	202 Florida st.	7/14/02	33 28	14 53	47 81
Heard, John	Co. B, 1st battery Eng. Ft. McKinley, Rizal, P.I.	9/ 6/05	7 00	3 25	10 25
Heffernan, John F.	264 Waller st.	6/11/06	4 24	15 13	19 37
Helgesen, Nels R. or Nilsen, Nelsine	2322 Fillmore st., Palace Hotel	5/22/05	9 92	6 27	16 19
Hennessey, Miss Margaret	Box 16, Campbell	3/ 1/09	8 81	4 85	13 66
Heliwell, Richard or Heliwell, Hellen F.	108 Stockton st.	5/ 5/05	5 18	20 29	25 47
Hergrain, Alma	Mt. St. Joseph's Asylum	2/21/05	10 00	5 63	15 63
Henderson, Cristoffer	14 Jackson st.	6/23/08	16 83	11 13	27 96
Hill, Fred R.	25 John st.	2/ 1/98	10 00	6 39	16 39
Higgins, Jane (dead)	Atcheson Hotel, E. Berkeley	8/ 3/04	5 15	7 47	12 62
Himmel, Helen E.	627-A Stevenson st.	11/28/05	23 01	11 40	34 41
Hoffman, Caroline	535 7th st.	1/28/09	20 97	11 59	32 56
Houlton, Katherine	404 Turk st.	12/24/01	15 00	8 00	23 00
Hunter, Allan	Park Hill ave. and Tilden st.	12/26/96	4 23	15 94	20 17
Hussey, Nora	2111 Jackson st.	2/14/03	6 48	4 10	10 58
Hussey, Mary	Dawson City, Y. T.	3/27/05	5 00	12 13	17 13
Hughes, Anna G.	Presidio	6/24/07	12 01	8 45	20 46
Jamain, Armand	423 Gough st.	8/13/08	7 57	3 32	10 89
Jamieson, Robert	325 Minna st.	1/16/00	11 16	4 78	15 94
Jacobs, Alex and Jacobs, Esther	1126 Harrison st.	10/13/09	25 00	13 51	38 51
Janson, Elizabeth T.	1725 Buchanan st.	3/ 9/03	5 04	5 68	10 72
Jannell, Catherine	cor. Broadway and Dupont sts.	10/13/06	30 87	14 36	45 23
Jensen, Carl P.	Bowers Landing, Mendocino Co.	6/14/02	6 55	6 65	13 20
Jesso, Perve	Co. B 2d reg. Marine Corps, Olongapo, P. I.	1/ 2/06	10 00	4 68	14 68
Johnson, Mrs. S. B.	129½ Utah st.	3/28/98	9 55	4 11	13 66
Johanson, Augusta	5 Treat ave.	12/27/04	7 78	23 34	31 12
Johnsen, Andrew	San Pedro	2/11/07	30 09	16 63	46 72
Kraemer, Frederick	5 Market st.	7/27/03	7 15	4 73	11 88
Keleher, Eliza or Keleher, Katie (dead)	713 Front st.	5/18/97	11 77	6 09	17 86
Kenway, Alfred S. or Kenway, Mary French, minor	11 Hickory ave.	10/17/99	10 00	4 35	14 35
Kehr, John	1 Bush pl.	5/24/04	6 19	11 12	17 31
Keefe, James C., a minor aged 2 yrs.	San Leandro	5/ 5/05	10 00	4 96	14 96
Kelkala, Fanny	1638 Fell st.	12/ 6/05	22 32	12 34	34 66
Kennedy, Mrs. Hanora	32 Willow st.	4/11/05	28 33	15 63	43 96
Kelly, Bernard or Kelly, Benjamin D.	Carson City, Nev.	8/11/08	14 02	6 44	20 46
Kenny, Edward	Commercial Hotel, San Diego	4/ 4/08	26 38	17 51	43 89
Kinney, Charles R.	c/o Main and Winchester 214 Battery st.	6/19/01	18 04	10 06	28 10
King, Hugh	2132 Parker st., Berkeley	6/26/04	6 69	4 81	11 50
Kidd, Sarah L.	2514 Market st.	2/24/06	8 42	4 14	12 56
Kihn, Elisabeth	15 Freelon st.	2/20/05	8 55	4 47	13 02

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

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The Hibernia Savings and Loan Society, at San Francisco—Continued

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Name	Address	Date	Amount	Interest	Total
Kinnunen, Anna	11 Hopeton terr.	6/12/06	\$7 93	\$9 87	\$17 80
Kinsman, James W. or Kinsman, Annie	2315 Howard st.	5/ 4/08	7 16	5 56	12 72
Kirchem, John	352 10th st.	2/19/07	8 48	4 48	12 96
Kopranovitch, Ferdinand	208 Golden Gate ave.	9/30/01	4 01	8 23	12 24
Knopf, G. T.	925 Greenwich st.	9/21/04	7 35	4 02	11 37
Laery, Julia	San Francisco	6/24/96	25 76	11 15	36 91
Lambert, Caroline C.	1211 Clay st., Oakland	2/15/98	12 13	5 30	17 43
Lane, John	1120 Harrison st.	3/21/06	21 31	10 25	31 56
Larkin, John J.	1124 Howard st.	5/13/05	12 86	7 66	20 52
Laur, Christoph	292 O'Farrell st.	5/ 4/05	7 84	7 25	15 09
Lally, Denis	1918 Folsom st.	2/14/07	11 08	5 88	16 96
Lavin, Ella J.	405 Fillmore st.	4/24/08	5 39	5 29	10 68
Lemman, Katherine Ella	2126 Jackson st.	9/14/96	13 48	10 15	23 63
Levick, John	Angel Island	7/29/97	14 08	6 34	20 42
Ledyard, Dr. W. E.	128 2d st.	7/30/01	7 69	3 44	11 13
Lejon, Stina	116½ Freelon st.	2/14/02	9 06	3 95	13 01
Lebau, Miss Louise	1122 Larkin st.	10/17/03	8 35	4 22	12 57
Leone, Nicolo	4½ Union Place	10/22/03	20 64	20 39	41 03
Levy, Etta (dead)	1412 Buchanan st.	5/11/03	9 92	21 12	31 04
Leahey, Elizabeth	Plymouth Hotel, Bush and Jones	11/ 1/05	6 71	3 52	10 23
Lindsey, Ilzaide	227 2nd st.	6/17/09	10 24	5 91	16 15
Lichtig, Sarah	34 Hubbard st.	2/ 7/99	9 12	5 23	14 35
Linden, Carl A. (dead)	540 1st st.	11/30/03	11 95	7 16	19 11
Lorenzen Christian	Steamer "Caroline"	6/ 3/96	6 97	3 59	10 56
Loustaunau, J. T.	Commercial st.	4/10/99	6 57	4 52	11 09
Lowney, Timothy	716 Clementina st.	5/20/04	25 80	13 06	38 86
Lynch, Patrick	548 Mission st.	2/14/03	15 57	7 99	23 56
May, Frank	Mare Island, or Hobson House	2/13/99	12 56	6 15	18 71
Madden, Mrs. Bridget (dead)	Howard and 2nd sts.	7/20/01	10 00	4 62	14 62
Matheson, Louis	Ahlborn House	6/26/01	1 73	25 05	26 78
Mackey, Anastasia	132 Hayes st.	1/12/03	8 11	4 04	12 15
Macauley, Sarah H.	322 Hyde st.	1/23/06	9 32	4 34	13 66
Martin, Eleanor F.	Hotel Majestic	6/24/09	17 79	12 71	30 50
MacQueen, Elizabeth C.	1049 Mission st.	3/ 1/06	10 00	4 80	14 80
Maloney, James	91 Manchester st.	8/ 1/06	5 93	4 63	10 56
Mann, Mary	1564 Pacific st.	9/ 5/06	8 49	4 31	12 80
Matthews, John (dead)	Wideway, East Berkeley	11/ 8/05	11 09	8 96	20 05
Mallos, John	903 Broadway, Oakland	2/ 6/07	9 62	5 14	14 76
Marty, Mary	Box 346, Leona Heights, Fruitvale	11/ 3/09	11 81	10 31	22 12
Menton, Mary A.	13½ Taylor st.	1/ 2/97	11 09	5 30	16 39
Meyer, Frank A.	417 Ivy ave.	7/ 7/02	7 97	3 11	11 08
Miller, Christina	51 Herman st.	9/11/09	18 48	9 67	28 15
Miller, Otto	Blake, San Bernardino Co.	5/ 4/98	11 11	6 63	17 74
Miramón, John	Truckee	7/31/00	7 76	3 00	10 76
Mitchell, Eugenia	31 Harriet st.	1/ 3/06	9 57	4 49	14 06
Moran, Michael or Moran, Mary	2228 Union st.	7/ 8/97	10 98	4 93	15 91
Meyers, Eliza	Elmira	12/ 6/01	5 00	7 17	12 17
Morton, William R. or Morton, Henry D.	309 Taylor st., 310 Ellis st.	3/ 3/00	3 10	11 94	15 04
Mooney, Peter	Camp Meeker	4/10/02	4 19	9 85	14 04
Mosley, Charles J.	St. Helena, Napa Co.	11/20/02	8 11	31 18	39 29
Moore, Frank D.	Troop B., 15th Cav. Bongao, P. I.	1/12/04	12 50	5 72	18 22
Morgan, Catherine	24 5th st.	1/ 9/05	11 54	6 02	17 56
Monahan, Rilla	Tuolumne	3/20/08	8 49	4 06	12 55
Murphy, Kate (dead)	1713 Bush st.	7/29/96	7 67	2 96	10 63
Murphy, Peter	26 Frederick st.	6/14/99	31 63	15 49	47 12
Mulhern, Frank	521 Howard st.	5/14/02	4 29	9 25	13 54
Muller, William	Eureka	6/15/01	5 00	13 79	18 79
Murphy, Hannah	1911 Mission st.	6/ 9/04	8 18	5 15	13 33
Murray, James	623 Howard st.	4/ 1/08	10 24	5 24	15 48
Mulloy, Katherine M.	915 Jessie st.	2/17/08	8 59	4 09	12 68
Myren, Christine (dead)	1663 Howard st.	4/ 5/00	10 30	5 10	15 40
McCarthy, Patrick	56 Minna st.	10/29/98	6 23	12 25	18 48
McNalley, Ann (dead)	Reservoir Hills, Herman and Buchanan sts.	6/ 4/00	32 23	14 27	46 50
McCabe, Ellen	Brannan st. bet. 6th and 7th sts.	2/26/03	29 63	16 30	45 93
McCarthy, Charles	915 Lombard st.	1/13/03	9 62	4 74	14 36
McMahan, Ada I. or McAlister, Nellie	431 Ellis st.	6/24/01	5 35	6 20	11 55
McWalters, Mary	2231 Piedmont ave., Berke- ley	6/ 4/07	5 25	14 08	19 33
McKain, James W.	2233 Bush st.	10/14/08	7 76	5 30	13 06

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

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The Hibernia Savings and Loan Society, at San Francisco—Continued

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Name	Address	Date	Amount	Interest	Total
McInerney, Isabel	1524 Jackson st.	6/ 8/00	\$8 05	\$4 08	\$12 13
McHenry, John	2710 20th st.	1/22/03	7 05	3 46	10 51
McCormac, James D.	1218 Mission st.	1/ 4/00	31 64	14 02	45 66
McCormick, John	506 Natoma st.	5/18/99	12 19	7 61	19 80
McCloskey, Mary	1325 Divisadero st.	7/24/02	10 00	4 10	14 10
McDonald, Ronald	326 Hickory ave.	6/ 6/06	7 69	3 90	11 59
McGoldrick, Esther	2748 Harrison st.	2/10/06	6 88	3 32	10 20
McGovern, Edward	c/o Katie McDonnell, 907 Howard st.	5/13/05	5 03	16 82	21 85
McSloy, Thomas (dead)	City and County Hospital	9/26/06	29 12	14 38	43 50
McGuigan, Peter	227 East st.	1/ 5/05	9 37	4 81	14 18
Nash, George, or Nash, Joanna	1061 Mason st.	7/13/06	7 13	3 06	10 19
Neal, Joseph	1501 Church st.	8/11/00	10 15	4 29	14 44
Neuman, Louis	126½ 6th st.	5/29/99	2 02	8 81	10 83
Newman, John C. (dead)	205 E. Lindsay st., Stockton	1/27/08	12 49	6 01	18 50
Neilson, Stephen James (a minor aged 3 years)	442 Guerrero st.	1/13/04	10 90	4 97	15 87
Nelson, N. S.	Sobrante, Contra Costa Co.	12/17/03	6 00	5 61	11 61
Nelson, Leonard	1157 Valencia st.	4/ 5/07	24 16	14 32	38 48
Nilsen, Emilie or Troleson, Carl, a minor aged 15 yrs., 2 mos.	318 Folsom st.	7/15/08	9 50	4 29	13 79
Odgers, William S. or Odgers, Blanche	Soulsbyville, Tuolumne Co.	8/10/09	10 00	5 04	15 04
O'Keefe, Mary	1810 Bush st.	11/ 9/98	8 19	3 52	11 71
O'Neil, Mary, or Regan, Annie M.	1631 Mission st., Park ave., bet. San Jose and Clinton, Alameda	6/ 6/04	5 09	6 01	11 10
O'Neill, Francis Felix	865½ Market st.	2/24/03	20 79	10 82	31 61
O'Neal, Georgia Y. or O'Neal, Elza L.	244 Mississippi st.	11/ 5/06	8 17	4 08	12 25
O'Reilly, Owen B. (dead)	508 Jones st.	11/ 1/05	7 84	8 77	16 61
O'Brien, Ellen, or O'Brien, Rosalee, a minor aged 2 yrs., 1 mo.	Fresno	9/15/05	8 70	4 59	13 29
O'Brien, Ellen, or O'Brien, Evelyn, a minor aged 3 yrs., 10 mos.	Fresno	9/15/05	8 70	4 59	13 29
O'Connor, J.	651 Jessie st.	2/15/97	3 77	6 28	10 05
O'Connor, Thomas, or O'Connor, Cassie A.	San Quentin	4/15/01	5 23	8 80	14 03
Olsson, Hilda	49 South Park	5/ 4/05	11 02	6 39	17 41
O'Connell, Jennie	220 Hartford st.	3/ 8/07	10 70	5 71	16 41
O'Loughlin, John	3256 Central ave., Alameda	7/11/08	7 18	3 17	10 35
O'Connor, John Francis	Mare Island	3/ 8/07	27 00	14 53	41 53
Pacheco, Francisco, or Pacheco, El- vira	529 Vallejo st.	7/25/06	19 93	8 99	28 92
Phelan, Peter, or Phelan, Bridget	528 Howard st.	6/17/01	5 57	4 74	10 31
Peters, Jane M.	135 45th st., Oakland	6/23/99	21 68	10 63	32 31
Petersen, Christian J.	318 9th st., Oakland	6/13/06	5 03	15 45	20 48
Petersen, Peter	17th ave. and M sts.	9/18/09	10 94	5 64	16 58
Peterson, Martin	528½ Folsom st.	7/ 6/08	7 43	3 25	10 68
Phillips, Mrs. Maggie	308 5th st.	10/ 6/96	5 34	6 06	11 40
Pietila, Hulda	11 Hopeton Terrace	7/13/06	17 11	7 77	24 88
Prophet, Mary E.	313 4th st.	12/ 8/96	6 96	4 85	11 81
Powell, John	320 Guerrero st.	1/24/96	15 00	6 45	21 45
Pouget, Marie Josephine	522 Pine st.	2/24/08	19 12	9 35	28 47
Plunkett, Miss Catherine	424 Sutter st.	12/11/08	13 01	7 40	20 41
Quinn, Hugh F.	Westly, Stanislaus Co.	12/19/06	21 60	10 39	31 99
Ramsden, Charles T.	310 Sansome st.	9/ 2/08	20 91	9 69	30 60
Ramos, Louis	414 Pacific st.	10/21/03	17 50	8 64	26 14
Ransome, Fredrick	2 Market pl.	10/30/08	16 44	8 14	24 58
Rapp, Mrs. Annie (dead)	23 William st.	10/15/04	21 76	12 88	34 64
Reynolds, Frank	1585 Valencia st.	6/19/00	10 95	5 39	16 34
Read, Roby D., or Read, Alice I.	1015 Market st.	1/14/02	7 51	3 21	10 72
Reddan, Thomas F.	242 Stockton st.	12/ 6/01	5 52	19 25	24 77
Reeve, Mary Ann, or Allard, Anna M.	57 Octavia st., 456 Washing- ton st.	10/11/06	10 00	4 40	14 40
Regan, Patrick	1269 Folsom st.	7/ 8/05	29 62	15 12	44 74
Read, Mrs. Maggie L.	Pinole	1/14/07	19 83	10 81	30 64
Ried, Mary Frederica	768 A Harrison st.	7/22/05	17 20	8 67	25 87
Robinson, Daniel L.	1309 Broadway, Oakland	7/12/97	12 13	5 47	17 60
Robinson, Melita I.	316 Van Ness ave.	9/30/98	8 19	3 80	11 99
Rose, Frances	Palace Hotel	12/30/02	16 46	10 10	26 56
Robertson, John, D. D. S.	2104 Market st.	9/28/04	23 93	10 94	34 87
Rosenberg, Sarah	1896 Stockton st.	4/ 5/04	25 00	13 54	38 54
Rohdin, Carolina	305 Larkin st.	8/ 3/05	8 81	4 71	13 52
Roberts, Emiett C.	Co. E, 1st Reg. U. S. M. C., Olongapo, P. I.	2/ 1/07	10 00	5 26	15 26
Rutherford, David	1015 Market st.	3/13/96	7 96	4 93	11 45

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

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The Hibernia Savings and Loan Society, at San Francisco—Continued

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Name	Address	Date	Amount	Interest	Total
Russell, William	Persia ave., nr. 15 Mile House, Excelsior Home- stead.	4/21/02	\$14 17	\$6 73	\$20 90
Russell, George Emmet, or Russell, Ellen	515 14th st., Oakland	5/ 5/04	6 89	7 90	14 79
Sample, Helen (dead)	Coulterville	9/ 4/01	7 02	3 71	10 73
Scharer, Lily	502 Mason st.	3/18/01	22 03	18 59	40 62
Sampson, Thomas	519 6th st.	4/30/04	13 87	7 31	21 18
Small, Simeon F., or Small, Lovernia E.	Elmira	1/ 4/09	12 24	6 64	18 88
Stable, Lita	216 Eddy st.	8/ 2/04	9 51	4 18	13 69
Stavrou, Parascevas	606 2nd st.	1/26/03	8 06	3 98	12 04
Staiger, George H.	2013 Mission st.	8/ 8/06	10 86	7 06	17 92
Stark, Marcus	Bodie, Mono Co.	8/28/06	7 67	6 10	13 77
Sanders, Frank	c/o H. C. Higbee, Visalia	3/19/07	25 00	13 70	38 70
Stewart, James	Danville, Contra Costa Co.	7/12/97	11 90	5 38	17 28
Sebastian, Charles K., or Sebastian, Virginia	68 Valley st., Oakland	9/13/99	25 13	12 48	37 61
Stelman, Martten	173 Minna st.	3/26/02	31 35	15 11	46 46
Sweeney, James	217 3rd st.	12/10/08	8 54	6 74	15 28
Schneider, Mathias (dead)	115 Clayton st.	11/ 2/09	7 08	5 67	12 75
Steuck, Fred H.	1309 Stockton st.	4/ 9/04	5 00	30 40	35 40
Stevens, Frances A.	717½ 5th ave.	3/ 8/04	1 35	18 75	20 10
Shea, William H.	Irish Flat.	9/11/05	9 69	1 40	11 09
Sherry, Anne	3222 18th st.	1/18/06	21 97	10 62	32 59
Stewart, George, or Stewart, Mrs. Mary	San Pedro.	9/20/06	13 96	6 73	20 69
Smith, Mary Irene, a minor	1318 Mission st.	10/20/98	30 39	12 47	42 86
Silva, Frank	12 Mission st.	10/11/97	15 08	6 70	21 78
Silba, Juanita	503 Bush st.	10/15/00	11 36	6 43	17 79
Shilton, Anne	178 Stevenson st.	2/27/01	22 65	11 37	34 02
Smith, Alba F.	Thor's Studio, 826 Market st.	6/21/02	25 00	16 53	41 53
Smith, Christina	808 22nd st.	3/ 7/01	9 26	15 90	25 16
Spingler, Chas. Peter	110 Eddy st.	9/ 2/02	10 74	9 21	19 95
Smith, Catherine Louisa	312 Mason st.	1/16/03	21 87	11 29	33 16
Smith, James, or Smith, Katie	21 Brady st.	3/ 9/03	4 52	11 45	15 97
Smith, Margaret A.	265 Page st.	4/ 6/08	8 02	4 52	12 54
Schmidt, George J.	736 Bush st.	2/26/06	30 76	15 02	45 78
Singleton, Geneva	2503 Mission st.	4/13/06	31 57	16 63	48 20
Smith, Catherine L., or Smith, David P.	14 Turk st., 1 Howard st.	12/ 4/05	9 83	4 79	14 62
Skiba, Ignatz (dead)	Crescent City, Del Norte Co.	7/13/07	8 82	4 41	13 23
Scott, Ellen M.	503 Powell st.	7/13/97	8 71	3 85	12 56
Schoenborn, Anton J.	Main House, 614 Kearny st.	4/27/09	9 72	21 12	30 84
Southard, Mrs. Medora	908 Laguna st.	7/ 3/99	6 99	3 01	10 00
Stokes, Harry A.	c/o H. A. Stokes, Colby, Kitsap Co., Wash.	12/ 9/01	7 80	3 47	11 27
Schlotham, Henry C.	731 Shotwell st.	6/28/04	5 27	15 12	20 39
Scott, Walter L.	137 Tremont ave.	8/29/04	7 41	3 28	10 69
Sommer, Chester W.	Co. D, 2nd Reg. U. S. M. C., Olongapo, P. I.	11/ 3/03	15 00	7 16	22 16
Storm, William Ernest	Fetcburg	5/27/08	7 16	3 32	10 48
Schumacher, August	538½ Jessie st.	4/12/09	14 53	8 71	23 24
Schulle, John G. W.	410 Beale st.	5/19/96	23 96	12 34	36 30
Sullivan, Harold James, a minor	1827 Hyde st.	8/17/98	10 00	3 88	13 88
Sullivan, John J.	Sonoma	9/ 6/99	9 59	4 39	13 98
Sullivan, James (dead)	109 Turk st.	5/ 6/04	13 21	6 58	19 79
Sullivan, William A.	466 Clementina st.	8/24/09	9 75	5 01	14 76
Tracey, Thomas	32 Golden Gate ave.	12/21/99	6 00	5 78	11 78
Taber, Maye Guild	904 Oak st.	4/ 9/01	6 90	7 89	14 79
Trainor, Joseph	202 2nd st.	2/20/06	9 15	4 36	13 51
Terwilliger, Mrs. A.	San Andreas, Calaveras Co.	12/11/09	13 90	7 11	21 01
Tobin, Ethel	764 O'Farrell st.	2/ 6/00	9 70	4 32	14 02
Tobin, Mary	1314 Geary st.	9/ 7/09	10 36	5 35	15 71
Thomas, Addie E.	1937 Broadway	3/13/01	4 85	19 38	24 23
Thompson, Mary	Berkeley	9/21/02	26 14	14 88	41 02
Torney, Francis	1911 Fillmore st.	9/ 5/02	17 89	12 43	30 32
Toftager, Eilif	116 8th st.	3/ 5/06	10 12	5 12	15 24
Thomas, William	Co. E, 2nd Reg. U. S. M. C., Olongapo, P. I.	7/ 1/07	29 95	15 70	45 65
Thurber, Herbert E. or Thurber, Isabella C.	720 Sutter st., Vallejo	12/17/08	10 73	4 86	15 59
Underwood, Thomas M., or Underwood, Alice	1912A McAllister st.	10/11/09	11 27	9 40	20 67
van Marle, Henry J. J.	N. W. cor. Bush and Larkin sts.	2/ 1/00	33 13	14 87	48 00

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1930

The Hibernia Savings and Loan Society at San Francisco—Continued

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Name	Address	Date	Amount	Interest	Total
Valentine, Mary E., or Hobbs, Mildred A.	775 O'Farrell st., 2439 Polk st.	1/ 4/06	\$7 61	\$3 49	\$11 10
Vann, Julia	531 Turk st.	7/ 1/08	18 93	8 77	27 70
Vrello, Christ	23 Vallejo st.	1/ 9/96	7 44	3 08	10 52
Viera, Antonio	569 Fell st.	9/11/06	18 96	12 23	31 19
Volarovic, George	Woodside, San Mateo Co.	8/18/09	30 68	16 25	46 93
Walton, William or Walton, Caroline	22 Silver st.	10/18/02	4 98	5 25	10 23
Walsh, Joseph A.	33 Stuart st.	6/25/01	10 00	4 86	14 86
Walsh, Mary E.	501 Haywards ave., San Leandro	3/27/09	7 59	3 99	11 58
Wallace, John or Wallace, Hanoria	58 Harriet st.	11/30/04	14 30	6 79	21 09
Ward, Joseph E.	Pvt. Co. D, 2nd Reg., U. S. M. C., Olongapo, P. I.	9/ 2/03	10 00	4 67	14 67
Warren, George J.	U. S. Marine Barracks, Olongapo, P. I.	12/27/04	15 87	6 85	22 72
Walbridge, Isabella (dead)	307 Pine st.	9/ 6/05	10 00	4 82	14 82
Walker, David	Bryant st., nr. 14th, Fruitvale	3/23/05	8 05	4 97	13 02
Wall, Edward M.	2934 21st st.	7/ 8/07	25 00	13 03	38 03
Welsh, Elizabeth G.	705 Chestnut st.	7/22/96	31 67	13 19	44 86
Welch, John W.	301 Leavenworth st.	11/23/00	13 22	7 03	20 25
Weste, E. McCugh	2290 Green st.	8/ 7/99	8 98	3 92	12 90
Whelan, Mary	28th bet. Folsom and Harrison	5/11/00	9 32	3 73	13 05
Wells, Anna E.	1093 5th st., Oakland	12/18/03	16 43	8 24	24 67
Westmoreland, Mary (dead)	Valley Springs	5/25/03	16 70	8 51	25 21
West, Apha R. or West, Mary	711 Fillmore st.	9/ 7/06	16 78	8 06	24 84
Headley, a minor aged 6 mos.	Fort Point	4/ 7/69	2 84	19 39	22 23
Winters, John (dead)	519 Connecticut st.	8/ 1/98	10 54	4 28	14 82
Williams, Joseph	6 Rose pl.	12/24/97	16 08	8 09	24 17
Williams, Letitia	Baldwin Lodging House, Ellis bet. Powell and Stockton	4/22/99	1 95	9 79	11 74
Whitney, John	Bisbee, Arizona	1/31/01	10 38	4 99	15 37
Williams, John	Arbuckle	1/19/03	14 56	7 48	22 04
Willard, Nina D.	118 Newman st.	4/14/05	2 09	13 43	15 52
Wilson, Albert A.	Novato, Marin Co.	11/20/05	12 07	27 16	39 23
Winberg, Per	1261 Florida st.	4/16/07	7 55	4 04	11 59
Wilson, August	107 Turk st.	12/26/07	10 23	5 33	15 56
Willey, Raymond W.	328 Adeline st., Oakland	1/ 9/08	25 25	12 47	37 72
Wright, Thomas W.	25 Isis st.	7/11/04	14 35	6 36	20 71
Wohltmann, Rosie	415 A Fillmore st.	6/11/01	8 31	4 28	12 59
Yeatman, John Andrew	Mare Island	9/ 1/04	10 00	4 26	14 26
Young, George Milton	508 Powell st.	3/24/04	5 11	5 53	10 64
Young, Henry H.	Detachment, U.S.M.C., Cavite, P. I.	9/ 1/06	20 00	8 96	28 96
Zebbley, Newton P.	712 Mason st.	7/21/08	7 52	3 33	10 85
Zennegg, Emilie			\$5,391 36	\$3,492 02	\$8,883 38

The San Francisco Bank, at San Francisco

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Abram, Martin	113 Oregon st.	3/ 5/03	\$6 90	\$6 17	\$13 07
Ackenheil, Edward	1368 15th ave., Oakland	12/23/98	10 00	13 67	23 67
Adams, Margaret	1524 Ellis st.	11/30/07	8 90	8 92	17 82
Ahern, Philip	525 Sacramento st.	9/28/05	81 62	130 91	212 53
Airey, H. J. (dead)	2307 Jackson st.	12/ 3/09	5 41	13 25	18 66
Anderson, Andrew or Augusta	256 Page st.	5/10/00	8 88	38 22	47 10
Anderson, Lars Alfred	508 Pacific st.	4/16/09	22 12	24 92	47 04
Anderson, Sophia	2618 Pacific ave.	7/ 3/05	13 33	14 11	27 44
Anthony, Edward A.	407 Commercial st.	11/ 5/09	8 58	5 45	14 03
Aoustin, Ernest	544 1st st.	1/18/04	10 88	11 08	21 96
Armstrong, A. H.	c/o McCullom F. & T. Co.	1/ 5/01	41 34	76 95	118 29
Arnold, Chas. Aug. or Julianna	1001 Bridge ave., Oakland	8/ 1/08	10 09	21 51	31 60
Bachman, Henry	Sonoma	3/29/09	204 58	264 64	469 22
Barker, Frieda	241 5th st.	2/ 7/03	10 00	10 29	20 29
Bietenholz, John P.	712 Kearny st.	9/ 2/04	21 35	29 12	50 47
Bingham, Nellie, tr.	1501 Golden Gate ave.	4/ 7/99	5 55	5 54	11 09
Blyler, Laurene, tr. for Loraine Blyler	c/o Plaza Hotel, Beaumont, Texas	2/ 5/08	7 00	7 73	14 73
Boehl, Adolph	636 Commercial st.	12/12/98	14 83	44 87	59 70
Boger, Anton	31½ Zoe st.	6/ 9/06	19 36	24 67	44 03

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

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The San Francisco Bank, at San Francisco—Continued

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Name	Address	Date	Amount	Interest	Total
Bowers, Joseph.....	417 Bush st.....	8/ 3/97	\$11 40	\$20 26	\$31 66
Bryant, George W.....	Benicia.....	2/27/96	50 00	127 99	177 96
Burkhardt, William.....	Potrero.....	8/31/04	116 03	194 44	310 47
Byrnes, John F.....	265 Central ave.....	6/15/08	5 30	26 38	31 68
Canning, John.....	Reno House.....	7/13/08	20 18	20 11	40 29
Carroll, Emma.....	2524 Clay st.....	9/ 4/97	5 82	5 60	11 42
Churchill, Margarettha.....	2727 Folsom st.....	4/ 5/78	10 00	52 68	62 68
Clark, Emma.....	43 Van Ness ave.....	7/17/03	10 84	11 46	22 30
Clarke, Frank E.....	Niles.....	12/31/98	5 23	5 86	11 09
Clarke, Richard.....	Sailors Home.....	3/21/07	15 00	14 98	29 98
Clausen, Fredrig W.....	New Washington Hotel.....	12/21/01	6 75	6 32	13 07
Cohn, Elsie.....	303 Octavia st.....	3/ 6/07	9 37	8 41	17 78
Conroy, Edward (dead).....	217 3rd st.....	5/31/07	400 00	585 43	985 43
Costa, Louis.....	528 Pine st.....	10/ 9/06	4 87	33 58	38 45
Cowins, Randall.....	186 Bard st., Brooklyn, N.Y.	11/28/00	20 00	32 44	52 44
Cronan, Thomas.....	36 Clay st.....	11/ 6/03	100 00	169 75	269 75
Cullen, Frank.....	10th and Market sts., Oak- land.....	9/29/06	220 00	332 49	552 49
Day, Fannie, tr. for Thorwald Christensen.....	836 Greenwich st.....	11/13/05	21 54	27 31	48 85
Dever, John F.....	Pino Grand.....	6/ 6/08	9 62	6 41	16 03
Dode, John.....	Harbor View.....	1/14/99	25 00	47 34	72 34
Doherty, Joseph.....	536 4th st.....	6/ 6/04	10 00	12 05	22 05
Donnelly, Martin.....	64½ Howard st.....	3/19/06	321 60	512 89	834 49
Donovan, Margaret.....	Santa Clara.....	8/13/08	32 42	39 48	71 90
Douren, A. L.....	1210 Masonic ave.....	3/13/06	47 52	68 11	115 63
Dunn, Mary L.....	1218 Hyde st.....	10/25/04	16 58	23 94	40 52
Duriez, Aloise E.....	143 3rd st.....	11/23/08	8 50	6 34	14 84
Echert, Julius M.....	No address.....	6/26/00	4 33	9 34	13 67
Eli, Tin, tr. for Chenng Shee Eli.....	716 Sacramento st.....	1/11/04	10 54	15 41	25 95
Evans, John J.....	Searchlight, Nev.....	4/23/03	10 64	15 16	25 80
Evans, John R.....	21 Silver st.....	4/ 1/01	10 88	15 86	26 74
Everson, Peter.....	529 Sacramento st.....	8/19/07	401 58	585 90	987 48
Ferrera, Giovanni.....	Colma.....	7/ 9/01	141 28	265 70	406 98
Fiske, Loretta O.....	Rm. 804, Call Bldg.....	6/20/99	78 00	158 39	236 39
Flanders, Lizzie G.....	896 Broadway.....	3/26/97	6 51	19 29	25 80
Fos, Virginia.....	San Jose.....	9/29/09	359 75	460 24	819 99
Foster, Edward.....	Livermore.....	6/24/05	5 11	5 86	10 97
Fratuts, Joseph P.....	65 Jackson st.....	3/ 3/02	31 44	53 41	84 85
Freese, John H.....	22 Sacramento st.....	6/28/05	350 20	598 51	948 71
Friedman, Sophie.....	2766 Mission st.....	1/29/08	18 24	18 68	36 92
Frost, Henry.....	412 Ringold st.....	11/30/03	450 81	827 00	1,277 81
Frydendahl, Christian.....	West Berkeley.....	9/27/04	36 05	53 39	89 44
Fuhringer, Robert.....	726 Washington st.....	3/ 3/06	153 32	238 34	391 66
Furger, Melchior.....	c/o Jos. Tresch, Pacific and Sansome sts.....	10/19/05	32 31	54 69	87 00
Gaston, Eva B.....	3782 18th st.....	8/15/04	5 50	9 88	15 38
Gerlich, Johan J. G.....	271 East st.....	3/26/09	149 94	196 87	346 81
Giblin, Michael.....	Mission st.....	2/19/98	29 00	59 21	88 21
Gilbert, Robert.....	Ukiah.....	4/18/98	7 50	8 32	15 82
Gleason, Michael.....	International Hotel.....	5/12/08	9 13	16 28	25 41
Goldt, John.....	2001 Powell st.....	5/ 5/04	6 91	4 06	10 97
Graham, Virginia.....	St. Helena, Napa Co.....	11/ 9/08	1 76	10 34	12 10
Griffiths, John James.....	1534 Howard st.....	3/11/07	6 48	5 49	11 97
Grogan, Laura.....	San Francisco.....	9/14/01	5 20	33 37	38 57
Grusel, Hermann.....	Unknown.....	5/13/99	10 74	23 60	34 34
Haldorsen, Haldor J.....	Central Hotel, 3rd st.....	5/31/01	6 34	6 81	13 15
Halvorsen, Haldor (dead).....	Rockpile.....	1/19/03	80 00	139 31	219 31
Hambley, Mary D.....	38 Fair Oaks st.....	6/16/00	8 22	9 52	17 74
Hanemann, John.....	Discovery, B. C.....	6/18/06	20 50	110 18	130 68
Hansen, Albert.....	U. S. S. "McArthur".....	5/28/00	8 36	12 63	20 99
Hansen, Andrew.....	U. S. S. "McArthur".....	1/16/99	8 59	13 13	21 72
Hayden, John L., tr. for James L. Hayden.....	Presidio.....	4/30/07	1 80	31 01	32 81
Hayes, Mary E., tr. for Lolita G. Boardman.....	2009 Pine st.....	6/23/05	10 00	8 52	18 52
Heilmann, Adolf.....	202 Brannan st.....	2/27/06	15 00	15 66	30 66
Henseler, Arnold.....	Swiss Hotel.....	6/ 2/05	78 04	127 70	205 74
Hinrichs, H. Wilhelm.....	Howard and Main sts.....	7/19/97	16 12	29 94	46 06
Hoffman, Max.....	725 Fulton st.....	2/19/07	15 22	17 02	32 24
Hopen, Ove M.....	506½ 2nd st.....	3/11/05	105 30	174 76	280 06
Hoppe, Christian.....	Dixon.....	7/18/05	10 00	8 40	18 40
Hops, John.....	1001 Valencia st.....	7/ 6/06	13 98	14 45	28 43
Howard, Mary.....	1906 Mission st.....	9/22/06	5 56	4 69	10 25
Howe, Ada L.....	9-A Chattanooga st.....	1/ 2/01	6 46	4 02	10 48
Hunn, Emil.....	26 Turk st.....	7/28/05	280 00	453 29	733 29

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1930

The San Francisco Bank, at San Francisco—Continued

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Name	Address	Date	Amount	Interest	Total
Ingalls, Laura M., tr. for Marion Ingalls	1305 Broadway st., c/o Margaret S. Keefe	10/ 5/05	\$5 00	\$5 86	\$10 86
Johnson, Henry	Transient	10/18/00	40 00	57 83	97 83
Joller, Bernhart	Chicago Hotel	4/10/01	60 00	104 70	164 70
Jordan, Christine, tr. for Wilhelm J. H. Krouter	237 4th st.	6/ 9/08	10 00	6 98	16 98
Judge, Mary	1325 Ashby ave., Berkeley	7/ 9/08	10 84	8 19	19 03
Keefe, Thomas	Reno House	5/20/04	200 05	351 39	551 44
Kellermann, Albert	677½ Mission st.	3/11/05	200 71	341 42	542 13
Kelly, Catherine	408 McAllister st.	7/29/04	11 46	12 30	23 76
Kessler, Friedrich	321 Ellis st.	9/ 5/00	11 75	15 94	27 69
Kimme, William G.	252 Spear st.	7/ 1/98	80 98	141 01	221 99
Klose, Philip	32 Turk st.	2/23/97	6 65	8 19	14 84
Knibb, Henry, exec. of the last will and testament of John Teggart, (dead)	1022 Bush st.	11/27/03	45 00	73 91	118 91
Koons, Mary, tr. for Frank Coons	178 10th st., Oakland	8/ 7/05	5 00	5 97	10 97
Kramer, Johanne	613 Fulton st.	6/26/97	5 70	4 35	10 05
Kydd, David P.	213 Perry st.	7/ 6/08	44 30	53 98	98 28
Lauckau, Adolph	Transient	10/ 5/97	156 52	341 21	497 73
Lannes, Jean	Unknown	3/10/06	25 48	32 86	58 34
Larsen, Fred Christian	Adams House	3/18/03	16 13	33 96	50 09
Larsen, Hans	4th and Channel sts.	12/31/09	6 43	5 94	12 37
Larson, Ludwig	Towles, Placer Co.	3/ 4/99	6 82	9 09	15 91
Leale, Anne M.	720 O'Farrell st.	2/ 4/07	3 57	6 68	10 25
Ledy, Thomas	Reno House	8/ 4/98	56 49	107 59	164 08
Lee, Nicholas	447½ Natoma st.	2/ 5/98	5 23	4 80	10 03
Linderman, Janet E.	719 The Grand, Atlanta, Ga.	11/14/02	9 34	9 53	18 87
Louis, Frank	Fruitvale	1/ 4/05	100 00	160 30	260 30
Lucas, Jennie	1757 Mission st.	9/ 8/08	334 13	520 41	854 54
Luhns, Emma	2617 Central ave., Alameda	9/18/00	5 00	33 76	38 76
Lund, Johanna	701 Golden Gate ave.	6/30/97	6 25	12 47	18 72
McCusker, Mary	873 Mission st.	3/26/06	17 29	19 67	36 96
McKean, James E.	415 1st st.	3/ 8/07	10 43	9 90	20 33
McManus, Matthew or Bridget	Vallejo	8/ 1/04	11 67	12 39	24 06
Maguire, Elizabeth	1456 5th st.	8/ 1/07	8 24	6 02	14 26
Mahkovz, Louis	879 Jackson st.	3/31/05	24 87	54 34	79 21
Mahoney, Jennie J. Wade	626 Sacramento st.	12/ 4/00	8 26	39 06	47 32
Mandler, Katharina	1072 Howard st.	3/30/00	17 92	30 14	48 06
Manetara, Harry	128 3rd st.	3/31/00	5 35	11 20	16 55
Marquardt, George	Richmond	9/21/07	95 47	136 46	231 93
Marshalk, George H.	4th and Bryant sts.	10/19/01	7 41	10 37	17 78
Marti, Maria A. J.	79 Ship st.	11/ 3/09	25 52	62 79	88 31
Martin, Leza	2134 Mission st.	12/14/08	11 06	26 80	37 86
Marx, Elizabeth	1203 O'Farrell st.	10/29/09	10 32	7 56	17 88
Mattson, Leonard	204 East st.	2/ 6/05	12 51	12 93	25 44
Mersch, J. B.	1113½ Kearny st.	12/30/05	22 78	32 96	55 74
Meyers, Chas. J.	560 Howard st.	2/18/08	53 95	71 00	124 95
Mickel, Thomas	413 Powell st.	11/ 5/00	5 88	9 14	15 02
Miguelgorry, Dominic	Newman	11/ 7/01	14 05	43 55	57 60
Milani, Fioravante	917 Jackson st.	9/ 7/05	8 68	6 28	14 96
Miller, Lillian M.	Merced	4/ 4/98	10 00	14 31	24 31
Mohrmann, Annie G.	20 Pierce st.	7/ 5/99	5 34	5 67	11 01
Morrell, Mare	Unknown	10/13/05	7 86	12 78	20 64
Morton, Janet	280 San Jose ave.	9/ 8/09	14 75	12 92	27 67
Mortz, George	800 Montgomery st.	1/ 8/08	14 41	12 83	27 24
Muller, Charles	49 Steuart st.	9/10/95	53 88	113 47	167 35
Murphy, Mary	25 9th st.	4/ 9/98	5 19	13 70	18 89
Murphy, Nicholas R. (dead)	German Hotel, 656 Howard st.	8/22/00	12 43	26 41	38 84
Nelsen, George	106½ 14th st.	1/ 3/99	20 18	37 19	57 37
Neumann, Alfred, tr. for Arthur Neumann	502 Fulton st.	1/31/06	11 46	10 90	22 36
Neumayer, John	Sacramento	1/ 8/07	327 02	494 29	821 31
Nugent, Michael	825 Battery st.	8/ 7/05	15 59	19 01	34 60
Olsen, James	What Cheer House	7/15/05	9 68	7 90	17 58
Olson, Albert	228 Brannan st.	11/22/04	7 31	6 11	13 42
Otto, Amalia (dead)	1216 Bush st.	7/12/01	60 00	114 95	174 95
Paweska, Rudolph	160 Church st.	6/ 5/07	10 00	7 76	17 76
Perry, Italia M., tr. for Eleanor E. Perry	Los Banos	4/ 3/03	7 34	7 90	15 24
Peter, Jacob	Rodeo	10/31/05	6 52	8 31	14 83
Petersen, Christ (dead)	22 East st.	9/12/07	140 00	195 04	335 04
Peterson, George A.	800 Kearny st.	12/ 7/04	15 38	22 48	37 86
Peterson, Par August	Unknown	2/ 3/99	26 02	50 58	76 60
Pickersgill, John	36 Clay st.	10/ 3/00	236 04	471 14	707 18
Platshek, Mark J., tr. (dead)	400 Eddy st.	4/16/96	5 04	7 62	12 66
Platt, Louis	922 Battery st.	12/ 5/00	6 63	5 04	11 67

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

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The San Francisco Bank, at San Francisco—Continued

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Name	Address	Date	Amount	Interest	Total
Puhler, George	Unknown	6/11/07	\$100 00	\$140 44	\$240 44
Rampolla, Veronica	234 6th st.	1/24/06	965 65	1,556 06	2,521 71
Ramsdell, Frederick W.	Piedmont Springs	8/ 8/02	169 00	306 08	475 08
Rees, May	Livermore	9/20/05	3 09	7 83	10 92
Renahan, Mary	357 1st st.	4/ 9/07	5 00	8 16	13 16
Richards, Jacob O.	543-B Frederick st.	8/ 5/09	7 43	3 63	11 06
Roesch, Friedrich	8th and Brannan sts.	3/20/06	1,712 79	2,774 67	4,487 46
Rossi, Domenico P.	1400 Dupont st.	5/ 8/03	5 00	9 08	14 08
Rossiter, James	206 Francisco st.	5/11/05	15 96	18 59	34 55
Rule, Laura E.	413 Broderick st.	10/ 2/02	7 49	7 96	15 45
Sales, Jos.	907 Golden Gate ave.	9/13/05	15 05	16 76	31 81
Schlecht, Ferdinand	What Cheer House	3/26/06	123 24	187 79	311 03
Schmidt, Kathe	2712 Webster st.	6/ 1/09	13 95	26 72	40 67
Schmitt, Helene	823 Howard st.	3/29/06	100 00	149 95	249 95
Schoenenberger, Max A.	920 Fillmore st.	9/21/05	20 00	24 20	44 20
Schuker, Thomas	711 California st.	4/12/05	180 00	301 37	481 37
Schulz, Christian F.	764½ Folsom st.	6/30/03	130 00	236 24	366 24
Schwarz, Henrietta, tr. for Ellen Thurston	39 Pacific st.	11/ 9/03	5 00	6 20	11 20
Seekamp, Henry	235 2nd st.	12/27/98	85 00	154 03	239 03
Shannon, Maurice, gdn. of the person and estate of Samuel Shannon, an incompetent person	Unknown	6/ 8/04	21 06	31 17	52 23
Shea, Mamie J.	928 Dolores st.	5/ 1/97	8 02	11 33	19 35
Silva, Joaquin	West Berkeley	7/ 9/02	78 55	130 26	208 81
Silverman, Christie	Kodiak, Alaska	10/29/09	5 06	6 41	11 47
Sommers, Henry	54 Jackson st.	7/17/05	54 11	81 34	135 45
Spaulding, Andrew	429 Castro st.	4/ 3/03	5 38	9 36	14 74
Springer, Mary	200 Fair Oaks st.	2/11/03	10 00	12 12	22 12
Standford, Louise	Sausalito	6/23/04	5 00	27 76	32 76
Stearns, Edward H.	404 Call Bldg.	11/ 7/04	5 00	18 59	23 59
Stone, Louis S.	927 Market st.	8/26/03	5 00	5 28	10 28
Striby, Louise (dead)	1910 Union st.	12/18/06	30 68	40 39	71 07
Stuart, William A., exec. of the last will of Angeline Raveley, deceased	1104 Larkin st.	12/ 5/98	10 00	18 52	28 52
Stuck, Georgiana	c/o California College, East Oakland	1/20/00	8 29	9 34	17 63
Suhren, Geo. H.	Wallace, Calaveras Co.	11/22/06	7 83	14 63	22 46
Sullivan, Mary	2105½ Larkin st.	9/17/08	13 13	15 61	28 74
Suter, Jacob	Empire House	8/15/08	384 98	527 03	912 01
Svensson, John Edward	6 Howard st.	10/31/00	26 08	49 69	75 77
Swift, Patrick	Hayward	1/18/09	12 20	10 11	22 31
Taylor, Amelia M. J.	907 Bryant st.	12/ 5/00	45 87	76 25	122 12
Taylor, Laura M.	1368 Webster st., Oakland	2/ 2/00	20 05	58 59	78 64
Tent and Awning Makers Union No. 1	114 McAllister st.	1/11/06	55 21	84 36	139 57
Tepley, Jacob or Anna E. A.	Unknown	10/ 7/09	13 35	11 72	25 07
Tisdale, Lorrin G.	What Cheer House	5/28/01	15 39	21 40	36 79
Tucker, James M.	Jamestown	12/ 1/03	10 67	12 73	23 40
Turman, Friedrich	525 1st ave.	7/ 9/02	30 00	48 32	78 32
Tyler, John	66 Minna st.	11/14/03	10 15	13 45	23 60
Ulrich, Gustav	Coso House	2/23/06	61 49	90 48	151 97
Umbricht, Albert	428½ Hayes st.	4/30/04	31 94	67 66	99 60
Vielitz, Herman	912 Larkin st.	1/31/98	10 49	16 19	26 68
Vitonato, Joseph	c/o Great Western Mine, Lake Co.	9/ 3/97	6 19	5 85	12 04
Vorlaufer, Wilhelm	318 Jessie st.	7/ 6/04	7 80	5 92	13 72
Warbrick, John	303 3rd st.	11/ 6/05	10 00	8 54	18 54
Waterman, Emma L.	Calistoga	9/20/09	6 22	4 20	10 42
Wilkins, Joseph	933 Webster st.	1/ 2/09	8 19	3 93	12 12
Williams, Frank	418 Divisadero st.	8/30/02	10 86	12 48	23 34
Williams, James	62 Tehama st.	10/ 8/04	55 00	85 73	140 73
Williams, W. J. G. or Ada M.	3026 Clement st.	3/22/07	5 71	35 82	41 53
Wilson, John A.	335 Eddy st.	8/29/05	214 67	342 63	557 30
Winberg, Per	Olema, Marin Co.	6/26/06	9 39	10 30	19 69
Wittenberg, Hermann	45 3rd st.	3/ 9/97	101 20	247 65	348 85
Wittgen, Friedrich	Emeryville, Oakland	8/19/07	288 80	420 05	708 85
Wolff, William	1308 Steiner st.	8/ 4/97	6 02	4 39	10 41
Wulff, Joseph	Cor. Bush and Powell sts.	5/ 9/84	1 24	9 74	10 98
Zinges, William (dead)	3040 Fulton st.	5/15/08	8 12	9 31	17 43
Zucca, Ernesta	624½ Lombard st.	3/ 3/08	8 88	10 83	19 71
Zwank, Joseph	560 Natoma st.	1/ 9/06	200 00	306 28	506 28

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1930

The San Francisco Bank, at San Francisco—Continued

6

Name	Address	Date	Amount	Interest	Total
Ackerman, A. H., tr.	3419 Washington st.	2/24/03	\$10 97	\$1 56	\$12 53
Adler, Margarethe	2293 Geary st.	7/30/06	15 68	2 44	18 12
Binning, Charles, exec. of the last will and testament of Johann Binning, deceased	Bloomfield, Nev.	6/19/06	25 95	13 89	39 84
Cronin, Cornelius	40 West Park st.	3/30/07	17 50	13 14	30 64
Fisher, George	Benton	5/11/05	155 84	87 87	243 71
Frey, Frank X.	Fresno	10/ 5/04	1 41	7 82	9 23
Heyburn, John B.	Juneau, Alaska	10/ 7/05	14 11	2 97	17 08
Kyne, Patrick J.	Keswick	7/24/05	202 23	107 58	309 81
Local No. 12 Paloma, Western Federation of Miners	Paloma	6/21/04	66 91	49 15	116 06
McMullen, Rockwell	Ft. Bragg	3/26/09	9 54	1 93	11 47
Mietrasch, Richard	San Rafael	1/ 4/07	8 48	1 81	10 29
Myers, Valerie	Grand Hotel	2/17/08	138 15	65 28	203 43
Orford, Charles E.	22 Jefferson st., Berkeley	8/ 2/07	9 36	1 56	10 92
Vischer, Hubert	202 Crosley Bldg.	4/14/08	9 33	84	10 17
Wagner, William	c/o Bank of Hawaii, H. T.	11/ 1/04	11 86	10 20	22 06
West, Thomas	Fieiding	11/18/07	9 93	5 72	15 65
Winterhalter, Ferdinand	Randsburg	7/27/07	258 20	168 44	426 64
Woodruff, Louise V.	Unknown	5/21/04	10 71	4 31	15 02
Young, Robert N.	Millwood, Fresno Co.	1/21/05	11 23	1 57	12 80
			\$14,497 80	\$22,366 77	\$36,864 57

Wells Fargo Bank and Union Trust Co., at San Francisco

797

Wells Fargo Office					
Adams, E. L.	Unknown		\$133 36		\$133 36
Blackburn, John	Unknown		404 53		404 53
Breckenridge, John C.	Unknown		42 61		42 61
Charleston Relief Fund	Unknown		78 55		78 55
Coneta Mining Co.	223 Capp st.		47 07		47 07
Custer, John	Sheepranch		191 72		191 72
Douglass, Sholto	420 10th st.		39 91		39 91
Gardner, Thomas	Unknown		71 67		71 67
Gardner, H. Y. & Co.	Unknown		241 79		241 79
Hirst Gold Mining Co.	Unknown		40 70		40 70
Kennedy, M. S.	Unknown		42 75		42 75
Maxwell, Geo.	Unknown		155 72		155 72
Mutual Mining & Investment Co.	c/o R. D. McElroy, sec., Phelan Bldg.		463 10		463 10
National Manufacturing Co.	122 Market st.		59 22		59 22
Oliphant, John C.	Unknown		305 04		305 04
Pulliam, R. E. (dead)	Unknown		50 50		50 50
Reeves, Al	Unknown		27 80		27 80
Ware, John H.	307 Monadnock Bldg.		63 31		63 31
Williamson, H. (attached)	612 Clay st.		38 20		38 20
Union Trust Office—Savings Dept.					
Asvielle, Antonio	120 Connecticut st.	1/ 7/07	200 00	\$276 83	476 83
Batinish, Pete	207 Perry st.	6/ 6/06	8 43	5 46	13 89
Baumann, Eng.	Golden West Hotel	3/ 9/06	10 00	5 06	15 06
Bernard, S. J.	Unknown	8/11/06	47 94	96 96	144 90
Black, Frances	270 O'Farrell st.	11/26/04	90 23	136 86	227 09
Bornford, Lydia	General delivery	6/18/07	3 13	14 84	17 97
Bower, A. V.	Unknown	9/ 8/08	16 15	20 83	36 98
Canzio, Carlo	Costa Nava House, Pacific st.	8/13/01	269 20	504 05	773 25
Close, Mary	2873 Folsom st.	7/12/04	147 90	229 97	377 87
Crowley, T. J.	772 Haight st.	10/14/03	10 00	7 10	17 10
Dexner, John	952½ Howard st.	9/ 1/00	30 00	48 14	78 14
Dolan, Timothy or Mary Ann	777 Haight st.	5/26/06	9 71	4 99	14 70
Fairfield, Sadie F. or Marshall	257 Dorland st.	1/ 3/05	14 46	14 75	29 21
Goodwin, Cornelia H., gdn. Aliee H.	2004 Vallejo st.	1/28/07	15 00	11 90	26 90
Hamilton, Robert	Unknown	2/24/02	571 20	1,031 68	1,602 88
Hensley, A. H.	c/o Pacific Tel. & Tel.	1/22/07	7 00	3 35	10 35
Hertig, Adolph	401 E. 12th st., Oakland	12/ 6/98	10 00	11 05	21 05
Johnson, Anna E.	1591 Van Ness ave.	1/ 2/02	29 15	43 46	72 61
Latour, Felix	405 California st.	7/10/99	100 00	197 51	297 51
Littleton, T.	18th and Mississippi st.	8/13/04	520 78	854 63	1,375 41
Logan, Beulah C.	Chicago, Ill.	3/29/04	50 00	23 53	73 52
Manning, Mrs. J. E.	Chico	12/18/98	8 21	53 01	61 23
McNally, Catherine	2537 Van Ness ave.	9/21/08	10 00	6 26	16 26
Moss, Lucy	26 Frederick st.	2/23/08	51 57	22 48	74 05

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued

As of January 1, 1930

Wells Fargo Bank and Trust Co., at San Francisco—Continued

797

Name	Address	Date	Amount	Interest	Total
Union Trust Office—Savings Dept.					
—Continued					
Olsen, W.	c/o Sailors' Union	6/20/01	\$50 00	\$84 29	\$134 29
Rostede, H., tr. for Jos. E. K. G. I-lete.	General delivery	4/15/07	7 50	3 53	11 03
Sargent, E. H.	Detroit, Mich.	10/ 7/99	9 77	13 58	23 35
Saylor, B. F., Jr.	French Gulch	6/13/07	12 45	21 87	34 32
Shattuck, Emma W.	52 Carmelita st.	6/10/07	18 43	22 74	41 17
Slosson, Margarethe, tr. Albert E.	1896 Geary st.	2/13/07	7 47	4 18	11 65
Tape, Robert D.	Manila, Philippine Is.	5/17/99	10 00	10 52	20 52
					\$8,628 64

The Yokohama Specie Bank, Ltd., at San Francisco

10

T. Fujinaga		12/10/06			\$56 80
N. Fujiyama		5/22/07			20 26
H. Hirata		12/ 1/08			79 95
M. Kaku		5/ 4/08			199 31
H. Ogata		11/23/07			31 81
W. Sasaki		7/25/02			56 79
H. Toyama		7/29/09			16 16
					\$461 08

Santa Cruz Bank of Savings and Loan, at Santa Cruz

51

Delmont, Dominico	Santa Cruz	7/ 1/95	\$383 10	\$641 95	\$1,025 05
Weber, Wm.	Santa Cruz	4/27/06	50 00	75 55	125 55
			\$433 10	\$717 50	\$1,150 60

Pajaro Valley Savings Bank, at Watsonville

116

McDonald, Arthur	Watsonville	6/30/91	\$4 70	\$9 94	\$14 64
McDonald, Fred	Watsonville	6/30/91	4 75	9 74	14 49
			\$9 45	\$19 68	\$29 13

Trinity County Bank, at Weaverville

216

Wartous, estate of J. B.	Helena	1/19/08	\$17 92		\$17 92
Picheron, Frank	Junction City	11/ 9/01	315 45		315 45
			\$333 37		\$333 37

The Bank of Yolo, at Woodland

91

Cummins, A. P.	Woodland	5/28/07	\$14 74	None	\$14 74
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Yolo County Savings Bank, at Woodland

163

Greene, Hollingsworth (dead), heirs, by order of Sup. Court.....	Unknown.....	1909	\$25 00	\$30 34	\$55 34
Seltenheim, Herman (dead).....		1909	600 00	217 92	817 92
				\$625 00	\$248 26	$873 26

MISCELLANEOUS CHANGES IN BANKS.

July 1, 1929, to June 30, 1930

668. **American Trust Company, San Francisco.** Purchased business of "College National Bank of Berkeley" and consolidated the same with its First Berkeley Branch "668-00" at 2144 Shattuck Avenue, Berkeley, July 27, 1929. Voluntarily closed branches "668-T," located at 1563 Hyde Street, San Francisco, and "668-W," located at 863 Cole Street, San Francisco, October 31, 1929. Changed location of branch "668-K4" from 2001 Hopkins Street, Berkeley, to 1799 Solano Avenue, Berkeley, May 19, 1929. Changed location of branch "668-N" from 3300 to 3299 Mission Street, San Francisco, May 26, 1930.
787. **Arroyo Seco State Bank, Los Angeles.** Sold to the Bank of America of California, Los Angeles, November 30, 1929.
854. **The Azores Dairy Bank, Hynes, Los Angeles County.** Ordered closed by Superintendent of Banks Albert A. Rosenshine, December 16, 1929. Ordered into liquidation and M. M. Ewing appointed Special Deputy Superintendent of Banks in charge of liquidation, December 19, 1929.
859. **Bank of America of California, Los Angeles.** Purchased the Donohoe-Kelly Banking Company, San Francisco, July 3, 1929; purchased the trust business of "First National Bank in Berkeley," July 31, 1929. Voluntarily closed branch "859-N3," located corner of Citrus and Orange Streets, Redlands (business consolidated with branch at corner Orange and State Streets, Redlands), August 3, 1929. Purchased Bank of Norwalk, August 17, 1929. Sold branch "859-V2," located at 5328 Wilshire Boulevard, Los Angeles, and "859-D4," located at 2626 Mission Street, San Francisco, to Bank of Italy National Trust & Savings Association, September 7, 1929. Purchased Bank of Isleton, Isleton. Branches of Pacific National Bank of Los Angeles located at: Central Avenue and 47th Street; Melrose and Arden Street; Avalon Boulevard; First and Chicago Streets; Vermont Avenue and Beverly Boulevard; Broadway and 108th Street, Los Angeles, and Branch of Bank of Italy National Trust & Savings Association, located at 5123 West Adams Street, Los Angeles. This branch was consolidated with "859-V2," located at 5133 West Adams Street, Los Angeles, September 7, 1929. Voluntarily closed branches: "859-R," Big Pine, Inyo County; "859-Q1," Independence, Inyo County, September 14, 1929. Purchased "Citizens State Savings Bank" and "First National Bank of Gardena," October 5, 1929; changed location of branch "859-F4" from 1009 to 939 Grant Avenue, San Francisco, October 10, 1929. Purchased "Florence National Bank," "Graham National Bank" and "Monterey Park Commercial and Savings Bank," November 9, 1929; purchased "Arroyo Seco State Bank," Los Angeles, and "The National Bank of Hermosa Beach," November 30, 1929. Sold branches "859-B5," located at 5th and Market Streets, San Diego; "859-D5," located at 3007 University Avenue, San Diego, and "859-I-5," located at 350 Pine Avenue, Long Beach, to Bank of Italy National Trust & Savings Association, December 7, 1929. Purchased "First Savings Bank of Healdsburg," "First National Bank of Healdsburg," "Commercial and Savings Bank of Sutter County," and "First National Bank of Anaheim," December 7, 1929. Purchased the commercial and savings department of the following branches of The Oakland Bank, Oakland: "46-D," 5556 College Avenue; "46-F," 5501 Grove Street; "46-G," 4450 E. 14th Street; "46-H," 3001 38th Avenue; "46-J," 3301 Foothill Boulevard; "46-K," 5285 Foothill Boulevard, "46-L," N. W. Seminary Avenue and Walnut Streets; "46-N," 3500 Park Boulevard, December 21, 1929. Voluntarily closed branch "859-Q," located at 3177 College Avenue, Berkeley (business merged into branch "859-H6," at 5556 College Avenue, Oakland), January 18, 1930. Purchased "Broadway Commercial and Savings Bank," Burlingame, February 28, 1930. Purchased business and assets of "West Sixth Rampart Branch" of Bank of Italy National Trust & Savings Association located at 2628 West 6th Street, Los Angeles, and merged it into and with "859-G-2" located at 2727 West 7th Street, Los Angeles, on February 28, 1930. Sold business and assets of branch "859-X-1" located at 1101 South Main Street, and "859-K-5" located at 2405 West 48th Street, Los Angeles, to the Bank of Italy National Trust & Savings Association, March 1, 1930. Agreement of purchase and sale between "Pacific National Bank," Los Angeles, and "Bank of America of California," whereby Bank of America of California purchased trust department, November 25, 1929, approved and filed March 10, 1930. Sold business of branch "859-Y-4," located at 135 W. 6th Street, San Pedro, to Bank of Italy National Trust & Savings Association, San Francisco, March 15, 1930. Changed location of branch "859-Y4" from 135 West 6th Street, San Pedro, to 808 South Pacific Avenue, San Pedro, March 15, 1930. Changed location of branch office "859-E-3" from 740 to 1102 Broadway, Oakland, April 12, 1930.
648. **Bank of Isleton.** Sold to Bank of America of California, Los Angeles, September 7, 1929.
375. **Bank of Norwalk, Norwalk.** Sold to Bank of America of California, Los Angeles, August 17, 1929.
699. **Bank of Zelzah, Zelzah, Los Angeles.** Changed name to "San Fernando Valley Bank," December 9, 1929.
809. **Beverly Hills Savings Bank, Beverly Hills.** Nationalized to "The Beverly Hills National Bank and Trust Co.," July 2, 1929.
846. **Broadway Commercial and Savings Bank, Burlingame.** Sold to Bank of America of California, Los Angeles, February 28, 1930.
666. **California Bank, Los Angeles,** changed location of branch "666-NN" from 3900 to 3705 Sunset Boulevard, Los Angeles, September 14, 1929. Purchased the California National Bank of Beverly Hills, November 2, 1929; changed location of branch "666-P" from 7526-28 to 7550 Sunset Boulevard, Los Angeles, California, March 22, 1930; changed location of branch office "666-PP" from Mission Drive and Santa Anita, San Gabriel, to 641 Las Tunas Drive, San Gabriel, May 17, 1930; voluntarily closed branch "666-QQ" and transferred business to "666-PP" at 641 Las Tunas Drive, San Gabriel, May 17, 1930; changed location of branch office "666-M" from 5460 to 5620 Hollywood Boulevard, Los Angeles, June 30, 1930.
422. **Citizens Bank of Arlington, Arlington.** Added a savings department March 24, 1930.
569. **Citizens State Savings Bank, Gardena.** Sold to Bank of America of California, Los Angeles, October 5, 1929.
553. **Commercial and Savings Bank of Sutter County, Yuba City.** Sold to Bank of America of California, Los Angeles, December 7, 1929.
7. **The Donohoe-Kelly Banking Company, San Francisco.** Sold to the Bank of America of California, Los Angeles, July 3, 1929.
771. **Eagle Rock State Bank, Eagle Rock, Los Angeles.** Sold to the Bank of Italy National Trust & Savings Association, October 20, 1929.

MISCELLANEOUS CHANGES IN BANKS—Continued

566. **First Bank of Jamestown.** Sold to "Motherlode National Bank of Sonora," July 24, 1929.
810. **First Exchange State Bank, Lawndale.** Purchased Hawthorne State Bank, Hawthorne, July 22, 1929. Changed location of the head office from Lawndale to Inglewood, Los Angeles County, May 10, 1930.
551. **The First Savings Bank of Healdsburg.** Sold to Bank of America of California, Los Angeles, December 7, 1929.
714. **Hawthorne State Bank, Hawthorne.** Sold to "First Exchange State Bank," Lawndale, July 22, 1929.
724. **Los Angeles Trust and Safe Deposit Co.** Changed place of business from 238 Van Nuys Bldg., Los Angeles, to 1001 Pacific Southwest Bank Bldg., Los Angeles, July 8, 1929.
814. **Metropolitan Trust Company of California, Los Angeles.** Voluntarily closed branch office "814-A," located at 532-34 West 6th Street, Los Angeles, May 5, 1930.
781. **Monterey Park Commercial and Savings Bank.** Sold to the Bank of America of California, Los Angeles, November 9, 1929.
46. **The Oakland Bank, Oakland.** Sold 74th Avenue branch, "46-M," located at 7335 Foothill Boulevard, Oakland, to Bank of Italy National Trust & Savings Association of San Francisco, October 19, 1929. Purchased the Hopkins and 38th Avenue Oakland Branch of Bank of Italy National Trust and Savings Association, San Francisco, located at 3001 38th Avenue, Oakland, October 19, 1929. Sold commercial and savings business head office and branches "46-A," located at 1240 7th Street, Oakland; "46-C," located at 1254 23rd Avenue, Oakland, and "46-I," located at 3336 East 14th Street, Oakland, to Bank of Italy National Trust & Savings Association, San Francisco, December 21, 1929. Sold commercial and savings business of branches "46-D," located at 5556 College Avenue, Oakland; "46-F," located at 5501 Grove Street; "46-G," located at 4450 East 14th Street; "46-H," located at 3001 38th Avenue; "46-J," located at 3301 Foothill Boulevard; "46-K," located at 5285 Foothill Boulevard; "46-L," located at N. W. Cor. Seminary Avenue and Walnut Street, and "46-N," located at 3500 Park Boulevard, to Bank of America of California, December 21, 1929.
830. **Pan American Bank of California, Los Angeles.** Closed by order of Superintendent of Banks Will C. Wood, July 11, 1929. Ordered into liquidation and M. M. Ewing appointed Special Deputy Superintendent of Banks in charge of liquidation, July 17, 1930.
406. **People's State Bank, Turlock.** Sold business and assets of the commercial department to First National Bank in Turlock, January 29, 1930.
276. **Plumas County Bank, Quincy.** Agreement of purchase and sale between Plumas County Bank "1903" and Plumas County Bank "1930" approved and filed March 31, 1930.
164. **Sacramento Valley Bank, Biggs.** Voluntary liquidation completed. All depositors paid in full and unclaimed deposits turned over to the State Treasurer, July 15, 1929.
286. **San Mateo County Savings Bank, Redwood City.** Changed name to "San Mateo County Bank," December 7, 1929. Added a commercial department June 28, 1930.
494. **Sebastopol Savings Bank.** Agreement of purchase and sale between Sebastopol Savings Bank "1909" and Sebastopol Savings Bank "1930" approved and filed June 5, 1930.

NEW BANKS AUTHORIZED

July 1, 1929, to June 30, 1930

No.	Name	Location	Incorporated	Licensed and opened
863	Burbank State Bank	Burbank	6/20/29	7/20/29
864	"Citizens State Bank of Santa Paula"	Santa Paula	10/14/29	10/19/29
276	Plumas County Bank "1930"	Quincy	3/26/30	4/ 1/30
494	Sebastopol Savings Bank "1930"	Sebastopol	5/ 5/30	6/ 5/30
865	Citizens Bank of Roseville	Roseville	4/25/30	6/16/30

BRANCH OFFICES AUTHORIZED

July 1, 1929, to June 30, 1930

No.	Name	Location of main office	Location of branch office	Licensed and opened
859M5	Bank of America of California.....	Los Angeles.....	68 Sutter st., San Francisco.....	7/ 5/29
666G3	California Bank.....	Los Angeles.....	3955 W. 6th st., Los Angeles.....	7/ 6/29
810B	First Exchange State Bank.....	Lawndale.....	Hawthorne, Los Angeles Co.....	7/10/29
859N5	Bank of America of California.....	Los Angeles.....	NW. cor. Hopkins st. and Fruitvale ave., Oakland.....	7/13/29
859-O-5	Bank of America of California.....	Los Angeles.....	Norwalk, Los Angeles Co.....	8/19/29
859P5	Bank of America of California.....	Los Angeles.....	Central ave. and 47th st., Los Angeles.....	9/10/29
859Q5	Bank of America of California.....	Los Angeles.....	First and Chicago sts., Los Angeles.....	9/10/29
859R5	Bank of America of California.....	Los Angeles.....	Melrose ave. and Arden st., Los Angeles.....	9/10/29
859S5	Bank of America of California.....	Los Angeles.....	Vermont ave. and Beverly blvd., Los Angeles.....	9/10/29
859T5	Bank of America of California.....	Los Angeles.....	Avalon blvd. and Slauson ave., Los Angeles.....	9/10/29
859U5	Bank of America of California.....	Los Angeles.....	Broadway and 108th st., Los Angeles.....	9/10/29
859V5	Bank of America of California.....	Los Angeles.....	Isleton, Sacramento Co.....	9/10/29
767A	Republic Bank.....	West Hollywood.....	NW. cor. Sunset blvd. and Clark st., West Hollywood.....	10/ 5/29
859W5	Bank of America of California.....	Los Angeles.....	Gardena, Los Angeles Co.....	10/ 7/29
666H3	California Bank.....	Los Angeles.....	1345 Wilshire blvd., Beverly Hills.....	11/ 4/29
859X5	Bank of America of California.....	Los Angeles.....	1796 East Manchester ave., Gramham.....	11/12/29
859Y5	Bank of America of California.....	Los Angeles.....	Cor. Garfield and Garvey ayes., Monterey Park.....	11/12/29
859Z5	Bank of America of California.....	Los Angeles.....	Palm Springs, Riverside Co.....	11/25/29
859A6	Bank of America of California.....	Los Angeles.....	Hermosa Beach, Los Angeles Co.....	12/ 2/29
859B6	Bank of America of California.....	Los Angeles.....	101 Annandale blvd., Los Angeles.....	12/ 2/29
859C6	Bank of America of California.....	Los Angeles.....	Anaheim, Orange Co.....	12/ 9/29
859D6	Bank of America of California.....	Los Angeles.....	Healdsburg, Sonoma Co.....	12/ 9/29
859E6	Bank of America of California.....	Los Angeles.....	Yuba City.....	12/ 9/29
859F6	Bank of America of California.....	Los Angeles.....	1801 Florence ave., Florence.....	11/12/29
859G6	Bank of America of California.....	Los Angeles.....	3001 38th ave., Oakland.....	12/23/29
859H6	Bank of America of California.....	Los Angeles.....	5556 College ave., Oakland.....	12/23/29
859-I-6	Bank of America of California.....	Los Angeles.....	5285 Foothill blvd., Oakland.....	12/23/29
859-J6	Bank of America of California.....	Los Angeles.....	5501 Grove st., Oakland.....	12/23/29
859K6	Bank of America of California.....	Los Angeles.....	4450 E. 14th st., Oakland.....	12/23/29
859L6	Bank of America of California.....	Los Angeles.....	3500 Park blvd., Oakland.....	12/23/29
859M6	Bank of America of California.....	Los Angeles.....	2607 Seminary ave., Oakland.....	12/23/29
859N6	Bank of America of California.....	Los Angeles.....	3301 Foothill blvd., Oakland.....	12/23/29
666-I-3	California Bank.....	Los Angeles.....	2901 N. Main st., Los Angeles.....	1/ 4/30
828A	Bank of Inglewood.....	Inglewood.....	6425 Angeles Mesa dr. (Hyde Park), Los Angeles.....	2/28/30
859-O-6	Bank of America of California.....	Los Angeles.....	1400 Broadway, Burlingame.....	3/ 1/30
637C	Monterey County Trust & Savings Bank.....	Salinas.....	Castroville.....	3/ 3/30
859P6	Bank of America of California.....	Los Angeles.....	Calexico.....	3/ 8/30
276A	Plumas County Bank "1930".....	Quincy.....	Portola.....	4/ 1/30
637D	Monterey County Trust & Savings Bank.....	Salinas.....	Carmel.....	4/26/30
810C	First Exchange State Bank.....	Inglewood.....	Lawndale.....	5/10/30

NATIONAL BANKS AUTHORIZED TO DO A TRUST BUSINESS

July 1, 1929, to June 30, 1930

Name	Location	Date Qualified
Beverly Hills National Bank and Trust Company.....	Beverly Hills.....	7/15/29
Whittier National Bank, The.....	Whittier.....	10/ 9/29
Security National Bank of Pasadena, The.....	Pasadena.....	10/29/29
First National Bank of Beverly Hills, The.....	Beverly Hills.....	10/29/29
Union National Bank of Ventura.....	Ventura.....	6/ 2/30

BANKS PLACED IN LIQUIDATION FROM
JANUARY 1, 1927, TO JUNE 30, 1930

1. Inyo County Bank, Bishop--Closed August 4, 1927
 2. Farmers & Merchants Bank of Im-
perial -----Closed October 10, 1927
 3. Bank of Cottonwood-----Closed April 15, 1929
 4. Pan American Bank of California,
Los Angeles-----Closed July 11, 1929
 5. Azores Dairy Bank, Hynes---Closed Dec. 14, 1929
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STATEMENT OF THE CONDITION OF THE INYO COUNTY BANK, IN LIQUIDATION AS OF JUNE 30, 1930 (CLOSED AUGUST 4, 1927—PLACED IN LIQUIDATION
AUGUST 19, 1927)

Commercial Department:		RESOURCES		LIABILITIES	
Cash:					
On hand, as of August 4, 1927.....	\$88,928 99			Bills payable (money borrowed), as of August 4, 1927.....	\$86,500 00
Collected during liquidation.....		\$318,483 20	\$407,412 19	Claims proved; secured and paid	\$86,500 00
Disbursements:				Deposits due to banks, as of August 4, 1927.....	\$277 28
Preferred claims.....	\$11,291 47			Claims provided for dividends.....	\$277 28
Secured claims.....	136,500 00			Deposits, including certificates, due to individuals, as of August 4, 1927.....	\$1,029,835 46
Dividends.....	129,044 33			Claims proved.....	\$912,776 41
For protection of assets.....	15,284 15			For dividends.....	5,088 41
Legal expenses.....	31,366 02			Preferred and paid.....	81,729 79
Special deputy superintendent's salary.....	21,479 17			Offset.....	519 12
All other expenses.....	28,898 97			Claims compromised.....	
			\$373,864 11	Balance not proved.....	
			\$33,548 08	Certified checks, cashiers checks, letters of credit and drafts, as of August 4, 1927.....	\$326,718 74
Balance.....				Claims proved.....	
All loans except loans on real estate, as of August 4, 1927.....	\$542,762 34			For dividends.....	\$290,444 52
Collected.....		\$159,942 59		Preferred and paid.....	5,834 04
Offset.....		81,589 96		Offset.....	11,659 88
Loss.....		20,711 77		Balance not proved.....	
Balance (book value).....	\$218,516 19		\$280,518 02	State, county and municipal deposits, as of August 4, 1927.....	\$50,000 00
Loans on real estate, as of August 4, 1927.....		\$18,329 11		Sold by pledgee and proceeds applied.....	
Collected.....		3,987 70		Additional liabilities not shown by books of the bank.....	\$92,255 27
Offset.....				Claims proved.....	
Balance (book value).....	\$40,558 75		\$196,199 38	For dividends.....	\$89,292 00
Overdrafts, as of August 4, 1927.....		\$3,654 60		Preferred and paid.....	369 02
Collected.....		3,494 04		Offset.....	2,500 00
Offset.....				Balance—trustee for owners.....	\$94 25
Balance (book value).....	\$55,400 00		\$33,410 11		
Bonds and other securities, as of August 4, 1927.....		\$55,000 00		Liabilities remaining unproved, as of June 30, 1930.....	\$49,196 28
Collected.....			\$400 00		
Balance (book value).....					
Bank premises, furniture and fixtures, safe deposit vaults, as of August 4, 1927.....	\$30,806 95		\$18,357 20		
Collected.....		\$12,449 75			
Balance (book value).....					
Other real estate owned, as of August 4, 1927.....	\$13,340 40		\$3,662 39		
Collected.....		\$3,662 39			
Offset.....		1,002 50			
Balance (book value).....			\$8,675 51		

RECAPITULATION

Liabilities shown by books of bank, as of August 4, 1927.....	\$1,493,331 43
Additional liabilities not shown by books of bank.....	92,255 27
Total.....	\$1,585,586 75
Less:	
Claims proved for dividends.....	\$1,292,790 21
Claims proved; preferred and paid.....	11,291 47
Claims proved; secured and paid.....	136,500 00
Claims proved and offset.....	95,289 67
Claims not proved.....	49,102 03
Claims compromised.....	519 12
Trustee for owners.....	94 25
Total.....	\$1,585,586 75
Liabilities remaining:	
Proved.....	\$1,163,745 88
Not proved.....	49,102 03
Trustee for owners.....	94 25
Total.....	\$1,212,942 16

DIVIDENDS DECLARED AND PAID

Dividend No. 1, of 5 per cent, paid June 1, 1928.....	\$64,530 78
Dividend No. 2, of 5 per cent, paid June 28, 1928.....	64,513 55
Total, to date, 10 per cent.....	\$129,044 33

Due from banks, exchange, checks, drafts, etc., as of August 4, 1927.....	\$10,913 61
Collected.....	\$997 71
Cash items, as of August 4, 1927.....	3,292 61
Offset.....	\$25 00
Balance (book value).....	
Assets received or acquired after closing:	
Interest.....	\$20,692 55
Stockholders liability.....	8,056 00
Premium on bonds.....	1,978 10
Notes charged off prior to closing.....	150 00
Drafts afloat and charged back.....	1,643 11
Remittances in transit.....	3,406 71
Correspondent banks—items returned.....	17,437 77
Cash items.....	1,077 57
Expenditures for protection of assets.....	15,284 15
Sundry.....	1,014 49
Total.....	\$70,740 45
Collected.....	\$53,533 44
Offset interest.....	845 29
Offset cash items.....	1,077 57
Balance (book value).....	15,284 15
Net resources (book value) remaining, as of June 30, 1930.....	\$586,417 45

RECAPITULATION

Resources (book value), as of August 4, 1927.....	\$1,005,542 55
Additional assets (acquired during liquidation).....	70,740 45
Total.....	\$1,076,283 00
Less:	
Offsets.....	\$95,289 67
Losses.....	20,711 77
Disbursements.....	373,864 11
Balance of resources remaining:	
Cash.....	\$33,548 08
Book value of other assets.....	552,869 37
Excess book value of liabilities over resources.....	\$586,417 45
Balance.....	\$1,212,942 16

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STATEMENT OF THE CONDITION OF THE FARMERS AND MERCHANTS BANK OF IMPERIAL, IN LIQUIDATION AS OF JUNE 30, 1930
(CLOSED OCTOBER 10, 1927—PLACED IN LIQUIDATION OCTOBER 17, 1927)

Commercial Department:		RESOURCES		LIABILITIES	
Cash on hand, as of October 10, 1927.....	\$15,320 18			Individual deposits, as of October 10, 1927.....	\$157,734 54
Collected during liquidation.....		\$57,090 33	\$72,410 51	Claims proved for dividends.....	\$145,833 87
Disbursements:				Balance not proved.....	
Preferred claims.....	\$491 67			Certified checks, cashiers' checks, etc., as of	
Dividends.....	15,059 87			October 10, 1927.....	\$8,391 05
Assets acquired by purchase.....	282 83			Claims proved for dividends.....	\$7,338 49
Interest, taxes, etc.....	1,173 37			Claims proved; preferred and paid.....	140 00
Salary—special deputy.....	10,738 85			Claims proved and offset.....	530 77
Legal expenses.....	12,047 60			Balance not proved.....	
All other expenses.....	11,763 44			Postal savings deposits, as of October 10, 1927.....	\$351 67
		51,557 63		Claims preferred and paid.....	
Balance.....				Additional liabilities not shown by books.....	\$1,970 77
All loans except loans on real estate, as of Octo- ber 10, 1927.....	\$69,243 70	\$20,852 88		Claims proved for dividends.....	\$1,970 77
Collected.....				Liabilities remaining unproved, as of June	
Offset.....				30, 1930.....	\$3,588 18
Loss.....					
Balance (book value).....			\$11,637 70		
Loans on real estate, as of October 10, 1927.....	\$36,695 85				
Collected.....					
Offset.....					
Loss.....					
Balance (book value).....			\$8,606 58		
Overdrafts, as of October 10, 1927.....	\$145 51				
Bonds and other securities, as of October 10, 1927.....	\$51,205 60				
Collected.....					
Offset.....					
Balance (book value).....			\$50,956 60		
Bank premises, furniture and fixtures, as of Octo- ber 10, 1927.....	\$7,000 00				
Collected.....					
Balance (book value).....			\$6,925 00		
Other real estate owned, as of October 10, 1927.....	\$10,482 47				
Collected.....					
Loss.....					
Due from banks, as of October 10, 1927.....	\$279 81				
Collected.....					
Offset.....					
Loss.....					

STATEMENT OF THE CONDITION OF THE FARMERS AND MERCHANTS BANK OF IMPERIAL, IN LIQUIDATION AS OF JUNE 30, 1930
(CLOSED OCTOBER 10, 1927—PLACED IN LIQUIDATION OCTOBER 17, 1927)—Continued

Commercial Department—Continued:		RECAPITULATION OF LIABILITIES	
RESOURCES—Continued		Liabilities shown by books, as of October 10, 1927.	
Assets acquired during liquidation or received after closing:		Additional liabilities not shown by books.	
Interest.....	\$4,874 97	Total.....	\$168,448 03
Collected.....	\$4,756 92	Claims proved for dividends.....	\$155 143 13
Offset.....	118 05	Claims proved: preferred and paid.....	491 67
Stockholders assessment.....	\$3,154 58	Claims proved and offset.....	9,225 05
Defalcation recovery.....	3,100 00	Claims not proved.....	3,588 18
Cash credits.....	150 00		
Miscellaneous receipts.....	7,258 92		
		Less:	
Collected.....	\$13,663 50	Claims preferred and paid.....	\$491 67
Sundry recoveries.....	\$819 84	Claims offset.....	9,255 05
Offset.....		Claims, dividends paid.....	15,059 87
Safe deposit rental.....	\$106 79	Liabilities remaining:	
Collected.....	\$102 83	Proved.....	\$140,083 26
Offset.....	3 96	Not proved.....	3,588 18
Net balance of resources, as of June 30, 1930.....	\$98,978 76		
		DIVIDENDS DECLARED AND PAID	
		Dividend No. 1, of 15 per cent, paid May 1, 1928.....	\$15,059 87
		Not paid.....	8,632 59
		Total to date.....	\$23,692 46
RECAPITULATION OF RESOURCES			
Resources (book value) as of October 10, 1927.....	\$190,373 12		
Additional assets acquired.....	19,465 10		
Total.....	\$209,838 22		
Less:			
Offsets.....	\$9,225 05		
Losses.....	50,076 78		
Disbursements.....	51,557 63		
Balance of resources remaining.....	\$98,978 76		
Cash.....	\$20,852 88		
Other resources (book value).....	78,125 88		
Excess book value of liabilities over resources, as of June 30, 1930.....	44,692 68		
Balance.....	\$143,671 44		

Savings Department:

RESOURCES

Cash on hand, as of October 10, 1927	\$1,167 32	
Collected during liquidation		\$5,335 80
Disbursements:		
Dividends	\$4,880 57	
Other expense	15	
Balance		4,880 72
Loans on real estate, as of October 10, 1927	\$10,650 00	\$1,622 40
Collected		
Loss		\$586 07
Balance (book value)		8,711 02
Bonds and warrants, as of October 10, 1927	\$209 34	\$1,352 91
Collected		
Bank premises, furniture and fixtures, as of October 10, 1927	\$400 00	\$400 00
Balance		
Other real estate owned, as of October 10, 1927	\$12,872 71	
Collected		
Loss		\$3,009 23
Due from banks, as of October 10, 1927		9,863 48
Collected	\$1,285 64	
Additional assets acquired during liquidation	\$245 52	\$1,285 64
Collected		
Net resources (book value), as of June 30, 1930		\$245 52
		\$3,375 31

RECAPITULATION OF RESOURCES

Resources, book value, as of October 10, 1927	\$26,585 01
Additional resources acquired during liquidation	245 52
Total	\$26,830 53
Less:	
Losses	\$18,574 50
Disbursements	4,880 72
	23,455 22
Balance of resources remaining	\$3,375 31
Cash	\$1,622 40
Book value of other assets	1,752 91
Excess book value of liabilities over resources	3,375 31
	7,616 02
Balance	\$10,991 33

Savings Department:

LIABILITIES

Deposits due to individuals, as of October 10, 1927	\$15,871 90	
Claims proved for dividends		\$12,201 52
Balance not proved		
		\$3,670 38
Liabilities shown by books, as of October 10, 1927		\$15,871 90
Claims proved for dividends		\$12,201 52
Claims not proved		3,670 38
Less dividends paid		
Balance		\$10,991 33
Liabilities remaining:		
Proved	\$7,320 95	
Not proved	3,670 38	
		10,991 33
DIVIDENDS DECLARED AND PAID		
Dividend No. 1, of 15 per cent, paid May 1, 1928		\$1,830 21
Dividend No. 2, of 25 per cent, paid July 1, 1930		3,050 36
Total, 40 per cent, to date		\$4,880 57

RECAPITULATION

RECAPITULATION OF RESOURCES		
Resources (book value), as of April 15, 1929		\$79,246 80
Assets received or acquired after closing		4,638 83
Total		\$83,885 63
Less:		
Offsets	\$4,679 41	
Disbursements	38,210 88	
Balance of resources remaining:		42,890 29
Cash		
Book value other assets	32,998 15	\$40,995 34
Savings Department:		
Cash on hand, as of April 15, 1929	\$1,629 90	
Collected during liquidation		\$28,822 70
Disbursements:		
Dividends	\$27,656 28	
Assets purchased	701 74	
Balance		28,358 02
Loans on real estate, as of April 15, 1929	\$51,848 34	\$464 68
Collected		
Offset	\$22,715 76	
Loss	96 45	
Balance (book value)	8,270 01	\$20,766 12
Other real estate owned, as of April 15, 1929	\$9,128 26	
Balance		\$9,128 26
Due from banks, as of April 15, 1929	\$3,348 17	
Collected		\$3,348 17
Assets received or acquired after closing:		
By purchase	\$701 74	
Interest	1,128 87	
Collected		\$1,128 87
Net resources, as of June 30, 1930		\$701 74
		\$31,060 80
RECAPITULATION OF RESOURCES		
Resources (book value), as of April 15, 1929		\$65,954 67
Assets received or acquired after closing		1,830 61
Total		\$67,785 28
Less:		
Offsets	\$96 45	
Losses	8,270 01	
Disbursements	28,358 02	
Balance of resources remaining:		36,724 48
Cash		
Book value of other assets	\$464 68	
	30,596 12	\$31,060 80

LIABILITIES		
Deposits due to individuals, as of April 15, 1929	\$55,572 27	
Claims proved for dividends		\$55,391 31
Claims proved and offset		96 45
Balance unproved		\$54 51
RECAPITULATION OF LIABILITIES		
Liabilities shown by books, as of April 15, 1929		\$55,572 27
Claims proved for dividends		\$55,391 31
Claims proved and offset		96 45
Unproved		84 51
Less:		
Claims offset	\$96 45	
Dividends paid	27,656 28	
Liabilities remaining:		27,752 73
Proved	\$27,735 03	
Unproved	84 51	
Excess book value of resources over liabilities		\$27,819 54
Balance		3,241 26
		\$31,060 80
DIVIDENDS DECLARED AND PAID		
Dividend No. 1, of 25 per cent, paid August 24, 1929		\$13,808 59
Dividend No. 2, of 25 per cent, paid February 7, 1930		13,847 69
Total, 50 per cent, to date		\$27,656 28

STATEMENT OF THE CONDITION OF THE PAN AMERICAN BANK OF CALIFORNIA, IN LIQUIDATION AS OF JUNE 30, 1930
(CLOSED JULY 11, 1929—PLACED IN LIQUIDATION JULY 17, 1929)

Commercial Department:		RESOURCES		LIABILITIES	
Cash on hand, as of July 11, 1929	\$16,656 42			Deposits due to banks, as of July 11, 1929	\$28,227 27
Collected during liquidation	\$1,170,927 56	\$1,187,583 98		Claims proved for dividends	\$15,428 39
Disbursements:				Claims proved and offset	12,797 88
Preferred claims	\$2,531 25			Deposits due to individuals, as of July 11, 1929	\$1,157,339 09
Dividends	510,480 75			Claims proved for dividends	\$876,342 62
Asset protection account	32,826 87			Claims proved and offset	279,473 80
Salary of special deputy	8,625 00			Balance unproved	
Legal expense	18,688 85			Certified checks, cashiers checks, letters of credit, acceptances and drafts outstanding, as of July 11, 1929	\$141,001 54
Other expense	28,908 20			Claims proved for dividends	\$119,531 80
Special collections returned	755 83			Claims proved and offset	2,531 25
Sundry disbursements	448 04			Letters of credit and acceptances cancelled	15,251 09
				Balance unproved	3,052 36
				All other liabilities, as of July 11, 1929	\$833 50
Balance of cash on hand or in banks				Claims proved for dividends	\$758 07
Loans and discounts, as of July 11, 1929	\$1,659,633 64			Liabilities not shown by books or acquired after closing:	
Collected	\$794,602 43			Miscellaneous claims filed	\$92,145 94
Offset	264,699 66			Claims proved for dividends	\$9,817 40
Transferred to cash items	3 61			Claims filed, rejected and outlawed	82,328 54
Collection charges deducted	38 38			Sundry claims	\$2,233 95
Balance (book value)				Overdrafts	1,112 73
Overdrafts, as of July 11, 1929	\$6,163 81			Suspense liabilities	10 81
Collected	\$4,875 31			Special collections	2,707 02
Offset	1,154 93			Other claims	95 82
Bonds and other securities, as of July 11, 1929	\$37,486 00			Claims proved for dividends	\$6,160 33
Collected	\$28,171 47			Claims unproved	\$3,925 57
Offset	1,985 74			Liabilities remaining unproved, as of June 30, 1930	\$2,234 76
Balance (book value)					\$4,467 90
Furniture and fixtures, as of July 11, 1929	\$83,874 71				
Balance (book value)					
Due from banks, as of July 11, 1929	\$212,910 84				
Collected	\$156,533 35				
Offset	32,739 91				
Returned items charged back	23,617 07				
Lost in transit and collection charges deducted	20 51				
Cash collections, as of July 11, 1929	\$97,349 79				
Collected	\$80,420 75				
Offset	11,918 30				
Transferred to cash items	20 41				
Collection charged deducted	1 83				
Cash items, as of July 11, 1929	\$476 45				
Collected	\$424 99				
Balance (book value)					
Letters of credit (customers liability), as of July 11, 1929	\$2,756 39				
Collected	\$647 97				
Cancelled	2,108 42				
Acceptances, as of July 11, 1929	\$295 97				
Collected	\$295 97				
Other resources, as of July 11, 1929	\$8,907 21				
Balance (book value)					

Assets received or acquired during liquidation:

Special collections.....	\$3,462 85
Drafts afloat and charged back	20,499 68
Due from banks, credits after closing.....	17,557 31
Cash items—including transfers from other assets.....	2,806 40
Additional overdrafts.....	982 74
Rent received.....	3,100 00
Sundry recoveries, including miscellaneous collection charges.....	1,310 81
Total.....	\$49,719 79

Collected.....	\$45,929 78
Offset.....	2,165 53
Cash items charged back.....	441 00
Cash items carried to liabilities—depositors return item.....	\$490 53
Cash items, loss in silver and gold.....	10 24
Cash items expense deductions.....	1 33
Balance (book value).....	\$681 38
Interest.....	\$60,089 38
Collected.....	\$59,025 54
Offset.....	1,061 63
Expense deductions.....	2 21
Balance of resources (book value) remaining, as of June 30, 1930.....	\$1,290,974 37

RECAPITULATION OF RESOURCES

Resources (book value), as of July 11, 1929.....	\$2,126,511 23
Less customers' liability on L-C cancelled.....	2,108 42
Assets received or acquired during liquidation.....	\$109,809 17
Less book entry transfers to other asset accounts.....	24 02
Total.....	\$2,234,187 96
Less:	
Offsets allowed.....	\$315,725 70
Sundry expense, deductions from collections and other losses.....	74 50
Items returned and charged back.....	24,058 07
Items carried to liabilities.....	490 53
Disbursements.....	602,864 79
Balance of resources remaining:	
Cash.....	\$584,719 19
Book value other assets.....	706,255 18
Total.....	\$1,290,974 37

RECAPITULATION OF LIABILITIES

Liabilities shown by books, as of July 11, 1929.....	\$1,327,401 40
Liabilities not shown by books or acquired during liquidation.....	98,306 27
Total.....	\$1,425,707 67
Claims proved for dividends.....	\$1,025,804 85
Claims proved; preferred and paid.....	2,531 25
Claims proved and offset.....	307,522 77
Claims cancelled.....	3,052 36
Claims filed, rejected and outlaid.....	82,328 54
Balance of unproved claims.....	4,467 90
Less:	
Claims preferred and paid.....	\$2,531 25
Claims; offset on liabilities.....	\$307,522 77
Claims; offsets on proved claims.....	8,202 93
Claims cancelled, rejected and outlaid.....	\$315,725 70
Dividends paid.....	85,380 90
Dividends declared and paid.....	\$510,480 75
Liabilities remaining proved.....	\$507,121 17
Liabilities remaining unproved.....	4,467 90
Excess book value of resources over liabilities.....	\$1,290,974 37

DIVIDENDS DECLARED AND PAID

Dividend No. 1, of 30 per cent, paid December 20, 1929.....	\$306,628 34
Dividend No. 2, of 20 per cent, paid March 29, 1930.....	203,852 41
Total, to date, 50 per cent.....	\$510,480 75

* Miscellaneous claims aggregating fifty thousand nine hundred eighty dollars and seventy-four cents (\$50,980.74) filed against commercial department of bank. Said claims rejected and in litigation. Dividends reserved against these claims by order of superior court.

STATEMENT OF THE CONDITION OF THE PAN AMERICAN BANK OF CALIFORNIA, IN LIQUIDATION AS OF JUNE 30, 1930
(CLOSED JULY 11, 1929—PLACED IN LIQUIDATION JULY 17, 1929)—Continued

Savings Department:		RESOURCES		LIABILITIES	
Cash on hand, as of July 11, 1929	\$16,879 17	\$464,541 18	\$481,420 35	Term deposits, as of July 11, 1929	\$783,991 16
Collected during liquidation				Claims proved for dividends	\$774,582 27
Disbursements:				Return items and adjustments	683 30
Dividends	\$257,985 80			Balance unproved	
Interest—public funds	11,928 08			Public deposits, as of July 11, 1929	\$1,200,000 00
Trustee fees on foreclosures	4,315 48			Claims proved for dividends rejected as to preference	
Expense	44 00			Claims secured and paid from proceeds of collateral held	\$100,000 00
Cash on hand or in banks, as of June 30, 1930			273,573 35	Certificates of deposit, as of July 11, 1929	1,100,000 00
Due from banks, as of July 11, 1929			\$207,846 99	Liabilities received or acquired during liquidation:	\$78,188 40
Collected	\$30,683 35			Interest on public deposits	\$11,928 08
Loans and discounts, as of July 11, 1929	\$707,251 84			Miscellaneous claims	23,811 00
Collected	\$340,638 50			Deposit credits	292 12
Offset	82 83			Claims proved for dividends	\$5,115 81
Balance (book value) including judgments and foreclosures			\$366,530 51	Claims filed and subject to court affirmation	18,987 31
Bonds and other securities, as of July 11, 1929	\$1,299,266 36			Claims filed, preferred and paid	11,928 08
Collected by receiver	\$25,878 97			Balance of liabilities remaining unproved on June 30, 1930	\$8,725 59
Collected by pledgee and proceeds applied	1,100,000 00				
Loss	163,387 39				
Balance (book value)			\$10,000 00		
Safe deposit boxes, as of July 11, 1929	\$120,279 95				
Other real estate owned, as of July 11, 1929	42,511 90				
Balance (book value)			\$162,791 85		
Assets acquired or received during liquidation:					
Accrued interest on loans foreclosed	\$14,968 58				
Trustee fees on foreclosures	4,315 48				
Balance (book value)			\$19,284 06		
Rent received	\$1,120 00				
Interest	63,882 45				
Dividend claim (commercial department)	220 20				
Sundry refunds and recoveries	2,109 61				
Cash items	8 10				
Collected	\$67,340 36				
Balance of resources (book value), as of June 30, 1930	\$67,340 36		\$706,453 41		

RECAPITULATION OF RESOURCES

Resources (book value), as of July 11, 1929.....	\$2,216,872 57
Assets received or acquired during liquidation.....	86,624 42
Total	\$2,303,496 99
Less:	
Offsets.....	\$82 83
Losses.....	163,387 30
Disbursements by pledgee.....	1,100,000 00
Disbursements by receiver.....	273,573 36
Balance of resources remaining:	
Cash.....	\$207,846 99
Book value of other assets.....	538,606 42
	\$766,453 41

RECAPITULATION OF LIABILITIES

Liabilities as shown by books on July 11, 1929.....	\$2,062,179 56
Liabilities received or acquired during liquidation.....	36,031 20
Total	\$2,098,210 76
Claims proved for dividends.....	\$857,886 48
Claims proved for dividends, rejected as to preference.....	100,000 00
Claims filed and subject to affirmation of court.....	18,987 31
Claims secured and paid by pledgee.....	1,100,000 00
Claims secured and paid by receiver.....	11,928 08
Return items and adjustments.....	683 30
Balance of liabilities.....	8,725 59
Less:	
Claims secured and paid.....	\$1,111,928 08
Dividend claims subsequently offset.....	82 83
Dividend claims subsequently cancelled.....	9 08
Return items and adjustments.....	683 30
Dividends paid.....	257,285 80
Liabilities remaining proved:	\$600,508 77
Rejected as to preference.....	100,000 00
Subject to affirmation of court.....	18,987 31
Unproved.....	8,725 59
Excess book value of resources over liabilities.....	\$728,221 67
Balance.....	38,231 74
	\$766,453 41
DIVIDENDS DECLARED AND PAID	
Dividend No. 1, of 15 per cent, paid December 21, 1929.....	\$128,623 13
Dividend No. 2, of 15 per cent, paid May 16, 1930.....	128,662 67
Total, to date, 30 per cent.....	\$257,285 80

STATEMENT OF THE CONDITION OF THE PAN AMERICAN BANK OF CALIFORNIA, IN LIQUIDATION AS OF JUNE 30, 1930
(CLOSED JULY 11, 1939—PLACED IN LIQUIDATION JULY 17, 1929)—Continued

Trust Department:		RESOURCES		LIABILITIES	
Cash on hand, as of July 11, 1929.	\$88 85	\$125,093 62	\$125,182 47	Balance due on private trusts, as of July 11, 1929	\$53,567 07
Collected during liquidation.				Claims proved for dividends	\$53,567 07
Disbursements:				Balance due on court trusts, as of July 11, 1929	\$862 45
Dividends	\$68,676 01			Cheques proved for dividends	\$862 45
Sundry refund	7 50			Cheques outstanding, as of July 11, 1929	\$1,244 53
				Claims proved for dividends	\$1,140 73
Balance			68,683 51	Balance unproved	\$103 80
Bonds deposited with state treasurer to secure court and private trusts, as of July 11, 1929	\$200,000 00		\$56,498 96	Liabilities not shown by books or acquired after closing:	
Collected by receiver from state treasurer		\$79,430 00		Trust and escrow fees	\$4,070 09
Loss on bonds sold by state treasurer		20,570 00		All other claims	11,800 53
				Claims proved for dividends	\$15,930 62
Balance (book value)			\$100,000 00	Claims proved and offset	
Due from banks (commercial department, Pan American bank in liquidation), as of July 11, 1929	\$45,521 44			Balance of liabilities unproved, as of June 30, 1930	\$103 80
Collected		\$22,138 45			
Balance (book value)			\$23,382 99	RECAPITULATION OF LIABILITIES	
Due from banks (savings department, Pan American bank in liquidation), as of July 11, 1929	\$30,100 00			Liabilities shown by books on July 11, 1929	\$55,674 05
Collected		\$9,189 16		Liabilities not shown by books or acquired after closing	15,930 02
Balance (book value)			\$20,910 84	Total	\$71,604 67
Trust advances, as of July 11, 1929	\$725 00			Less:	
Collected		\$725 00		Claims proved for dividends and paid in full	\$68,676 01
Assets received or acquired after closing:				Claims proved and offset	2,824 06
Outstanding checks	\$1,244 53			Balance of liabilities unproved	103 80
Interest on bonds	9,854 10			Liabilities remaining unproved, as of June 30, 1930	\$103 80
Trust and escrow fees	5,337 24			Excess book value of resources over liabilities	200,688 99
				Balance	\$200,792 79
Collected	\$16,435 87				
Offset		\$13,611 01		DIVIDENDS DECLARED AND PAID	
Book value of resources remaining, as of June 30, 1930		2,824 86	\$200,792 79	Dividend No. 1 of 100 per cent, paid December 10, 1929	\$68,676 01
Assets (book value), as of July 11, 1929		\$276,435 29			
Assets received or acquired after closing		16,435 87			
Total		\$292,871 16			
Offsets allowed and settled		\$2,824 86			
Losses		20,570 00			
Disbursements		68,683 51			
Balance of resources remaining:		\$92,078 37			
Cash	\$56,498 96				
Book value of other assets	144,293 83				
			\$200,792 79		

By order of superior court, dividends reserved against claim filed by Pacific States Corporation in the amount of one million, fifty-five thousand, four hundred forty-one dollars and ninety-six cents (\$1,055,441.96), purporting to be against all departments of the Pan American Bank of California in liquidation. Said claim rejected by superintendent of banks and in litigation. For purpose of reserving dividends only, claim apportioned between commercial, savings and trust departments of bank in the proportion which the assets of each department bore to the total assets of the bank as shown by the inventory as of the date of suspension—July 11, 1929.

STATEMENT OF THE CONDITION OF THE AZORES DAIRY BANK (HYNES), IN LIQUIDATION AS OF JUNE 30, 1930
(CLOSED DECEMBER 14, 1929—PLACED IN LIQUIDATION DECEMBER 16, 1929)

Commercial Department:		RESOURCES		LIABILITIES	
Cash on hand, as of December 14, 1929.....	\$81 60	\$64,469 55	\$64,551 15	Bills payable, as of December 14, 1929.....	\$5,000 00
Collected during liquidation.....				Claims proved, secured and paid.....	\$4,299 20
Disbursements:				Offset.....	\$4,299 20
Secured claims (bills payable).....	\$5,000 00			Individual deposits including commercial departments, as of December 14, 1929.....	\$60,308 47
Secured claims interest.....	33 33			Claims proved for dividends.....	\$46,681 22
Preferred claims (drafts afloat).....	7,400 00			Claims proved and offset.....	13,278 87
Dividends on claims.....	26,451 22			Balance not proved.....	\$50,000 00
Cash items returned.....	1,808 78			Public funds, as of December 14, 1929.....	\$50,000 00
Assets acquired by purchase.....	3,350 00			Paid by pledgee from proceeds of collateral held.....	\$4,021 26
Asset protection account.....	173 25			Cashiers checks, as of December 14, 1929.....	\$1,761 72
Sundry refunds.....	37 80			Claims proved for dividends.....	2,092 00
Salary—special deputy.....	650 00			Claims proved and offset.....	156 26
Legal expense.....	750 00			Claims cancelled.....	
Other liquidation expense.....	3,367 45			Balance not proved.....	\$11 29
				Safe deposit box key account.....	\$43 00
				Refunds paid.....	\$32 00
				Balance.....	\$11 00
Loans and discounts, as of December 14, 1929.....	\$34,817 81		\$15,662 32	Liabilities not shown by books or acquired after closing:	
Collected.....	\$40,843 89			Drafts afloat and charged back.....	\$11,156 89
Offset.....	14,619 29			Claims proved for dividends.....	\$3,729 32
Error (pre-closing).....	100 00			Claims proved, preferred and paid.....	7,400 00
Balance (book value).....		\$29,254 03		Balance not proved.....	
Overdrafts, as of December 14, 1929.....	\$276 70			Deposits credited.....	\$86 27
Collected.....				Interest on secured claims.....	33 33
Balance (book value).....		\$156 78		Interest on public funds.....	827 50
Bonds and other securities, as of December 14, 1929.....	\$276 70			Safe deposit box rent.....	34 80
Collected.....				Claims proved for dividends.....	\$981 90
Balance (book value).....		\$119 92		Claims proved, secured and paid.....	33 33
Bonds and other securities, as of December 14, 1929.....	\$66,706 66			Paid by pledgee from proceeds collateral held.....	\$827 50
Collected.....	\$5,111 09			Refund of box rent.....	25 80
Collected by pledgee and proceeds applied.....	50,827 50			Miscellaneous claims.....	\$7,771 23
Loss.....	10,768 07			Claims proved for dividend.....	\$645 19
Furniture and fixtures, as of December 14, 1929.....	\$8,847 43			Claims proved and offset.....	7 50
Collected.....				Claims rejected.....	5,056 04
Balance (book value).....	\$15 00			Claims rejected and in litigation.....	2,062 50
Due from banks, as of December 14, 1929.....	\$4 87			Claims remaining unproved at this date.....	\$398 74
Collected.....					
Bank overdraft as of December 14, 1929 (record entry only).....	(\$4,299 20)				
(Carried to liabilities—record entry only).....					

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BANKS IN PROCESS OF LIQUIDATION
ON JANUARY 1, 1927

1. Farmers and Merchants State Bank
of Chino-----Closed June 28, 1923
 2. First State Bank of Clovis---Closed March 25, 1925
 3. First Bank of Livingston-----Closed May 21, 1926
 4. The Canton Bank, S a n F r a n-
cisco -----Closed July 19, 1926
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**FINAL STATEMENT OF CONDITION OF THE FARMERS AND MERCHANTS STATE BANK OF CHINO, CHINO, CALIFORNIA, IN LIQUIDATION AT THE CLOSE OF
BUSINESS JULY 16, 1929 (CLOSED JUNE 28, 1923—PLACED IN LIQUIDATION SEPTEMBER 7, 1923)**

Commercial Department:		Commercial Department:		LIABILITIES	
RESOURCES					
Cash on hand as of June 28, 1923.....	\$564 66	Deposits (including certificates due to individuals) as of June 28, 1923.....	\$124,076 11		\$115,718 40
Collected during liquidation.....	194,522 26	Claims proved for dividends.....			6,618 84
		Offsets.....			1,738 87
Disbursements:		Balance unproved and outlaid.....			
Preferred claims.....	\$44,493 36	Cashier's checks outstanding as of June 28, 1923.....	\$28 84		\$19 60
Interest paid.....	681 31	Claims proved for dividends.....			8 04
Legal expense.....	10,660 48	Offsets.....			1 20
Special deputy superintendent's salary.....	3,342 90	Balance unproved and outlaid.....			
All other expense.....	5,155 26	Municipal and county deposits as of June 28, 1923.....	\$50,000 00		\$15,000 00
Refund to minor stockholders.....	100 00	Claims proved for dividends.....			44,000 00
Dividends.....	130,653 61	Preferred and paid.....			
		Additional liabilities (not shown on books of bank).....	*\$9,843 04		\$8,999 54
Loans, June 28, 1923.....	\$119,846 91	Claims proved for dividends.....			483 36
Collected.....		Preferred and paid.....			*350 14
Offset.....		Offset.....			
Loss.....	\$95 68				
Overdrafts, June 28, 1923.....					
Collected.....	\$21 89				
Loss.....	73 79				
Bonds and other securities as of June 28, 1923.....	\$50,210 40				
Collected.....					
Loss.....	\$48,065 20				
Banking house, furniture and fixtures, as of June 28, 1923.....	2,145 20				
Collected.....					
Loss.....	\$13,984 50				
Pro rata banking house (savings department).....	5,000 00				
Collected.....					
Loss.....	14,606 42				
Due from banks, as of June 28, 1923.....	\$32,976 61				
Collected.....					
Offset.....	510 14				
Assets acquired (outstanding drafts).....	\$6,844 46				
Collected.....					
Assets acquired (not in banks).....	\$5,848 41				
Interest.....					
Collected.....					
Offset.....					
Sundries (acquired).....	\$228 30				
Collected.....					
Offset.....					
Additional assets acquired.....	\$224 99				
Offset.....	3 31				
Surplus from savings department after paying depositors in full.....	\$7,984 77				

RECAPITULATION

Liabilities shown by books, June 28, 1923.....	\$183,104 95
Additional liabilities not shown by books of bank.....	9,843 04
Total claims proved for dividends.....	\$139,737 54
Claims proved, preferred and paid.....	44,483 36
Claims proved and offset.....	6,677 02
Claims not proved and outlaid.....	1,740 07
Less:	
Claims preferred and paid.....	\$44,483 36
Claims offset.....	*6,977 02
Dividends paid.....	130,653 61
Liabilities remaining:	
Proved.....	\$9,083 93
Not proved and outlaid.....	1,740 07
Excess book value over liabilities.....	

\$192,947 99

\$182,123 99

\$10,924 00

9,854 71

\$20,679 01

Stockholders' liability	\$50,000 00	
Collected	\$29,320 99	
Not collected	20,679 01	
RECAPITULATION		
Resources (book value) June 28, 1923	\$227,285 18	
Additional assets (acquired during liquidation)	75,905 94	
Total	\$303,191 12	282,512 11
Less:		
Offsets	\$6,977 02	
Losses	80,448 17	
Disbursements	195,086 92	
		\$20,679 01
Balance of resources remaining (stockholders' liability uncollectible)		
Savings Department:		
Cash on hand as of June 28, 1923	\$1,899 55	
Collected during liquidation		\$21,258 86
Disbursements:		
Expense	\$84 09	
Surplus to commercial department	7,734 77	
Dividends	15,339 55	
		\$23,158 41
Balance		
Loans June 28, 1923	\$19,351 80	None
Collected	\$18,901 80	
Loss	200 00	
Transfer to commercial department	250 00	
Assets acquired:		
Interest	\$1,044 49	
Sundry income and collections	1,312 57	
Collected	\$2,357 06	
RECAPITULATION OF RESOURCES		
Resources (book value) as of September 7, 1923	\$21,251 35	
Additional assets acquired during liquidation	2,357 06	
Total	\$23,608 41	\$23,608 41
Less:		
Transfer to commercial department (loans)	\$250 00	
Loss	200 00	
Disbursements	23,158 41	
		\$23,608 41
Balance of resources remaining		
		None

DIVIDENDS DECLARED AND PAID		
Dividend No. 1, of 50 per cent, paid January 23, 1924	-----	\$69,868 77
Dividend No. 2, of 25 per cent, paid January 21, 1925	-----	34,934 35
Dividend No. 3, of 15 per cent, paid December 1, 1925	-----	20,959 48
Dividend No. 4, of 3½ per cent, paid July 16, 1929	-----	4,890 91
Total, 43½ per cent	-----	\$130,653 61
Savings Department:		
LIABILITIES		
Savings deposits, June 28, 1923	-----	\$15,274 37
Claims proved for dividends	-----	\$15,234 89
Balance not proved and outlaid	-----	39 48
Additional liabilities (not shown in books)	-----	\$104 66
Claims proved for dividends	-----	\$104 56
Correction error of bank's books	-----	10
RECAPITULATION OF LIABILITIES		
Liabilities shown by books, as of September 7, 1923	-----	\$15,274 37
Liabilities not shown by books, as of September 7, 1923	-----	104 66
Total	-----	\$15,379 03
Total claims proved for dividends and paid in full	-----	\$15,339 45
Correction of error in bank's books	-----	10
Claims not proved and outlaid	-----	39 48
Balance of liabilities remaining	-----	\$15,379 03
DIVIDENDS DECLARED AND PAID		
Dividend No. 1, of 100 per cent, paid January 21, 1924	-----	\$15,339 45
None		

FINAL STATEMENT OF THE FIRST STATE BANK OF CLOVIS, IN LIQUIDATION AS OF AUGUST 30, 1930 (CLOSED MARCH 25, 1925—PLACED IN LIQUIDATION APRIL 23, 1925)

(A Commercial Bank)

RESOURCES		LIABILITIES	
Cash on hand as of March 24, 1925.....	\$7,043.29	Bills payable as of March 24, 1925.....	\$32,200.00
Collected by receiver during liquidation.....	109,558.86	Interest accruing after close.....	1,619.47
Cash disbursements:		Total.....	\$33,819.47
Preferred claims.....	\$18,150.00	Secured and paid by receiver.....	\$368.64
Secured claims, interest.....	262.50	Secured and paid by pledgee from proceeds of collateral.....	31,913.33
Taxes.....	368.64	Offset.....	1,537.50
Sale deposit box refunds.....	2,481.00	Bank overdrafts, as of March 24, 1925.....	1,768.88
Assets acquired by purchase.....	1,483.66	Offset.....	\$1,768.88
Legal expense.....	7,700.00	Deposits due to individuals including certificates of deposit as of March 24, 1925.....	155,609.36
Special deputy's salary.....	10,523.35	Claims proved for dividends No. 1, No. 2 and No. 3 (final).....	98,656.60
All other expense.....	3,655.17	Claims proved for dividends No. 1 and No. 2, but cancelled prior to final dividend.....	30,902.25
Dividends.....	71,934.67	Claims proved for dividends No. 1 and No. 2, but offset prior to final dividend.....	3,438.11
Balance.....		Claims offset prior to dividend payments.....	11,319.37
Disbursements by pledgee from proceeds of collateral held:		Claims waived and outlived.....	9,049.98
Interest on bills payable.....	\$1,250.83	Claims unproved and outlived.....	2,243.05
Legal expense (offset bills receivable).....	60.00	County, city and irrigation district deposits, (final certificates of deposit), as of March 24, 1925.....	\$37,541.65
Legal expense paid.....	309.65	Interest accruing after close.....	262.50
General expense.....	5.40	Total.....	\$37,804.15
Total.....	\$1,625.88	Claims proved for dividends.....	7,084.16
Loans other than loans on real estate, as of March 24, 1925.....	\$209,434.48	Claims preferred and paid.....	18,262.50
Interest added in renewals.....	3,606.34	Claims secured and settled by pledgee from proceeds of collateral held.....	8,417.79
Interest notes not carried.....	2,292.55	Claims offset.....	2,625.80
Total.....	\$215,393.37	Claims waived.....	1,413.90
Collected by receiver.....		Customers' drafts outstanding and charged back.....	\$4,077.21
Collected by pledgee and applied on bills payable.....	\$58,716.45	Claims proved for dividends.....	3,908.70
Offset.....	9,678.16	Claims offset.....	63.70
Loss.....	13,117.46	Claims unproved and outlived.....	104.81
Loans on real estate, as of March 24, 1925.....	\$21,615.00	Additional liabilities not otherwise accounted for in above.....	3,171.06
Collected by receiver.....	\$1,606.14	Claims proved for dividends.....	1,606.64
Collected by pledgee and applied on bills payable.....	19,580.00	Claims preferred and paid.....	150.00
Offset.....	428.86	Claims offset.....	1,414.42
Overdrafts, as of March 24, 1925.....	\$360.37		
Collected by receiver.....			
Offset.....			
Loss.....			
Bonds and other securities, as of March 24, 1925.....	\$20,647.02		
Bonds not shown on books.....	688.45		
Interest coupons collected by pledgee after closing.....	245.05		
Premium from sale.....	1,198.51		
Total.....	\$28,789.03		

RECAPITULATION OF LIABILITIES

Liabilities shown by books of bank, as of March 24, 1925.	\$227,119 89
Additional liabilities not shown by books or accruing after close.	9,130 24
Total.	\$236,250 13
Claims originally proved and in force for final dividend.	\$111,256 10
Claims originally proved but cancelled prior to final dividend.	30,902 25
Claims originally proved but offset prior to final dividend.	3,438 11
Claims preferred and paid by receiver.	\$145,596 46
Claims secured and paid by receiver.	18,412 50
Claims secured and paid by pledgees.	368 64
Claims offset prior to dividend payments.	40,331 12
Claims waived.	18,729 67
Claims unproven and outlawed.	10,463 88
Claims unproven and outlawed.	2,347 86
Total.	\$236,250 13
Less:	
Claims preferred and paid.	\$18,412 50
Claims secured and paid.	40,699 76
Claims offset.	22,167 78
Dividends paid on claims in force for final dividend.	\$58,450 14
Prior dividends paid on claims not in force for final dividend.	13,484 53
Book value cancelled claims.	\$71,934 67
Claims waived.	17,417 72
Claims unproven and outlawed.	10,463 88
Claims unproven and outlawed.	2,347 86
Balance of liabilities remaining.	\$183,444 17
Balance of liabilities remaining.	\$52,805 96
DIVIDENDS DECLARED AND PAID	
Dividend No. 1, of 25 per cent, paid February 24, 1926.	\$36,396 68
Dividend No. 2, of 15 per cent, paid May 18, 1927.	21,628 21
Final dividend of 12½ per cent, paid February 14, 1930.	13,909 78
Total, 52½ per cent.	\$71,934 67
*Amount necessary to have retired original amount of cancelled claims at 12½ per cent.	

Collected by receiver.	\$20,371 24
Collected by pledgee and applied on municipal deposits.	8,417 79
Bank premises and equipment, as of March 24, 1925.	\$1,206 35
Collected by receiver.	3,860 01
Sold to depositor for \$17,417.72 unpaid claims against bank, book entry collection*.	6,487 20
Loss.	\$1,850 00
Other real estate owned, as of March 24, 1925.	8,356 85
Collected by receiver.	89 67
Loss.	89 67
Due from banks, as of March 24, 1925.	4,977 21
Collected by receiver.	950 50
Outstanding drafts and sundry collection items charged back.	\$4,026 71
Less book entry cancellations and sundry adjustments.	\$11,960 90
Balance.	720 33
Collected by receiver.	3,306 38
Offset.	9,056 71
Interest on bills receivable.	2,655 17
Collected by receiver.	249 02
Collected by pledgee and applied on bills payable.	
Offset.	
Expense recoveries, sundry sales and collections:	
Prepaid interest recovered.	\$55 22
Prepaid taxes recovered.	69 00
Fire loss recovered.	159 44
Expense recovered.	207 58
Rent income.	696 44
Sundry sales and recoveries.	227 16
Total.	\$1,414 84
Collected by receiver.	1,360 88
Offset.	53 96
Stockholders assessment.	14,386 24
Collected by receiver.	2,882 30
Offset.	
Resources (book value), as of March 24, 1925.	\$286,950 24
Assets acquired during liquidation.	42,771 89
Total.	\$329,722 13
Less:	
Offsets.	\$22,167 78
Exchanged for cancelled claims (book entry).	3,860 01
Losses.	146,761 07
Disbursements by receiver.	116,602 15
Disbursements by pledgees.	40,331 12
Balance of assets remaining.	None

RECAPITULATION OF RESOURCES

Assets received or acquired after closing:					
Interest.....	\$11,327 15	\$10,824 30			\$32,271 67
Collected.....		562 85			22,616 81
Offset.....					
Stockholders liability.....		\$29,082 73			
Assets purchased.....		697 20			
Other income.....		16,699 05			
	\$46,478 98	\$45,290 74			\$54,888 48
Collected.....		491 04			
Offset.....					
Balance, book value.....			\$697 20		
Balance of resources remaining as of June 30, 1930.....			\$54,888 48		
RECAPITULATION OF RESOURCES					
Resources (book value) as of May 21, 1926.....		\$238,044 13			
Less error in remittance.....		2 00			
Assets received or acquired after closing.....			\$238,042 13		
			57,806 13		
Total.....			\$295,848 26		
Less:					
Offsets.....		\$9,721 82			
Losses.....		34,134 05			
Disbursements.....		197,103 91			
Balance of resources remaining:			\$240,859 78		
Cash.....	\$3,378 14				
Book value of assets.....	51,510 34				\$54,888 48

Liabilities remaining:					
Proved.....		\$24,109 80			
Not proved.....		8,161 87			
Excess book value of resources over liabilities.....					
					\$54,888 48
DIVIDENDS DECLARED AND PAID					
Dividend No. 1, of 40 per cent, paid December 20, 1926.....					\$38,505 62
Dividend No. 2, of 10 per cent, paid July 27, 1927.....					9,626 47
Dividend No. 3, of 12½ per cent, paid April 24, 1928.....					12,033 02
Dividend No. 4, of 12½ per cent, paid June 9, 1930.....					12,039 27
Total, to date, 75 per cent.....					\$72,204 36

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REPORT OF SUPERINTENDENT OF BANKS

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Commercial Department:		RESOURCES		LIABILITIES	
Cash on hand, as of July 19, 1926		\$54,018 05		Individual deposits subject to check, as of July 19, 1926	
Collected during liquidation		1,095,740 68		Claims proved for dividends	
		\$1,149,758 73		Items returned and expense charges	
Disbursements:				Unclaimed and outlaid	
Preferred claims		\$600 00		Term and demand certificates of deposit, as of July 19, 1926	
Dividend claims		880,491 89		Claims proved for dividends	
Other claims paid		57,465 05		Claims proved and offset	
Transferred to savings department for certificates of deposit		112,350 15		Term certificates of deposit transferred to savings department	
Transferred back to savings department from fund advanced		1,540 21		Demand certificates of deposit in favor of us	
Collections account of others disbursed		3,224 57		Unclaimed and outlaid	
Sundry cash debits returned		476 96		Cashiers checks and certified checks, as of July 19, 1926	
Preclosing expense		2,067 06		Claims proved for dividends	
Interest allowed on bank balances		260 55		Claims proved and offset	
Interest offsets settled through cash		232 18		Cashiers checks in our favor	
Taxes		14,636 57		Unclaimed and outlaid	
Legal expense		35,610 90		Due to banks, as of July 19, 1926	
Salary—special deputy		17,550 00		Claims proved for dividends	
All other liquidation expense		23,252 63		Claims proved and offset	
				Rejected, unclaimed and outlaid	
				Other liabilities, as of July 19, 1926:	
Balance		None		Unearned interest and cash overage	
Loans and discounts, as of July 19, 1926				Transferred to profit and loss (our claims against us)	
Collected		\$557,249 38		Liabilities not in books or acquired after closing:	
Offset		68,773 52		Claims filed on expense items and allowed	
Loss		51,245 44		Interest allowed on certificates of deposit	
Overdrafts, as of July 19, 1926				Claims proved for dividends	
Collected		\$11 60		Drafts afloat (foreign and domestic)	
Offset		79 49		Claims proved for dividends	
Loss		5 34		Claims proved and offset	
Bank overdrafts, as of July 19, 1926				Claims rejected, cancelled, unclaimed and outlaid	
Loss		\$729 50		Drafts on Oriental Commercial Bank Ltd. (Compromise settlements)	
Bonds and other securities				Claims proved for dividends	
Collected		\$205,636 50		Claims proved and offset	
Loss		\$53,102 31		Claims rejected, cancelled, unclaimed and outlaid	
Bank premises and equipment (commercial department inventory), as of July 19, 1926				Drafts on Oriental Commercial Bank Ltd. (Compromise settlements)	
Collected		\$29,547 00		Claims proved for dividends	
Loss		76,089 50		Claims proved and offset	
Other real estate owned, as of July 19, 1926				Sundry compromises	
Collected		\$28,602 64		Unclaimed and outlaid	
Loss		24,499 67		All other claims	
Due from banks, as of July 19, 1926				Proved for dividends	
Collected		\$25,990 00		Preferred and paid	
Loss		36,010 00			
Collected		\$69,886 22			
Offset		\$12,206 88			
Drafts deposited and returned unpaid, carried to assets acquired after closing (book entry)		9,107 37			
Returned items charged back carried to assets acquired after closing (book entry)		\$17,000 00			
Loss		\$3,432 30			
		\$28,139 67			

FINAL STATEMENT OF THE CANTON BANK, IN LIQUIDATION AS OF JUNE 30, 1928 (CLOSED JULY 19, 1928—PLACED IN LIQUIDATION JULY 28, 1928)—Continued

Commercial Department—Continued:

RESOURCES—Continued

Items in process of collection (outward bills), as of July 19, 1926.....	\$15,586 48	
Plus correction in account.....	10 00	
Collected.....		\$13,305 08
Loss.....		2,214 11
Charged back.....		77 29
Exchange for clearing, as of July 19, 1926.....	\$9,649 12	\$9,649 12
Collected.....		
Other resources, as of July 19, 1926:		
Notes suspense account.....	\$87,200 00	
Oriental drafts repaid.....	34,547 71	
Items in transit.....	123 85	
Sundry exchange.....	86 57	
Collected by correspondents and credited to us (book entry).....		\$147 50
Collected by receiver.....		41 88
Items returned, carried to assets acquired after closing (book entry).....		\$10 00
Offset.....		25 35
Loss.....		121,733 40
Acquired assets:		
Drafts afloat and charged back after closing.....	\$92,569 03	
Collection items credited to us after closing.....	3,319 47	
Interest collected after closing.....	46,170 95	
Interest collected but subsequently offset.....	232 18	
Rent collected.....	4,234 18	
Sundry collections and recoveries.....	601 11	
Returned checks.....	1,096 50	
Other income.....	616 21	
Transferred from savings department.....	170,297 47	
Total collected.....		\$319,137 10
Book value of resources, date of close.....	\$1,269,931 08	
Added assets not shown by inventory.....	10 00	
Less items returned and carried to assets acquired.....		\$1,269,941 08
Total book assets liquidated.....		22,803 91
Assets acquired after closing.....		\$1,247,137 17
Total.....		319,137 10
Less:		\$1,566,274 27
Offsets (settled through cash).....	\$232 18	
Offsets (allowed and settled).....	77,985 73	
Losses.....	\$78,217 91	
Disbursements less offset disbursement above.....	338,529 81	
	1,149,526 65	
Balance of assets remaining.....		\$1,566,274 27
		None

RECAPITULATION OF LIABILITIES

Liabilities shown by books, as of July 19, 1926.....	\$501,823 29	
Liabilities not in books and acquired after closing.....	361,716 03	
Total.....	\$1,163,539 32	
Total claims proved for dividends.....	\$937,956 94	
Total claims proved for dividends and paid in full.....	600 00	
Total claims preferred and paid.....	78,217 91	
Term certificates of deposit transferred to savings department.....	112,350 15	
Items returned, expense debits on claims and sundry claims cancelled.....	5,649 70	
Unclaimed and outlawed.....	28,764 62	
Balance of liabilities remaining.....	\$1,163,539 32	None
DIVIDENDS DECLARED AND PAID		
Dividend No. 1, of 50 per cent, paid March 30, 1927 (in part).....	\$337,691 45	
Dividend No. 1, of 50 per cent, paid July 1, 1927 (in part).....	50,423 83	
Dividend No. 1, of 50 per cent, paid September 1, 1927 (in part).....	624 00	
Dividend No. 1, of 50 per cent, paid October 6, 1927 (in part).....	46,935 53	
Balance Dividend No. 1, on depositor's claim, paid December 15, 1927.....	2,930 60	
Total.....	\$438,605 31	
Dividend No. 2, of 50 per cent, paid February 28, 1928.....	\$440,249 74	
Balance Dividend No. 2, paid June 29, 1928.....	1,636 74	
Total dividends paid on proved claims, 100 per cent.....	\$880,491 89	
Other claims paid in full.....	57,465 05	
Total of all claims paid.....	\$937,956 94	

Savings Department:		LIABILITIES	
Cash on hand, as of July 19, 1926.....	\$730 80	Deposits due to individuals, as of July 19, 1926.....	\$723,698 92
Collected during liquidation.....	1,217,932 15	Claims proved for dividends.....	77 95
		Claims proved and offset.....	650 00
Disbursements:		Payment on returned check.....	2,757 19
Bills payable—public funds.....	\$200,000 00	Claims unproved and outlaid.....	200,000 00
Interest on public funds.....	1,112 33	Public funds (bills payable), as of July 19, 1926.....	\$200,000 00
Dividends at 101 per cent.....	848,125 75	Claims proved for dividends.....	
Transferred to commercial department.....	168,757 26	Liabilities acquired after closing:	
Returned check.....	650 00	Term certificates of deposit transferred from commercial department.....	\$112,350 15
Expense.....	17 61	Interest due on term certificates of deposit.....	3,087 67
		Drafts charged back.....	4,075 07
Balance on hand.....		Interest due on public funds.....	1,112 33
Loans, as of July 19, 1926.....	\$671,540 00	Total dividend claims allowed.....	\$8,399 08
Collected.....		Additional dividend of 1 per cent on depositors' claims of \$839-726.67.....	
Offset.....		Declared from fund remaining after payment, in full, of established claims.....	
Loss.....	\$256,034 55		
Bonds, as of July 19, 1926.....		RECAPITULATION OF LIABILITIES	
Collected.....		Book liabilities, as of July 19, 1926.....	\$923,698 92
Bank house and equipment, as of July 19, 1926.....	\$247,565 00	Less payment on returned check.....	650 00
Loss.....		Liabilities acquired after closing.....	
Collected.....		Total.....	\$1,052,073 22
Due from banks, as of July 19, 1926.....	\$1,513 62	Less:	
Collected.....		Depositors' dividend claims paid in full.....	\$839,726 67
Assets acquired after closing:		Additional dividend of 1 per cent.....	8,399 08
Interest.....	\$42,996 43	Public funds and interest thereon.....	201,112 33
Profit on bonds.....	9 27	Offsets allowed and settled.....	77 95
Certificates of deposit transferred from commercial department.....	\$112,350 15	Claims unproved and outlaid.....	2,757 19
Drafts afloat and charged back.....	4,075 07		
Collected.....		Balance of liabilities remaining.....	None
		DIVIDENDS DECLARED AND PAID	
Book value of assets on hand, as of July 19, 1926.....	\$1,177,383 97	Dividend No. 1, of 50 per cent, paid January 5, 1927 (in part).....	\$394,926 94
Assets acquired after closing.....	159,430 92	Dividend No. 1, of 50 per cent, paid April 4, 1927 (in part).....	12,385 68
Less:		Dividend No. 1, of 50 per cent, paid October 10, 1927 (in part).....	8,536 59
Offsets.....	\$77 95	Dividend No. 1, of 50 per cent, balance paid December 15, 1927.....	6 98
Losses.....	118,073 99	Dividend No. 2, of 25 per cent, paid December 15, 1927.....	
Disbursements.....	1,218,662 95	Dividend No. 3, of 25 per cent, paid February 16, 1928.....	
		Dividend No. 4, of 1 per cent, paid July 27, 1928.....	
Balance of resources remaining.....		Total, 101 per cent.....	\$419,856 19
		All other dividend claims paid in full.....	209,925 39
		Total claims paid.....	209,945 09
			8,399 08
			\$848,125 75
			201,112 43
			\$1,049,238 18

ALPHABETICAL INDEX OF BANKS

No.	Class	Name	Location	Officers, directors and branches	Bank statement	
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858	CS	Amador County Development Bank	Jackson	33	74	41
583	S	Amador Valley Savings Bank	Pleasanton	33	74	40
678	CS	American Commercial & Savings Bank	Moorpark	55	114	8
780	CS	American Commercial and Savings Bank of Redondo Beach	Redondo Beach	41	90	5
668	CST	American Trust Company	San Francisco	27	70	1
288	CS	Analy Savings Bank, The	Sebastopol	53	110	11
43	CST	Anglo-California Trust Company	San Francisco	27	70	5
507	S	Antioch Bank of Savings, The	Antioch	34	78	14
734	CS	Atlantic Avenue Bank	Bell	38	82	27
158	S	Azusa Valley Savings Bank	Azusa	37	82	25
799	S	Baldwin Park Savings Bank	Baldwin Park	37	82	26
634	CS	Bank of Alameda County	Alvarado	33	74	34
595	CS	Bank of Alex. Brown	Walnut Grove	48	102	4
202	CS	Bank of Amador County	Jackson	33	74	44
859	CST	Bank of America of California	Los Angeles	30	70	32
739	CS	Bank of Balboa	Balboa	44	94	23
435	C	Bank of Beaumont	Beaumont	46	98	13
241	CS	Bank of Cambria	Cambria	50	106	5
806	C	Bank of Canton, Limited, The	San Francisco	28	70	9
790	CS	Bank of Carmel, The	Carmel	44	94	7
517	CS	Bank of Ceres	Ceres	53	110	15
738	CS	Bank of Commerce	Belvedere	38	82	30
593	CS	Bank of Corning, The	Corning	55	110	39
650	CS	Bank of Courtland	Courtland	47	98	31
663	C	Bank of Covelo	Covelo	43	90	40
591	CS	Bank of Davis	Davis	56	114	23
791	CS	Bank of East San Diego	East San Diego	49	102	14
582	CS	Bank of Esparto, The	Esparto	56	114	26
131	C	Bank of Eureka, The	Eureka	35	78	33
504	CS	Bank of Folsom	Folsom	48	98	37
550	CS	Bank of Galt	Galt	48	98	40
358	CS	Bank of Guerneville	Guerneville	53	110	5
153	CS	Bank of Haywards	Hayward	33	74	37
729	CS	Bank of Hollywood	Los Angeles	30	70	36
125	CS	Bank of Hueneme	Hueneme	55	114	5
502	CS	Bank of Hughson, The	Hughson	54	110	18
828	CS	Bank of Inglewood	Inglewood	39	86	8
68	CS	Bank of Lake, The	Lakeport	37	82	13
161	CS	Bank of Lassen County	Susanville	37	82	19
343	CS	Bank of A. Levy (Incorporated)	Oxnard	56	114	11
237	CS	Bank of Lincoln, The	Lincoln	46	94	48
461	CS	Bank of Loleta	Loleta	36	78	44
644	CS	Bank of Manteca	Manteca	50	102	46
64	CS	Bank of Martinez	Martinez	35	78	15
530	CS	Bank of Milpitas	Milpitas	51	106	17
654	C	Bank of Montreal, The	San Francisco	28	70	11
642	C	Bank of Montreal (San Francisco)	San Francisco	28	70	10
789	CS	Bank of Mt. Shasta	Mt. Shasta	52	106	34
266	CS	Bank of Newman	Newman	54	110	25
671	CS	Bank of Oakley	Oakley	35	78	18
177	S	Bank of Oroville	Oroville	34	78	4
848	CS	Bank of Oxnard	Oxnard	56	114	14
470	C	Bank of Perris	Perris	47	98	23
356	CS	Bank of Pinole	Pinole	35	78	21
338	C	Bank of Point Arena	Point Arena	43	90	41
297	CS	Bank of Rio Vista	Rio Vista	53	106	41
364	CS	Bank of San Pedro (San Pedro)	Los Angeles	30	70	39
511	S	Bank of San Rafael	San Rafael	43	90	39
756	CS	Bank of Santa Fe Springs	Los Nietos	40	86	27
333	CS	Bank of South San Francisco	South San Francisco	51	106	11
831	CS	Bank of Southern California	La Mesa	49	102	23
178	CS	Bank of Tehachapi	Tehachapi	37	82	10
72	CS	Bank of Tehama County	Red Bluff	55	110	42
693	CS	Bank of Upper Lake	Upper Lake	37	82	16
808	CS	Bank of West Hollywood	West Hollywood	42	90	26
296	CS	Bank of Willits	Willits	43	90	45
86	CS	Bank of Willows	Willows	35	78	30
91	CS	Bank of Yolo, The	Woodland	56	114	29
747	CS	Belvedere State Bank	Belvedere	38	82	33
823	CS	Border Bank, The	San Ysidro	50	102	37
782	CS	Broadway State Bank	Los Angeles	31	70	42

No.	Class	Name	Location	Officers, directors and branches	Bank statement	
				Page No.	Page No.	Line No.
863	CS	Burbank State Bank	Burbank	38	82	36
347	S	Butte County Savings Bank	Chico	34	74	47
436	C	Butte Valley State Bank	Dorris	52	106	27
666	CS	California Bank	Los Angeles	31	70	45
825	T	California Pacific Title & Trust Company	San Francisco	61	118	7
840	CS	California Savings & Commercial Bank of San Diego	San Diego	49	102	26
577	CST	California Trust and Savings Bank	Sacramento	48	98	43
684	T	California Trust Company	Los Angeles	62	118	22
750	CS	California State Bank of Seal Beach	Seal Beach	45	94	42
27	C	Canadian Bank of Commerce, The	San Francisco	28	70	12
862	CS	Canadian Bank of Commerce (California), The	San Francisco	28	70	13
720	CS	Central Bank of Calaveras	San Andreas	34	78	5
159	CS	Central Savings Bank of Oakland	Oakland	33	74	30
148	CS	Citizens Bank	Corona	46	98	14
422	CS	Citizens Bank of Arlington	Arlington	46	98	10
704	CS	Citizens Bank of Garden Grove	Garden Grove	45	94	26
723	CS	Citizens Bank of San Pedro (San Pedro)	Los Angeles	31	74	1
778	CS	Citizens Bank of Laguna Beach	Laguna Beach	45	94	32
821	CS	Citizens Bank of Monrovia	Monrovia	40	86	37
865	CS	Citizens Bank of Roseville	Roseville	46	98	1
475	CS	Citizens Bank of Sacramento	Sacramento	48	98	47
573	CS	Citizens Savings Bank of Pasadena	Pasadena	40	86	45
776	CS	Citizens State Bank of Long Beach	Long Beach	39	86	17
864	CS	Citizens State Bank of Santa Paula	Santa Paula	56	114	17
682	CS	Coachella Valley State Bank	Thermal	47	98	28
849	CS	Colusa County Bank, The	Colusa	34	78	8
676	CS	Commercial and Savings Bank	Waterford	54	110	36
670	CS	Commercial Bank	Patterson	54	110	29
220	S	Covina Valley Savings Bank	Covina	38	82	39
816	ST	Crocker First Federal Trust Company	San Francisco	28	70	16
426	CS	Cuyamaca State Bank	El Cajon	49	102	17
122	CS	Decker-Jewett Bank	Marysville	57	114	33
749	CS	Delta Bank, The	Rio Vista	53	110	1
542	CS	El Segundo State Bank	El Segundo	38	82	43
827	CS	Elsinore State Bank	Elsinore	47	98	17
560	CS	Escalon State Bank	Escalon	50	102	40
138	CS	Exchange Bank	Santa Rosa	52	110	8
419	CS	Fairoaks Bank	Fairoaks	47	98	34
407	CS	Farmers and Merchants Bank	Hemet	47	98	20
664	CS	Farmers and Merchants Bank of Gardena	Gardena	38	82	46
621	CS	Farmers and Merchants Bank of La Verne, The	La Verne	39	86	14
626	CS	Farmers and Merchants Bank of Lodi, California	Lodi	50	102	43
427	CS	Farmers and Merchants Bank of Long Beach	Long Beach	39	86	20
645	CS	Farmers' and Merchants' Bank of Watts (Watts)	Los Angeles	31	74	4
182	S	Farmers and Merchants Savings Bank of Oakland, California	Oakland	33	74	33
651	S	Farmers and Merchants Savings Bank of Santa Ana, The	Santa Ana	45	94	39
674	T	Farmers and Merchants Trust Company of Long Beach	Long Beach	65	118	49
184	CS	Ferndale Bank	Ferndale	36	78	35
855	CS	Firestone Park State Bank	South Gate	42	90	20
579	CS	First Bank of Hermosa Beach	Hermosa Beach	39	86	5
293	CS	First Bank of Highland	Highland	48	102	7
810	CS	First Exchange State Bank	Inglewood	39	86	11
231	CS	First Savings Bank of Colusa	Colusa	34	78	11
429	S	First Savings Bank of Glendora, The	Glendora	38	86	1
526	S	First Savings Bank of San Jacinto	San Jacinto	47	98	27
777	CS	First State Bank of Montebello	Montebello	40	86	39
861	CS	First State Bank of Rosemead	Rosemead	41	90	9
800	CS	First State Bank of San Juan Capistrano	San Juan Capistrano	45	94	39
226	CST	First Trust and Savings Bank of Pasadena	Pasadena	40	86	48
837	CS	Fortuna State Bank	Fortuna	36	78	41
798	C	General Motors Acceptance Corporation	Los Angeles	31	74	7
655	C	General Motors Acceptance Corporation	San Francisco	28	70	19
834	S	German American Savings Bank of Los Angeles	Los Angeles	31	74	8
96	CS	Glendora Bank	Glendora	39	86	2
672	CS	Growers Security Bank	Delano	36	82	4
2	S	Hibernia Savings and Loan Society, The	San Francisco	29	70	20
514	CS	Hollywood State Bank	Los Angeles	32	74	9
304	CS	Holtville Bank, The	Holtville	36	82	1
279	S	Home Savings Bank of Ventura	Ventura	56	114	20
774	S	Home Savings Bank of Whittier	Whittier	42	90	32
468	C	Home State Bank of Huntington Beach	Huntington Beach	45	94	29
541	CS	Hongkong and Shanghai Banking Corporation	San Francisco	29	70	21
		Indian Valley Bank	Greenville	46	98	4

No.	Class	Name	Location	Officers, directors and branches	Bank statement	
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30	C	International Banking Corporation	San Francisco	29	70	22
515	CS	Kingsburg Bank	Kingsburg	35	78	27
713	CS	Lakeside Commercial and Savings Bank	Lakeside	49	102	20
585	CS	Le Grand Bank	Le Grand	42	94	1
485	CS	Lindsay Savings Bank, The	Lindsay	55	114	1
824	T	Los Angeles Investment Trust Company	Los Angeles	62	118	25
724	T	Los Angeles Trust & Safe Deposit Company	Los Angeles	62	118	28
157	CS	Los Nietos Valley Bank	Downey	38	82	40
519	CS	Marine Bank of Santa Monica	Santa Monica	41	90	13
850	CS	Maywood Bank, The	Maywood	40	86	33
360	CS	Mechanics Bank of Richmond, The	Richmond	35	78	24
814	T	Metropolitan Trust Company of California	Los Angeles	62	118	31
853	CS	Mill Valley Bank, The	Mill Valley	42	90	33
857	CST	Modesto Trust and Savings Bank	Modesto	54	110	21
416	CS	Modoc County Bank	Alturas	44	94	4
394	CS	Montague Banking Company	Montague	52	106	31
856	CS	Monterey Bank	Monterey	44	94	10
637	CST	Monterey County Trust & Savings Bank	Salinas	44	94	16
135	S	Northern California Bank of Savings	Marysville	57	114	36
540	S	Northern Solano Savings Bank	Dixon	52	106	37
783	CS	Norwalk Commercial and Savings Bank	Norwalk	40	86	42
594	CS	Novato Bank	Novato	43	90	36
46	T	Oakland Bank, The	Oakland	64	118	46
377	CS	Orange Savings Bank	Orange	45	94	35
116	S	Pajaro Valley Savings Bank	Watsonville	51	106	22
784	CS	Pasadena Savings Bank	Pasadena	41	86	52
608	CS	Peoples Savings & Commercial Bank	Chico	34	78	1
175	S	Peoples Savings Bank	Santa Cruz	51	106	20
406	S	Peoples State Bank	Turlock	54	110	32
817	T	Pioneer Title Insurance and Trust Company	San Bernardino	66	120	13
111	CS	Placer County Bank	Auburn	45	94	45
276	CS	Plumas County Bank	Quincy	46	98	7
302	CS	Pomona Commercial and Savings Bank	Pomona	41	90	1
636	S	Puente Savings Bank	Puente	41	90	4
487	S	Redding Savings Bank, The	Redding	52	106	23
767	CS	Republic Bank	West Hollywood	42	90	29
493	C	Rivera State Bank	Rivera	41	90	8
477	CS	Russ-Williams Banking Company	Ferndale	36	78	38
265	S	San Bernardino County Savings Bank, The	San Bernardino	49	102	13
134	CS	San Bernardino Valley Bank	San Bernardino	48	102	10
108	CST	San Diego Trust & Savings Bank	San Diego	49	102	29
524	S	San Dimas Savings Bank	San Dimas	41	90	12
699	CS	San Fernando Valley Bank (North Los Angeles)	Los Angeles	32	74	12
6	CS	San Francisco Bank, The	San Francisco	29	70	23
286	CS	San Mateo County Bank	Redwood City	51	106	8
51	S	Santa Cruz Bank of Savings and Loan	Santa Cruz	51	106	21
851	S	Santa Monica Savings Bank	Santa Monica	42	90	16
590	CS	Santa Ynez Valley Bank	Solvang	51	106	14
132	S	Savings Bank of Humboldt County, The	Eureka	36	78	34
284	CS	Savings Bank of Mendocino County	Ukiah	43	90	42
230	CS	Scott Valley Bank	Fort Jones	52	106	28
494	S	Sebastopol Savings Bank	Sebastopol	53	110	14
839	CS	Security Bank of Alhambra	Alhambra	37	82	22
408	CS	Security Savings Bank of Riverside	Riverside	47	98	24
124	CS	Security State Bank of Pacific Grove	Pacific Grove	44	94	13
715	CS	Security State Bank of Turlock	Turlock	54	110	33
596	CST	Security Trust and Savings Bank of San Diego	San Diego	49	102	33
309	CS	Sierra Valley Bank	Loyalton	52	106	24
721	CS	Sierra Madre Savings Bank	Sierra Madre	42	90	17
860	CS	Solano County Bank	Fairfield	52	106	38
571	CS	Southern County Bank, The	Anaheim	44	94	20
819	T	Southern Title and Trust Company	San Diego	66	120	22
434	T	Spalding Company, The	Los Angeles	63	118	34
371	S	Stanislaus County Savings Bank	Oakdale	54	110	28
730	CS	State Bank of Manhattan Beach	Manhattan Beach	40	86	30
748	CS	State Bank of Taft	Taft	36	82	7
45	CST	Stockton Savings and Loan Bank	Stockton	50	102	49
628	C	Sumitomo Bank, Limited, The	San Francisco	29	70	26
805	C	Sumitomo Bank, Limited, The	Los Angeles	32	74	15
811	CS	Sumitomo Bank of California, The	Sacramento	48	102	1
200	T	Title Guaranty and Trust Company	Los Angeles	63	118	37
833	T	Title Insurance and Guaranty Company	San Francisco	61	118	13
192	T	Title Insurance and Trust Company	Los Angeles	63	118	40
216	CS	Trinity County Bank	Weaverville	54	110	45
695	CS	Tujunga Valley Bank	Tujunga	42	90	23
206	S	Tuolumne County Bank	Sonora	55	114	4

No.	Class	Name	Location	Officers, directors and branches	Bank statement	
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203	CST	Union Safe Deposit Bank.....	Stockton.....	50	106	1
604	T	Union Trust Company of San Diego.....	San Diego.....	67	120	25
503	S	Vacaville Savings Bank, The.....	Vacaville.....	53	110	4
342	S	Venice Savings Bank (Venice).....	Los Angeles.....	32	74	20
835	CS	Washington Commercial & Savings Bank (Venice).....	Los Angeles.....	32	74	21
797	CST	Wells Fargo Bank & Union Trust Co.....	San Francisco.....	29	70	27
731	CS	West Side State Bank.....	Los Angeles.....	32	74	24
662	CST	Western Trust and Savings Bank.....	Long Beach.....	39	86	23
10	C	Yokohama Specie Bank, Limited.....	San Francisco.....	30	70	31
163	S	Yolo County Savings Bank.....	Woodland.....	56	114	32
757	CS	York Boulevard State Bank.....	Los Angeles.....	32	74	27

INDEX OF NATIONAL BANKS AUTHORIZED TO DO TRUST BUSINESS

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N. T. 23	First National Bank in Oakland.....	Oakland.....	64	122	13
N. T. 41	First National Bank of Orange, The.....	Orange.....	65	122	34
N. T. 32	First National Bank of Pomona, The.....	Pomona.....	65	122	40
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N. T. 21	First National Bank of Stockton, The.....	Stockton.....	67	124	13
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N. T. 34	First National Trust and Savings Bank of Fullerton.....	Fullerton.....	65	122	28
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N. T. 44	La Jolla National Bank of San Diego, The (La Jolla).....	San Diego.....	66	124	1
N. T. 43	Pacific National Bank of San Francisco.....	San Francisco.....	61	120	43
N. T. 36	Seaboard National Bank.....	Los Angeles.....	63	122	1
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N. T. 47	Security National Bank of Pasadena, The.....	Pasadena.....	65	122	37
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COUNTIES AND CITIES

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Alameda	668	American Trust Company, S. F. (Two Branches)	27	70	1
	859	Bank of America of California, L. A. (Branch)	30	70	32
Albany	668	American Trust Company, S. F. (Branch)	27	70	1
Alvarado	634	Bank of Alameda County, The	33	74	34
Berkeley	668	American Trust Company, S. F. (Eight Branches)	27	70	1
	859	Bank of America of California, L. A. (Six Branches)	30	70	32
Emeryville	668	American Trust Company, S. F. (Branch)	27	70	1
Hayward	153	Bank of Haywards	33	74	37
Irvington	634	Bank of Alameda County, The, Alvarado (Branch)	33	74	34
Livermore	668	American Trust Company, S. F. (Branch)	27	70	1
Niles	634	Bank of Alameda County, The, Alvarado (Branch)	33	74	34
Oakland	668	American Trust Company, S. F. (Fifteen Branches)	27	70	1
	859	Bank of America of California, L. A. (Eleven Branches)	30	70	32
	N. T. 2	Central National Bank of Oakland	64	122	10
	159	Central Savings Bank of Oakland and Branch	33	74	30
	182	Farmers and Merchants Savings Bank of Oakland	33	74	33
	N. T. 23	First National Bank in Oakland	64	122	13
	46	Oakland Bank, The	64	118	46
Piedmont	668	American Trust Company, S. F. (Branch)	27	70	1
Pleasanton	583	Amador Valley Savings Bank	33	74	40
San Leandro	668	American Trust Company, S. F. (Branch)	27	70	1
AMADOR COUNTY					
Amador City	202	Bank of Amador County, Jackson (Branch)	33	74	44
Ione	577	California Trust & Savings Bank, Sacramento (Branch)	48	98	43
Jackson	858	Amador County Development Bank	33	74	41
	202	Bank of Amador County	33	74	44
Plymouth	202	Bank of Amador County, Jackson (Branch)	33	74	44
Sutter Creek	202	Bank of Amador County, Jackson (Branch)	33	74	44
BUTTE COUNTY					
Chico	347	Butte County Savings Bank	34	74	47
	N. T. 12	First National Trust & Savings Bank of Chico, The	65	122	25
	608	Peoples Savings & Commercial Bank	34	78	1
Oroville	177	Bank of Oroville	34	78	4
CALAVERAS COUNTY					
San Andreas	720	Central Bank of Calaveras	34	78	5
COLUSA COUNTY					
Arbuckle	577	California Trust and Savings Bank (Branch)	48	98	43
Colusa	849	Colusa County Bank, The	34	78	8
	231	First Savings Bank of Colusa	34	78	11
Grimes	849	Colusa County Bank, The, Colusa (Branch)	34	78	8
Maxwell	849	Colusa County Bank, The, Colusa (Branch)	34	78	8
Princeton	849	Colusa County Bank, The, Colusa (Branch)	34	78	8
Williams	859	Bank of America of California, L. A. (Branch)	30	70	32
CONTRA COSTA COUNTY					
Antioch	507	Antioch Bank of Savings, The	34	78	14
	859	Bank of America of California, L. A. (Branch)	30	70	32
Brentwood	859	Bank of America of California, L. A. (Branch)	30	70	32
Byron	668	American Trust Company, S. F. (Branch)	27	70	1
Concord	668	American Trust Company, S. F. (Branch)	27	70	1
Crockett	356	Bank of Pinole, Pinole (Branch)	35	78	21
El Cerrito	360	Mechanics Bank of Richmond, The (Two Branches)	35	78	24
Martinez	668	American Trust Company, S. F. (Branch)	27	70	1
	64	Bank of Martinez	35	78	15
Oakley	671	Bank of Oakley	35	78	18
Pinole	356	Bank of Pinole	35	78	21
Pittsburg	668	American Trust Company, S. F. (Branch)	27	70	1
Port Costa	356	Bank of Pinole, Pinole (Branch)	35	78	21
Richmond	668	American Trust Company, S. F. (Three Branches)	27	70	1
	859	Bank of America of California, L. A. (Branch)	30	70	32
	360	Mechanics Bank of Richmond, The	35	78	24
Rodeo	356	Bank of Pinole, Pinole (Branch)	35	78	21
EL DORADO COUNTY					
Placerville	859	Bank of America of California, L. A. (Branch)	30	70	32

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Fresno	859	Bank of America of California, L. A. (Branch)	30	70	32
Kingsburg	515	Kingsburg Bank	35	78	27
GLENN COUNTY					
Orland	859	Bank of America of California, L. A. (Branch)	30	70	32
Willows	86	Bank of Willows	35	78	30
HUMBOLDT COUNTY					
Arcata	859	Bank of America of California, L. A. (Branch)	30	70	32
Eureka	131	Bank of Eureka, The	35	78	33
.....	132	Savings Bank of Humboldt County, The	36	78	34
Ferndale	184	Ferndale Bank	36	78	35
.....	477	Russ-Williams Banking Company	36	78	38
Fortuna	837	Fortuna State Bank	36	78	41
Loleta	461	Bank of Loleta	36	78	44
IMPERIAL COUNTY					
Calxico	859	Bank of America of California, L. A. (Branch)	30	70	32
Holtville	514	Holtville Bank, The	36	82	1
INYO COUNTY					
Bishop	859	Bank of America of California, L. A. (Branch)	30	70	32
Lone Pine	859	Bank of America of California, L. A. (Branch)	30	70	32
KERN COUNTY					
Bakersfield	859	Bank of America of California, L. A. (Two Branches) ...	30	70	32
Delano	672	Growers Security Bank	36	82	4
Fellows	859	Bank of America of California, L. A. (Branch)	30	70	32
.....	748	State Bank of Taft, Taft (Branch)	36	82	7
Maricopa	859	Bank of America of California, L. A. (Branch)	30	70	32
Taft	859	Bank of America of California, L. A. (Branch)	30	70	32
.....	748	State Bank of Taft	36	82	7
Tehachapi	178	Bank of Tehachapi	37	82	10
LAKE COUNTY					
Lakeport	68	Bank of Lake, The	37	82	13
Upper Lake	693	Bank of Upper Lake	37	82	16
LASSEN COUNTY					
Bieber	859	Bank of America of California, L. A. (Branch)	30	70	32
Susanville	859	Bank of America of California, L. A. (Branch)	30	70	32
.....	181	Bank of Lassen County	37	82	19
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Alhambra	666	California Bank, Los Angeles (Branch)	31	70	45
.....	N. T. 42	First National Bank of Alhambra, The	64	122	16
.....	839	Security Bank of Alhambra	37	82	22
Azusa	158	Azusa Valley Savings Bank	37	82	25
Baldwin Park	799	Baldwin Park Savings Bank	37	82	26
Bell	734	Atlantic Avenue Bank	38	82	27
.....	859	Bank of America of California (Branch)	30	70	32
Belvedere	666	California Bank, L. A. (Branch)	31	70	45
.....	738	Bank of Commerce	38	82	30
.....	747	Belvedere State Bank	38	82	33
Beverly Hills	N. T. 45	Beverly Hills National Bank and Trust Company	64	122	19
.....	666	California Bank, L. A. (Branch)	31	70	45
.....	N. T. 48	First National Bank of Beverly Hills, The	65	122	22
Burbank	863	Burbank State Bank	38	82	36
Covina	220	Covina Valley Savings Bank	38	82	39
Downey	157	Los Nietos Valley Bank	38	82	40
El Monte	571	The Southern County Bank, Anaheim (Branch)	44	94	20
El Segundo	542	El Segundo State Bank	38	82	43
Florence	859	Bank of America of California, L. A. (Branch)	30	70	32
Gardena	859	Bank of America of California, L. A. (Branch)	30	70	32
.....	664	Farmers and Merchants Bank of Gardena	38	82	46
Glendale	859	Bank of America of California, L. A. (Branch)	30	70	32
Glendora	429	First Savings Bank of Glendora, The	38	86	1
.....	96	Glendora Bank	39	86	2
Graham	859	Bank of America of California, L. A. (Branch)	30	70	32
Hawthorne	810	First Exchange State Bank, Inglewood (Branch)	39	86	11
Hermosa Beach	579	First Bank of Hermosa Beach, and Branch	39	86	5
.....	859	Bank of America of California, L. A. (Branch)	30	70	32
Huntington Park	859	Bank of America of California, L. A. (Branch)	30	70	32

Location	No.	Name	Officers, directors and branches	Bank statement	
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	810	First Exchange State Bank	39	86	1
La Verne	621	Farmers and Merchants Bank of La Verne, The	39	86	1
Lawndale	810	First Exchange State Bank, Inglewood (Branch)	39	86	1
Lomita	666	California Bank, L. A. (Branch)	31	70	45
Long Beach	776	Citizens State Bank of Long Beach	39	86	17
	N. T. 17	California First National Bank of Long Beach	65	122	31
	427	Farmers and Merchants Bank of Long Beach and Branch	39	86	20
	674	Farmers and Merchants Trust Company of Long Beach	65	118	49
	662	Western Trust and Savings Bank	39	86	23
Los Angeles	859	Bank of America of California, L. A., and Thirty-four Branches	30	70	32
	729	Bank of Hollywood and Branch	30	70	36
	828	Bank of Inglewood (Branch)	39	86	8
	364	Bank of San Pedro and Branch	30	70	39
	782	Broadway State Bank	31	70	42
	666	California Bank and Forty-eight Branches	31	70	45
	684	California Trust Company	62	118	22
	723	Citizens Bank of San Pedro	31	74	1
	N. T. 40	Citizens National Trust & Savings Bank of Los Angeles	62	120	46
	645	Farmers and Merchants Bank of Watts	31	74	4
	N. T. 3	Farmers and Merchants Nat. Bank of Los Angeles, The	62	120	49
	810	First Exchange State Bank, Inglewood (Branch)	39	86	11
	798	General Motors Acceptance Corporation	31	74	7
	834	German American Savings Bank of Los Angeles	31	74	8
	710	Hollywood State Bank	32	74	9
	824	Los Angeles Investment Trust Co.	62	118	25
	724	Los Angeles Trust & Safe Deposit Company	62	118	28
	814	Metropolitan Trust Company of California	62	118	31
	699	San Fernando Valley Bank (North Los Angeles)	32	74	12
	N. T. 36	Seaboard National Bank	63	122	1
	N. T. 37	Security First National Bank of Los Angeles	63	122	4
	434	Spaulding Company, The	63	118	34
	805	Sumitomo Bank, Limited, The	32	74	15
	200	Title Guarantee and Trust Company	63	118	37
	192	Title Insurance and Trust Company	63	118	40
	610	Union Bank & Trust Co. of Los Angeles	32	74	16
	N. T. 38	United States National Bank of Los Angeles	64	122	7
	342	Venice Savings Bank (Venice)	32	74	20
	835	Washington Commercial & Savings Bank (Venice)	32	74	21
	731	West Side State Bank	22	74	24
	10	Yokohama Specie Bank, Limited, S. F. (Branch)	30	70	31
	757	York Boulevard State Bank	32	74	27
Los Nietos	756	Bank of Santa Fe Springs	40	86	27
Manhattan Beach	730	State Bank of Manhattan Beach	40	86	30
Maywood	850	Maywood Bank, The	40	86	33
Monrovia	821	Citizens Bank of Monrovia	40	86	36
Montebello	777	First State Bank of Montebello	40	86	39
Monterey Park	859	Bank of America of California, L. A. (Branch)	30	70	32
Norwalk	859	Bank of America of California, L. A. (Branch)	30	70	32
	783	Norwalk Commercial and Savings Bank	40	86	42
Pasadena	573	Citizens Savings Bank of Pasadena	40	86	45
	226	First Trust and Savings Bank of Pasadena and Two Branches	40	86	48
	784	Pasadena Savings Bank	41	86	52
	N. T. 47	Security National Bank of Pasadena, The	65	122	37
Pomona	302	Pomona Commercial and Savings Bank	41	90	1
	N. T. 32	First National Bank of Pomona, The	65	122	40
Puente	636	Puente Savings Bank	41	90	4
Redondo Beach	780	American Commercial and Savings B'k of Redondo Beach	41	90	5
Rivera	493	Rivera State Bank	41	90	8
Rosemead	861	First State Bank of Rosemead	41	90	9
San Dimas	524	San Dimas Savings Bank	41	90	12
San Gabriel	666	California Bank, L. A. (Branch)	31	70	45
Santa Monica	666	California Bank, L. A. (Two Branches)	31	70	45
	519	Marine Bank of Santa Monica and Branch	41	90	13
	851	Santa Monica Savings Bank	42	90	16
Sierra Madre	721	Sierra Madre Savings Bank	42	90	17
South Gate	855	Firestone Park State Bank	42	90	20
South Pasadena	859	Bank of America of California, L. A. (Branch)	30	70	32
Tujunga	695	Tujunga Valley Bank	42	90	23
Vernon	859	Bank of America of California, L. A. (Branch)	30	70	32
Walnut Park	859	Bank of America of California, L. A. (Branch)	30	70	32
West Hollywood	808	Bank of West Hollywood	42	90	26
	767	Republic Bank and Branch	42	90	29

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MARIN COUNTY					
Larkspur.....	668	American Trust Company, S. F. (Branch)	27	70	1
Mill Valley.....	853	Mill Valley Bank, The.....	42	90	33
Novato.....	594	Novato Bank.....	43	90	36
Point Reyes.....	859	Bank of America of California, L. A. (Branch)	30	70	32
San Anselmo.....	668	American Trust Company, S. F. (Branch)	27	70	1
San Rafael.....	668	American Trust Company, S. F. (Branch)	27	70	1
	511	Bank of San Rafael.....	43	90	39
Sausalito.....	668	American Trust Company, S. F. (Branch)	27	70	1
Tiburon.....	668	American Trust Company, S. F. (Branch)	27	70	1
Tomasles.....	859	Bank of America of California, L. A. (Branch)	30	70	32
MENDOCINO COUNTY					
Covelo.....	663	Bank of Covelo.....	43	90	40
Hopland.....	284	Savings Bank of Mendocino County, Ukiah (Branch)	43	90	42
Point Arena.....	338	Bank of Point Arena.....	43	90	41
Ukiah.....	284	Savings Bank of Mendocino County.....	43	90	42
Willits.....	296	Bank of Willits.....	43	90	45
Gustine.....	266	Bank of Newman (Branch).....	54	110	25
Hilmar.....	859	Bank of America of California, L. A. (Branch)	30	70	32
Le Grand.....	585	Le Grand Bank.....	43	94	1
Livingston.....	859	Bank of America of California, L. A. (Branch)	30	70	32
Los Banos.....	668	American Trust Company, S. F. (Branch)	27	70	1
MODOC COUNTY					
Alturas.....	859	Bank of America of California, L. A. (Branch)	30	70	32
	416	Modoc County Bank.....	44	94	4
Cedarville.....	416	Modoc County Bank, Alturas (Branch)	44	94	4
Fort Bidwell.....	416	Modoc County Bank, Alturas (Branch)	44	94	4
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Carmel.....	790	Bank of Carmel, The.....	44	94	7
	637	Monterey County Trust & Savings Bank, Salinas (Branch)	44	94	16
Castroville.....	637	Monterey County Trust & Savings Bank, Salinas (Branch)	44	94	16
Gonzales.....	637	Monterey County Trust & Savings Bank, Salinas (Branch)	44	94	16
Monterey.....	856	Monterey Bank.....	44	94	10
King City.....	637	Monterey County Trust & Savings Bank, Salinas (Branch)	44	94	11
Pacific Grove.....	859	Bank of America of California, L. A. (Branch)	30	70	32
	124	Security State Bank of Pacific Grove.....	44	94	13
Salinas.....	637	Monterey County Trust & Savings Bank.....	44	94	16
NAPA COUNTY					
Napa.....	859	Bank of America of California, L. A. (Branch)	30	70	32
St. Helena.....	859	Bank of America of California, L. A. (Branch)	30	70	32
NEVADA COUNTY					
Grass Valley.....	859	Bank of America of California, L. A. (Branch)	30	70	32
Nevada City.....	859	Bank of America of California, L. A. (Branch)	30	70	32
Truckee.....	859	Bank of America of California, L. A. (Branch)	30	70	32
ORANGE COUNTY					
Anaheim.....	859	Bank of America of California, L. A. (Branch)	30	70	32
	571	Southern County Bank, The.....	44	94	20
Balboa.....	739	Bank of Balboa.....	44	94	23
Buena Park.....	571	Southern County Bank, The, Anaheim (Branch)	44	94	20
Costa Mesa.....	739	Bank of Balboa (Branch).....	44	94	23
Cypress.....	571	Southern County Bank, The, Anaheim (Branch)	44	94	20
Fullerton.....	N. T. 34	First National Trust and Savings Bank of Fullerton.....	65	122	28
Garden Grove.....	704	Citizens Bank of Garden Grove.....	45	94	26
Huntington Beach.....	774	Home State Bank of Huntington Beach.....	45	94	29
Laguna Beach.....	778	Citizens Bank of Laguna Beach.....	45	94	32
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	377	Orange Savings Bank.....	45	94	35
San Clemente.....	859	Bank of America of California, L. A. (Branch)	30	70	32
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	651	Farmers and Merchants Savings Bank of Santa Ana, The.....	45	94	38
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	111	Placer County Bank	45	94	45
Colfax	859	Bank of America of California, L. A. (Branch)	30	70	32
Lincoln	859	Bank of America of California, L. A. (Branch)	30	70	32
	237	Bank of Lincoln, The	46	94	48
Loomis	577	California Trust and Savings Bank, Sacramento (Branch)	48	98	43
Newcastle	859	Bank of America of California, L. A. (Branch)	30	70	32
	111	Placer County Bank, Auburn (Branch)	45	94	45
Roseville	865	Citizens Bank of Roseville	46	98	1
PLUMAS COUNTY					
Greenville	541	Indian Valley Bank	46	98	4
Portola	276	Plumas County Bank, Quincy (Branch)	46	98	7
Quincy	276	Plumas County Bank	46	98	7
RIVERSIDE COUNTY					
Arlington	422	Citizens Bank of Arlington	46	98	10
Beaumont	435	Bank of Beaumont	46	98	13
Corona	148	Citizens Bank	46	98	14
Elsinore	827	Elsinore State Bank	47	98	17
Hemet	407	Farmers and Merchants Bank	47	98	20
Palm Springs	859	Bank of America of California, L. A. (Branch)	30	70	32
Perris	470	Bank of Perris	47	98	23
Riverside	859	Bank of America of California, L. A. (Branch)	30	70	32
	N. T. 39	Citizens National Trust & Savings Bank of Riverside	66	122	43
	408	Security Savings Bank of Riverside	47	98	24
San Jacinto	526	First Savings Bank of San Jacinto	47	98	27
Thermal	682	Coachella Valley State Bank	47	98	28
SACRAMENTO COUNTY					
Courtland	650	Bank of Courtland	47	98	31
Elk Grove	859	Bank of America of California, L. A. (Branch)	30	70	32
Fair Oaks	449	Fairoaks Bank	47	98	34
Folsom	504	Bank of Folsom	48	98	37
Galt	550	Bank of Galt	48	98	40
Isleton	359	Bank of America of California, L. A. (Branch)	30	70	32
North Sacramento	577	California Trust and Savings Bank, Sacramento (Branch)	48	98	43
Sacramento	577	California Trust and Savings Bank	48	98	43
	N. T. 5	Capitol National Bank, The	66	122	46
	475	Citizens Bank of Sacramento	48	98	47
	859	Bank of America of California, L. A. (Four Branches)	30	70	32
	811	Sumitomo Bank of California, The	48	102	1
Walnut Grove	595	Bank of Alex Brown	48	102	4
SAN BENITO COUNTY					
Hollister	859	Bank of America of California, L. A. (Branch)	30	70	32
SAN BERNARDINO COUNTY					
Barstow	134	San Bernardino Valley Bank, San Bernardino (Branch)	48	102	10
Chino	859	Bank of America of California, L. A. (Branch)	30	70	32
Colton	859	Bank of America of California, L. A. (Branch)	30	70	32
Highland	293	First Bank of Highland	48	102	7
Needles	134	San Bernardino Valley Bank, San Bernardino (Branch)	48	102	10
Redlands	859	Bank of America of California, L. A. (Branch)	30	70	32
San Bernardino	N. T. 24	American National Bank	66	122	49
	859	Bank of America of California, L. A. (Branch)	30	70	32
	817	Pioneer Title Insurance and Trust Company	66	120	13
	134	San Bernardino Valley Bank	48	102	10
	265	San Bernardino County Savings Bank, The	49	102	13
Upland	859	Bank of America of California, L. A. (Branch)	30	70	32
SAN DIEGO COUNTY					
Chula Vista	596	Security Trust & Savings Bank of San Diego (Branch)	49	102	29
East San Diego	791	Bank of East San Diego	49	102	14
El Cajon	426	Cuyamaca State Bank	49	102	17
Encinitas	859	Bank of America of California, L. A. (Branch)	30	70	32
Escondido	596	Security Trust and Savings Bank of San Diego (Branch)	40	102	29
Lakeside	713	Lakeside Commercial and Savings Bank	49	102	20
La Mesa	831	Bank of Southern California	49	102	23
Ramona	859	Bank of America of California, L. A. (Branch)	30	70	32
San Diego	859	Bank of America of California, L. A. (Branch)	30	70	32
	840	California Savings & Commercial Bank of San Diego	49	102	26
	N. T. 28	First National Trust and Savings Bank of San Diego, The	66	122	52
	N. T. 44	La Jolla National Bank of San Diego, The	66	124	1
	108	San Diego Trust & Savings Bank	49	102	29

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	604	Union Trust Company of San Diego.....	67	120	25
San Ysidro.....	823	Border Bank, The.....	50	102	37
Solano Beach.....	859	Bank of America of California, L. A. (Branch).....	30	70	32
SAN FRANCISCO CITY AND COUNTY					
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	43	Anglo-California Trust Company and Eight Branches.....	27	70	5
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	859	Bank of America of California, L. A. (Branch).....	30	70	32
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Palo Alto.....	668	American Trust Company, S. F. (Branch).....	27	70	1
San Jose.....	668	American Trust Company, S. F. (Branch).....	27	70	1
	859	Bank of America of California, L. A. (Branch).....	30	70	32
Santa Clara.....	668	American Trust Company, S. F. (Branch).....	27	70	1
Saratoga.....	668	American Trust Company, S. F. (Branch).....	27	70	1

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Watsonville	116	Pajaro Valley Savings Bank	51	106	22
SHASTA COUNTY					
Fall River Mills	859	Bank of America of California, L. A. (Branch)	30	70	32
Redding	487	Redding Savings Bank, The	52	106	23
SIERRA COUNTY					
Loyalton	309	Sierra Valley Bank	52	106	24
SISKIYOU COUNTY					
Dorris	436	Butte Valley State Bank	52	106	27
Dunsmuir	859	Bank of America of California, L. A. (Branch)	30	70	32
Etna Mills	230	Scott Valley Bank, Fort Jones (Branch)	52	106	28
Fort Jones	230	Scott Valley Bank	52	106	28
Montague	394	Montague Banking Company	52	106	31
Mt. Shasta	789	Bank of Mt. Shasta	52	106	34
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Dixon	859	Bank of America of California, L. A. (Branch)	30	70	32
	540	Northern Solano Savings Bank	52	106	37
Fairfield	860	Solano County Bank	52	106	38
Rio Vista	297	Bank of Rio Vista	53	106	41
	749	Delta Bank, The	53	110	1
Suisun City	859	Bank of America of California, L. A. (Branch)	30	70	32
Vacaville	503	Vacaville Savings Bank, The	53	110	4
Vallejo	859	Bank of America of California, L. A. (Branch)	30	70	32
SONOMA COUNTY					
Cloverdale	859	Bank of America of California, L. A. (Branch)	30	70	32
Forestville	288	Analy Savings Bank, The, Sebastopol (Branch)	53	110	11
Geyersville	859	Bank of America of California, L. A. (Branch)	30	70	32
Guerneville	358	Bank of Guerneville	53	110	5
Healdsburg	859	Bank of America of California, L. A. (Branch)	30	70	32
Monte Rio	358	Bank of Guerneville (Branch)	53	110	5
Petaluma	668	American Trust Company, S. F. (Branch)	27	70	1
	859	Bank of America of California, L. A. (Branch)	30	70	32
Santa Rosa	668	American Trust Company, S. F. (Branch)	27	70	1
	859	Bank of America of California, L. A. (Branch)	30	70	32
	138	Exchange Bank	53	110	8
Sebastopol	288	Analy Savings Bank, The	53	110	11
	494	Sebastopol Savings Bank	53	110	14
Sonoma	668	American Trust Company, S. F. (Branch)	27	70	1
Valley Ford	859	Bank of America of California, S. F. (Branch)	30	70	32
Windsor	138	Exchange Bank, Snata Rosa (Branch)	53	110	8
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Ceres	517	Bank of Ceres	53	110	15
Crows Landing	266	Bank of Newman (Branch)	54	110	25
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Modesto	668	American Trust Company, S. F. (Branch)	27	70	1
	859	Bank of America of California, L. A. (Branch)	30	70	32
	857	Modesto Trust and Savings Bank	54	110	21
Newman	668	American Trust Company, S. F. (Branch)	27	70	1
	266	Bank of Newman	54	110	25
Oakdale	859	Bank of America of California, L. A. (Branch)	30	70	32
	371	Stanislaus County Savings Bank	54	110	28
Patterson	266	Bank of Newman (Branch)	54	110	25
	670	Commercial Bank	54	110	29
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	715	Security State Bank of Turlock	54	110	33
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Lindsay.....	485	Lindsay Savings Bank, The.....	55	114	1
Visalia.....	859	Bank of America of California, L. A. (Branch).....	30	70	32
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Hueneme.....	125	Bank of Hueneme.....	55	114	5
Moorpark.....	678	American Commercial & Savings Bank.....	55	114	8
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SUPERINTENDENT AND STAFF OF STATE BANKING DEPARTMENT

June 30, 1930

Name	Capacity	Compensation
Will C. Wood	Superintendent of Banks	\$10,000 per annum
E. D. Holly	Chief Deputy	500 per month
A. A. Rosenshine	Attorney	500 per month
C. E. Lowell	Chief Examiner	450 per month
Clyde F. Lamborn	Assistant Attorney	275 per month
J. A. Crumb	Statistician	300 per month
C. M. Cushman	Statistician	190 per month
D. B. Courtney	Senior Clerk	190 per month
Paul F. Meckes	Office Examiner	200 per month
Robert Melcher	Office Examiner	170 per month
Gertrude Pepper Moore	Chief Stenographer	160 per month
Elizabeth Jamieson	Dictaphone Operator	125 per month
Frieda Brown	Stenographer	150 per month
Ida De Carbonel	Reception Clerk	130 per month
Roy H. Skierka	Junior Clerk	110 per month
John E. McKenna	Clerical Aid	75 per month
D. S. Canny	Bond Officer	500 per month
William J. Murphy	Assistant Bond Officer	375 per month
Ruth Pepper	Senior Clerk	190 per month
John F. Byrne	Senior Clerk	160 per month
G. M. Ackerman	Examiner	250 per month
H. W. Albert	Examiner	265 per month
F. B. Bailey	Examiner	350 per month
C. E. Deskin	Examiner	225 per month
John M. Gregory	Examiner	425 per month
Charles J. Ledwith	Examiner	265 per month
G. A. Macpherson	Examiner	325 per month
N. C. Matthews	Examiner	325 per month
Frank Neil	Examiner	325 per month
J. Perry Reynolds	Examiner	250 per month
H. S. Taylor	Examiner	400 per month
George M. Walker	Examiner	250 per month
W. T. Werschull	Examiner	325 per month
Harriet O. French	Secretary	75 per month
John McFaul	Chief Southern Division	450 per month
Mrs. E. H. Berg	Secretary	170 per month
Mrs. V. C. Simon	Dictaphone Operator	115 per month
E. D. Backus	Examiner	325 per month
R. C. Barth	Examiner	325 per month
S. M. Matthews	Examiner	325 per month
E. E. Haupt	Examiner	325 per month
Maurice H. Davis	Examiner	250 per month

STATE BANKING DEPARTMENT
STATEMENT OF RECEIPTS AND EXPENDITURES
Eighty-first Fiscal Year, July 1, 1929, to June 30 1930

Balance from 80th Fiscal Year.....	\$191,445 82	Prior Year's Expense.....	\$213 20
Abatement of Prior Year's Expense.....	25,123 61	Departmental Expenses for 81st Fiscal Year.....	193,497 41
Fund Collected for meeting the Expense of the Current Fiscal Year under the		Balance June 30, 1930.....	214,040 92
Provisions of Section 123 of the California Bank Act.....	157,136 80		
License Fees.....	4,750 00		
Sundries.....	20,295 30		
	<u>\$407,751 53</u>		<u>\$407,751 53</u>

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STATE OF CALIFORNIA
DEPARTMENT OF INDUSTRIAL RELATIONS
WILL J. FRENCH, Director

DEPARTMENT OF AGRICULTURE
G. H. HECKE, Director

DEPARTMENT OF SOCIAL WELFARE
ANNA L. SAYLOR, Director

MEXICANS IN CALIFORNIA

REPORT OF

Governor C. C. Young's Mexican
Fact-Finding Committee



State Building, San Francisco, California
October, 1930

MEXICANS IN CALIFORNIA

REPORT OF

Governor C. C. Young's Mexican Fact-Finding Committee

PART I

IMMIGRATION, POPULATION, AND NATURALIZATION

(Prepared by the Department of Industrial Relations)

WILL J. FRENCH, Director

CHAPTER I—MEXICAN IMMIGRATION BEFORE AND SINCE THE
QUOTA RESTRICTION LAW

CHAPTER II—THE FOREIGN-BORN POPULATION OF CALIFORNIA

CHAPTER III—NATURALIZATION OF MEXICANS

PART II

MEXICANS IN INDUSTRIES AND IN NONAGRICULTURAL OCCUPATIONS

(Prepared by the Department of Industrial Relations)

CHAPTER IV—MEXICANS IN NONAGRICULTURAL OCCUPATIONS

CHAPTER V—OCCUPATIONS AND WAGE RATES

CHAPTER VI—MEXICAN LABOR UNIONS

CHAPTER VII—THE STRIKE OF MEXICAN CANTALOUPE PICKERS

PART III

MEXICANS IN AGRICULTURE

(Prepared by the Department of Agriculture)

G. H. HECKE, Director

COMMON LABOR NEEDS OF CALIFORNIA CROPS (WITH SPECIAL
REFERENCE TO MEXICAN LABOR)

PART IV

SOCIAL ASPECTS OF THE MEXICAN IMMIGRATION PROBLEM

(Prepared by the Department of Social Welfare)

ANNA L. SAYLOR, Director

HEALTH, RELIEF, AND DELINQUENCY AMONG THE MEXICANS OF
CALIFORNIA

THE MEXICAN FAMILY; ITS SIZE AND ITS INCOME

(Prepared by the Department of Industrial Relations)

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(Prepared by the Department of Industrial Relations)

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LETTER OF TRANSMITTAL

His Excellency, C. C. YOUNG, Governor,
State of California,
Sacramento, California.

SIR:

We have the honor of handing you herewith the report of your Mexican Fact-Finding Committee.

Respectfully,

WILL J. FRENCH, Chairman,
ANNA L. SAYLOR,
GEORGE H. HECKE.

September, 1930.

A WORD OF PREFACE

The following report will unquestionably rank as one of the most exhaustive and most valuable ever issued by any of the Departments of the California state government. It is the outgrowth of discussions respecting Mexican problems, which took place at meetings of the Governor's Council during the early part of 1928.

As a result of these discussions, the Directors of the Department of Industrial Relations, Agriculture, and Social Welfare were, at the Council meeting of March 28, 1928, directed to prepare a report of a fact-finding nature and noncontroversial in character, a report designed to show the actual existing conditions as to the Mexican population in California. Mr. Will J. French, Director of the Department of Industrial Relations, was made the chairman of the committee of three department directors to whom this work was entrusted.

As will be noted from a reading of the report, its preparation has involved the gathering of a vast quantity of statistical information; and this, together with the fact that it could be prepared only as opportunity offered in conjunction with the regular work of the various departments, has delayed its publication until now.

I have just finished reading the proof of the report, and wish to congratulate Mr. French, Mr. Hecke, and Mrs. Saylor upon the care and thoroughness used in its preparation, and the fair-minded and impartial attitude with which this admittedly controversial subject has been treated. Like other immigration problems which have preceded it, the Mexican problem is of such importance as to justify the utmost of thoughtful care in its solution; but it can be properly solved only with a full knowledge of all the facts, and to help supply these facts is the object of this report.

Although the people of California are primarily interested in this problem from the standpoint of the best interests of our own state, nevertheless from its very nature it can be settled only by national legislation. I therefore commend this report, not only to the people of our own state, but to all others who may have a part in determining the necessity and scope of such future legislation.

C. C. YOUNG,
Governor State of California.

August 17, 1930.

ACKNOWLEDGMENT

The Mexican Fact-Finding Committee wishes hereby to acknowledge its indebtedness to the following investigators who contributed to this report:

Louis Bloch, Statistician of the Department of Industrial Relations, wrote Parts I and II, Chapters I to VII, pp. 17-150, and the Section on "The Mexican Family; Its Size and Its Income," pp. 209-215.

R. L. Adams, Professor of Farm Management, College of Agriculture, of the University of California, wrote Part III, pp. 153-171.

Helen V. Bary, Statistician of the Department of Social Welfare, wrote Part IV, pp. 175-207.

THE MEXICAN FACT-FINDING COMMITTEE,

WILL J. FRENCH, Chairman,

ANNA L. SAYLOR,

GEORGE H. HECKE.

INTRODUCTION

The Mexican Fact-Finding Committee was appointed by Governor C. C. Young on March 28, 1928. The Governor named on this committee the following three members of his Council: Will J. French, Director of the Department of Industrial Relations, chairman; Anna L. Saylor, Director of the Department of Social Welfare, and George H. Hecke, Director of the Department of Agriculture.

It was the expressed wish of the Governor that the committee confine itself to the preparation and presentation of a report which would contain only *facts* relating to the industrial, social and agricultural aspects of the problem of Mexican immigration into California. The gathering of biased and partisan views was declared to be outside of the scope of the committee's work.

Mindful of the Governor's wishes in the matter, and being fully in accord with them, the committee instructed its investigators carefully to discriminate between opinions and conclusions based upon divergent social and economic interests and views and dispassionate *factual evidence*, stripped of all partisanship.

At its organization meeting, which took place soon after its appointment, the committee decided that each of the three state departments represented should make independent studies of the problems with which they were most familiar and which they were therefore best equipped and qualified to investigate and study.

Since there was no special legislative appropriation for the investigations of the Mexican Fact-Finding Committee, it devolved upon the Departments of Industrial Relations, Agriculture, and Social Welfare to draw upon their regular resources of time and money to undertake and complete this work, a fact which is largely responsible for the time taken in the preparation of this report. The Department of Agriculture had secured the cooperation of the College of Agriculture of the University of California in the preparation of its contribution to this report.

In submitting this joint report, the Mexican Fact-Finding Committee feels that the data presented were prepared by its investigators with utmost care and without reference to the possible use to which these data may be put, either by the protagonists or antagonists of Mexican immigration. It is hoped that interested citizens and students of the Mexican immigration problems will find in this volume information which will aid them in their studies of the intricate industrial, agricultural, and social questions which are associated with the problem of Mexican immigration into California.

WILL J. FRENCH, Chairman,
Mexican Fact-Finding Committee.

September, 1930.

PART I

IMMIGRATION, POPULATION, AND
NATURALIZATION

(Prepared by the Department of Industrial Relations)

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CHAPTER I

MEXICAN IMMIGRATION BEFORE AND SINCE THE QUOTA RESTRICTION LAWS¹

In this chapter are presented the results of a study of available statistics of Mexican immigration as published by the Commissioner General of Immigration and of related United States census data. These statistics have been analyzed with a view to crystalizing the changes which have taken place in the volume and character of immigration into the United States and into California since the enactments of the 1921 and 1924 per centum limitation laws, known as the quota laws.

THE THREE AND TWO PER CENTUM LAWS

The first per centum limitation law went into effect on June 3, 1921. This law restricted the admission of aliens in any year to three per cent of the number of foreign-born persons of each nationality residing in the United States in 1910, as determined by the federal census of that year. The new immigration law, which went into effect on May 26, 1924, reduced the quota of admissible aliens from three per cent to two per cent. Section 11 (a) of the immigration act of 1924 provides that the annual quota of any nationality shall be two per centum of the number of foreign-born individuals of such nationality resident in continental United States as shown by the federal census of 1890, but that the minimum quota for any nationality shall be 100 per year. This change in the basis for computing the quotas was especially significant because it was aimed at reducing the number of admissible immigrants from countries of southern and eastern Europe in preference to immigrants from countries of northern and western Europe.

Under the 1924 immigration law, the total immigration of aliens from quota countries was restricted to 164,667 annually. Of this total, the annual quota for northwestern Europe was 140,909, or 85.6 per cent; for southern and eastern Europe and Asia, 21,847, or 13.3 per cent; for Africa, Australia, New Zealand, and other Pacific islands, 1821, or 1.1 per cent of the total.

But while the 1924 immigration act effectively restricts the number of admissible aliens from European countries, this act exempts from its quota provision immigrants born in the Dominion of Canada, New Foundland, the Republic of Mexico, the Republic of Cuba, the Republic of Haiti, the Dominican Republic, the Canal Zone, or an alien of an independent country of Central or South America. Aliens from these countries are defined by the law as "non-quota" immigrants.

¹ Most of the data contained in this chapter were published in the March, 1929, issue of the Journal of the American Statistical Association, pp. 50-60, in an article on "Facts About Mexican Immigration Before and Since the Quota Restriction Laws," by Louis Bloch, Statistician of the Department of Industrial Relations and an investigator for Governor Young's Mexican Fact-Finding Committee.

ACTUAL AND REPORTED MEXICAN IMMIGRATION

In considering statistics of Mexican immigration, it is especially important to recognize the distinction between *actual* and *reported* immigration. The data published in the reports of the Commissioner General of Immigration show the legally admitted aliens. But in the case of the Mexicans the number of illegal entrants is in all probabilities very considerable. The actual immigration would include the legal and illegal entrants.

The following quotation regarding the unlawful entry of Mexicans into the United States is from a letter written by Hon. James J. Davis, Secretary of Labor, on April 15, 1924, to Hon. Cyrenus Cole, House of Representatives, United States Congress:

"On May 22, 1917, the United States Secretary of Labor issued an order instructing immigration officials on the Mexican border to disregard the literacy test, the contract-labor section, and the head-tax provision of the immigration law with reference to the coming of Mexican people who were to engage as workmen in agricultural pursuits. This order remained in force until March 2, 1921, or until within two days of the passing out of the Wilson administration. I have never been able to find out how many people came in under that provision. * * * During the fiscal year 1919, there were imported under this rule a total of 9998. * * * None of those coming under this arrangement were counted as immigrants, because they were admitted on the theory of coming temporarily. * * * Most of them violated the condition of their admission. * * *

"Under date of March 19, 1920, Assistant Chief of Staff for Military Intelligence made a report to the Director of Military Intelligence on this subject. He reports, among other things, that since the suspension of the provisions of the immigration law relating to Mexican laborers it was estimated from facts furnished by Mexican and American border officers that in excess of 100,000 Mexicans entered the United States between February 1, 1920, and the date of his report * * * and but a small part of this number had passed through the immigration stations. * * *

"* * * I believe that at least as many more entered from Mexico during the past fiscal year [1922-1923] through irregular channels as were recorded by the officers of the government at our immigration station. * * * Assistant Secretary Henning reports that it is generally estimated that there are not less than twice as many surreptitious entries as legal ones and that our inspector in charge at Laredo places the number at five times the legal admissions."²

Further testimony regarding the extent of illegal entries of Mexicans into the United States is revealed by a comparison of the United States census data on the number of Mexicans in this country at decennial census periods with available data on total and net Mexican immigration. Thus, in 1900 the census reported the total number of Mexicans residing in the United States as 103,393. The total number of alien Mexican immigrants who came into this country legally between 1901-1910 was 41,490. The highest possible number of Mexicans in the United States at the 1910 census should not have been in excess of 103,393 plus 41,490, or 144,883.³ But instead, the 1910 census enumerated 221,915 Mexicans in the United States. This number is 77,032 more than the most that could be expected in view of the legal number of Mexican entrants into this country between 1901-1910. Assuming

² See Congressional Record, Senate Vol. 66, pt. 2, Jan. 1925, pp. 1366-67.

³ The total number of Mexicans in the U. S. enumerated in 1900 was added to the total number of immigrants into the U. S. during 1901-1910. This does not take into consideration the emigrant alien Mexicans, or the number of persons born in Mexico who died between 1901-1910. Statistics of emigration are not available until 1908. If these factors could be taken into account, the number of Mexicans at the 1910 census should be considerably lower than 144,883.

that the enumeration in the census years considered was equally accurate, and allowing for mortality and emigration, it may be roughly estimated that approximately 100,000 Mexicans entered this country illegally between 1901-1910.

Likewise, in 1910 the census counted 221,915 Mexicans in the United States. The net increase in the foreign-born Mexican population through excess of immigration over emigration between 1911-1920, was 152,541. The maximum number of Mexicans that could be expected, even were there no deaths, at the 1920 census should be 374,456. But instead the 1920 census reported 486,418 Mexicans in the United States, or at least 111,962 more than could be expected if only the legal entrants were considered. On the basis of these figures, it appears fair and conservative to estimate that during the twenty years 1901-1920, about 200,000 Mexicans entered this country illegally.

The difficulties of enforcing the federal immigration laws along the Mexican border are recurrently described in the annual reports of the Commissioner General of Immigration.

In the absence of reliable information as to the volume of smuggling of Mexican immigrants before and since the per centum limitation laws of 1921 and 1924, only the reported legal entries of Mexicans are analyzed in this chapter.

MEXICAN IMMIGRATION BEFORE THE 1921 QUOTA LAW

Since the three per cent quota law did not go into effect until June 3, 1921, and the two per cent quota law did not go into effect until May 26, 1924, the effect of these laws upon immigration from Mexico may be measured by a comparison of statistics of Mexican immigration before July 1, 1921, from July 1, 1921, to July 1, 1924, and since July 1, 1924. In the following table are presented data showing the number and proportion the Mexican immigrants were of the total immigration prior to July 1, 1921.

TABLE 1. NUMBER AND PER CENT MEXICAN IMMIGRATION WAS OF TOTAL IMMIGRATION INTO THE UNITED STATES FROM 1881 TO 1921, BY DECADES*

Decades	Total number of immigrants	Number from Mexico	Per cent from Mexico
1881-1890.....	5,246,613	1,913	(A)
1891-1900.....	3,687,564	971	(A)
1901-1910.....	8,795,386	49,642	.6
1911-1921**.....	6,541,039	249,762	3.8

*Report of Commissioner General of Immigration, 1927, pp. 190-191.

**Eleven years.

(A) Less than one tenth of one per cent.

The foregoing table shows that the immigration from Mexico prior to 1911 was relatively unimportant. During the ten years 1901-1910, only six-tenths of one per cent of the total immigration into the United States was from Mexico. But during the eleven fiscal years 1911-1921, the number of Mexican immigrants was 249,762, or 3.8 per cent of the total number of 6,541,039 immigrants admitted into the United States.

The rush of immigrants from Mexico began during the World War, and was undoubtedly caused by the then prevailing shortage of labor.

MEXICAN IMMIGRATION FROM JULY 1, 1921, TO JULY 1, 1924

Although, as has been pointed out in the preceding section, the Mexican immigration began during the World War period, the great influx of immigration from Mexico was caused by the passage of the quota laws. In the following table are presented the figures of immigration during the three fiscal years 1921-1922, 1922-1923, and 1923-1924, that is, for the period during which the three per cent quota law was in operation.

TABLE 2. NUMBER AND PER CENT MEXICAN ALIEN IMMIGRATION INTO THE UNITED STATES WAS OF THE TOTAL ALIEN IMMIGRATION INTO THE UNITED STATES DURING THE THREE FISCAL YEARS, 1921-22, 1922-23 AND 1923-24

Fiscal years ended June 30—	Total number of immigrants admitted into United States	Total number of Mexican immigrants admitted into United States	Per cent Mexican immigrants of total immigrants
1922.....	309,556	18,246	5.9
1923.....	522,919	62,709	12.0
1924.....	706,896	87,648	12.4
Total.....	1,539,371	168,603	10.9

Thus, while during the eleven years preceding the enactment of the three per cent quota law, the number of Mexican immigrants admitted was only 3.8 per cent of the total immigration, this percentage increased, under the new law, to 10.9 during the three fiscal years ended June 30, 1924. The shutting off of immigration from European countries has given an added impetus to immigration from Mexico.

MEXICAN IMMIGRATION FROM JULY 1, 1924, TO JULY 1, 1928 *

In the next table are presented data showing the increase in Mexican immigration in relation to total immigration into the United States for four fiscal years since the two per centum quota restriction law took effect.

TABLE 3. NUMBER AND PER CENT MEXICAN ALIEN IMMIGRATION WAS OF THE TOTAL ALIEN IMMIGRATION INTO THE UNITED STATES DURING THE FOUR FISCAL YEARS, 1924-25, 1925-26, 1926-27 AND 1927-28

Fiscal years ended June 30—	Total number of immigrants admitted into the United States	Number of Mexican immigrants admitted	Per cent Mexicans of total
1925.....	294,314	32,378	11.0
1926.....	304,488	42,638	14.0
1927.....	335,175	66,766	19.9
1928.....	307,225	57,765	18.8
Total.....	1,241,232	199,547	16.1

* Since the writing of this chapter, there has been a substantial decrease in Mexican immigration into the United States. The reports of the Commissioner General of Immigration show that during the fiscal year ended June 30, 1929, 38,980 immigrant alien Mexicans were admitted into the United States, and that during the fiscal year ended June 30, 1930, the number of such aliens admitted was only 11,915. This decrease in Mexican immigration is attributed to the stricter visa regulations imposed by the State Department in an attempt to restrict Mexican immigration without including Mexico within the quota restriction laws.

An examination of Table 3 shows that the proportion of Mexican immigration in the total immigration increased from 11.0 per cent in 1925 to 18.8 per cent in 1928. During the four fiscal years ended July 1, 1928, the Mexican immigration was 16.1 per cent of the total immigration.

Table 4 shows the annual numerical and percentage increases or decreases in Mexican immigration from the fiscal year 1921-22 to the fiscal year 1927-28, inclusive. This table shows both the effect of the quota limitations on Europeans, which did not apply to Mexicans, and that of the provision for visa and fee included in the two per cent law which did. The greatest increase in the number of Mexicans admitted under the three per cent quota law was in 1924. During this year the increase over the preceding year was 39.8 per cent. During the next year, which was the first year of the operation of the two per cent law, the number of Mexicans legally admitted dropped 55,270, or 63.1 per cent compared with the preceding year.[†] This sudden decrease is undoubtedly due to the fact that 1925 was the first year following the adoption of the visa requirements and the visa fee of \$10. Since 1925 the number of alien Mexicans admitted into the United States increased again in 1926 and in 1927. In the latter year the number admitted was 66,766, or 56.6 per cent greater than in the preceding year.

During the latest fiscal year ended June 30, 1928, the total number of alien immigrant Mexicans admitted was 57,765, which was 9001, or 13.5 per cent less than during the preceding year. Alien immigration into the United States, other than Mexican, declined from 268,409 in 1927 to 249,460 in 1928, a decrease of 18,949, or 7.1 per cent.

TABLE 4. NUMBER AND PER CENT OF INCREASE OR DECREASE IN THE NUMBER OF ALIEN MEXICAN IMMIGRANTS ADMITTED INTO THE UNITED STATES FROM 1922 TO 1928, BY FISCAL YEARS

Fiscal years ended June 30—	Number of immigrant Mexican aliens admitted into the United States	Increase or (—) decrease over preceding year	
		Number	Per cent
1922-----	18,246		
1923-----	62,709	44,463	243.7
1924-----	87,648	24,939	39.8
1925-----	32,378	—55,270	—63.1
1926-----	42,638	10,260	31.7
1927-----	66,766	24,128	56.6
1928-----	57,765	—9,001	—13.5

The percentages which the Mexicans were of the total alien immigrants admitted into the United States before and since the quota restriction laws are shown graphically in Chart 1, following.

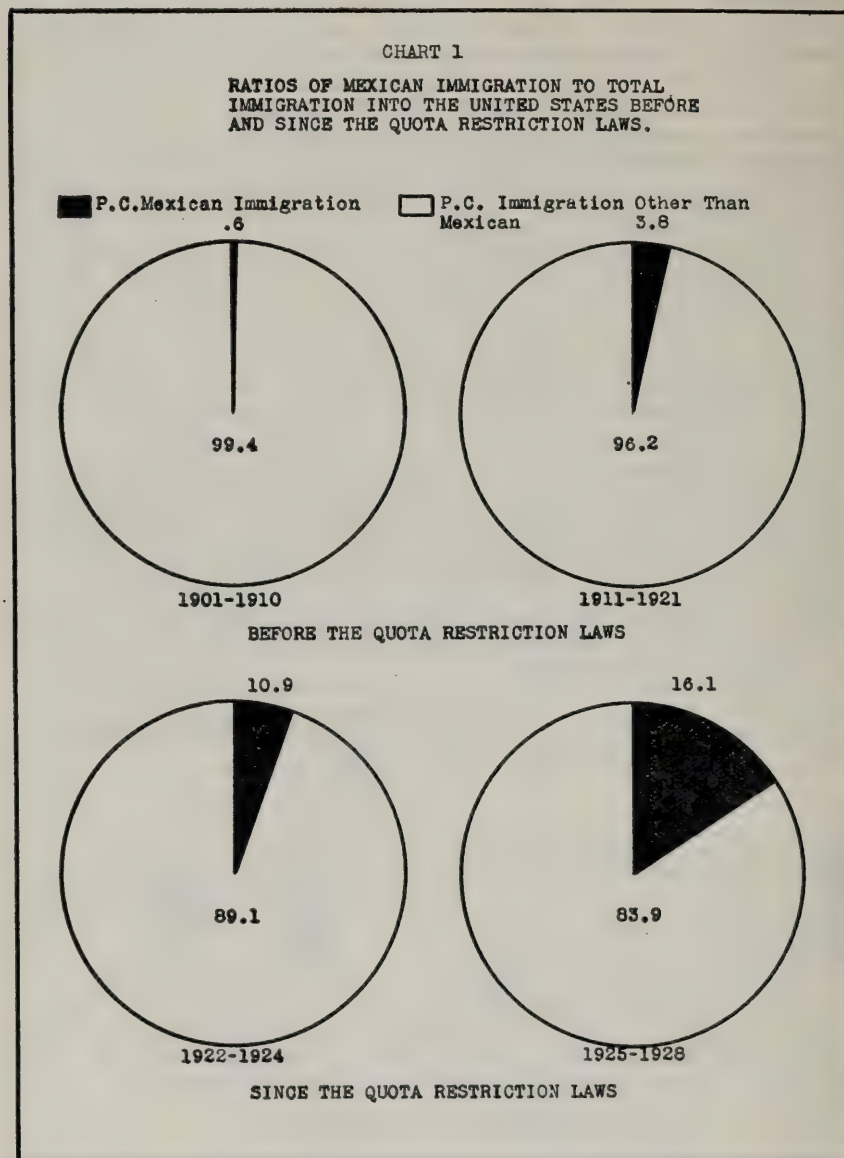
SUBSTITUTION OF MEXICANS

That the quota restriction laws have resulted in the substitution of the Mexican immigrant for the immigrant from southern and eastern Europe is shown in Table 5, next presented.

During the ten years 1911-1920, the Mexican immigrants were only 3.6 per cent of the total number of aliens admitted. The southern

[†] But see earlier discussion of probable illegal entries.

Italians, Hebrews, Polish, English, Germans, Scandinavians, Irish, and Greeks in the order named, were the races which contributed the largest numbers of immigrants, in excess of the number contributed by Mexico. During the seven years 1921-1927, the Republic of



Mexico contributed 10.4 per cent of our total immigration. The number of immigrants from this country were exceeded only by immigrants from Germany, England, and southern Italy, in order named. Again during the three years 1925-1927, during which the two per cent quota law has been in operation, Mexican immigrants were 15.2 per cent of

the total of immigrants admitted. This proportion was exceeded only by the German immigrants, who were 18.1 per cent of the total alien immigrants admitted during these three years.

While during 1925-1927 Mexicans contributed 15.2 per cent of the total immigration and the southern Italians contributed 3.1 per cent, the situation was practically the reverse in 1911-1920 before the enactment of the quota laws. During this ten-year period the Mexicans contributed 3.6 per cent of the total immigration while the southern Italians contributed 17.2 per cent of the total immigration.

TABLE 5. PER CENT EACH RACE OR PEOPLE WAS OF TOTAL NUMBER OF IMMIGRANT ALIENS ADMITTED INTO THE UNITED STATES DURING THE TEN FISCAL YEARS, 1911-20, COMPARED WITH THE SEVEN FISCAL YEARS, 1921-27, AND WITH THE THREE FISCAL YEARS, 1925-27*

Race or people	Per cent of total immigrant aliens admitted into the United States during—					
	10 years 1911-1920	7 years 1921-1927	3 years 1925-1927	Rank according to highest per cent admitted during—		
				1911-1920	1921-1927	1925-1927
Italian, South.....	17.2	10.6	3.1	1	3	9
Hebrew.....	8.6	9.3	3.4	2	5	8
Polish.....	8.3	2.2	1.1	3	9	10
English.....	7.3	11.4	14.4	4	2	3
German.....	6.0	11.8	18.1	5	1	1
Scandinavian, (Norwegians, Danes and Swedes).....	4.3	5.5	6.3	6	8	7
Irish.....	4.2	7.9	13.9	7	6	4
Greek.....	4.1	1.5	.5	8	12	15
Mexican.....	3.6	10.4	15.2	9	4	2
French.....	3.1	5.6	6.9	10	8	6
Italian, North.....	3.1	1.8	.6	10	10	14
Scotch.....	2.9	6.7	8.6	11	7	5
Russian.....	2.7	.7	.4	12	18	16
Croatian and Slovenian.....	2.2	.8	.2	13	17	18
Magyar.....	2.2	1.0	.3	13	15	17
Ruthenian (Russniak).....	2.0	.2	.2	14	23	18
Slovak.....	1.9	1.7	.2	15	11	18
Spanish.....	1.8	1.2	.3	16	13	17
Dutch and Flemish.....	1.5	1.2	1.0	17	13	11
Portuguese.....	1.5	.9	.3	17	16	17
Japanese.....	1.4	.9	.2	18	16	18
Lithuanian.....	1.4	.2	.1	18	23	19
African, black.....	1.1	1.1	.3	19	14	17
Finnish.....	1.1	.5	.2	19	20	18
Rumanian.....	1.0	.4	.1	20	21	19
Bulgarian, Serbian and Monte- negrin.....	.9	.5	.2	21	20	18
Bohemian and Moravian (Czech).....	.7	.7	.7	22	18	13
Syrian.....	.6	.3	.2	23	22	18
Armenian.....	.5	.6	.2	24	19	18
Cuban.....	.5	.3	.5	24	22	15
Spanish American.....	.4	.5	.9	25	20	12
Chinese.....	.3	.7	.4	26	18	16
Dalmatian, Bosnian and Herzegovinian.....	.3	.1	(A)	26	24	-----
Welsh.....	.3	.3	.4	26	22	16
West Indian (except Cuban).....	.2	.2	.1	27	23	19
Turkish.....	.1	(A)	(A)	28	(A)	(A)
All others.....	.7	.3	.4	-----	-----	-----
Total.....	100.0	100.0	100.0	-----	-----	-----

*It should not be inferred from the data in this table that we were getting during the three years, 1925-1927, less Mexican immigrants than we were getting, say, South Italians during the ten years 1911-1920. The average annual number of all immigrant aliens admitted into the United States during the ten years, 1911-1920, was 573,581, but the average annual number of all immigrant aliens admitted into the United States during the three years, 1925-1927, was 311,326. The average annual number of South Italians admitted during the ten years, 1911-1920, was 176,194; during the three years, 1925-1927, it was 9,764. But the average annual number of Mexicans admitted into the United States during the ten years, 1911-1920, was 20,694; during the three years, 1925-1927, it was 47,261.

(A) Less than one-tenth of one per cent and included in "all others."

MEXICAN AND OTHER IMMIGRANTS IN CALIFORNIA

Table 6 and Chart 2 show that the quota restriction laws have changed the racial composition of the immigrants who come into California. Thus, during the three fiscal years 1919, 1920, and 1921, 92,319 of the total alien immigrants who were admitted into the United States designated California as their state of "intended future permanent residence." Of this total, 15,602, or 16.9 per cent, were English; 11,224, or 12.2 per cent, were Japanese; and northern and southern Italians were 15.1 per cent of the total. During these three years the Mexicans were 13,670, or 14.8 per cent, of the total 92,319 alien immigrants admitted into the United States who were bound for California.

It will be observed that the ratios which the Mexicans were of the total immigrants bound for California rose from 14.8 in 1919-1921 to 20.7 in 1922-1924 and to 41.3 in 1925-1928. During the same period the ratios which all Italians were of the total immigrants coming into California dropped from 15.1 in 1919-1921 to 7.0 in 1922-1924 and to 2.7 in 1925-1928.

As a result of the two per cent quota restriction law which went into effect on May 26, 1924, California is now receiving the following principal immigrant races:

<i>Races or peoples</i>	<i>Percentages of total immigrants coming into California 1925-1928</i>
All races and peoples-----	100.0
Mexicans -----	41.3
English -----	14.9
German -----	9.1
Scotch -----	7.1
Irish -----	6.7
Scandinavians -----	4.0
Italians (northern and southern)-----	2.7
Spanish-American -----	2.6
All others -----	11.6

TABLE 6. NUMBER AND PER CENT OF ALIEN IMMIGRANTS ADMITTED INTO THE UNITED STATES DURING THE TEN FISCAL YEARS ENDED JUNE 30, 1928, WHO DECLARED CALIFORNIA AS THEIR STATE OF INTENDED FUTURE PERMANENT RESIDENCE, BY YEARS AND BY RACES AND PEOPLES.

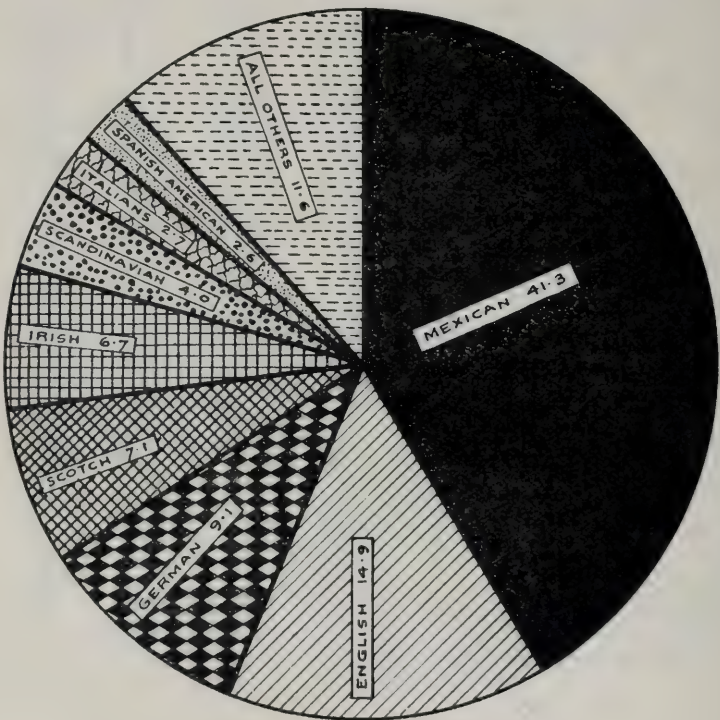
Race or people	Immigrant aliens bound for California during the—					
	Three years: 1919-1921		Three years: 1922-1924		Four years: 1925-1928	
	Total	Per cent of total	Total	Per cent of total	Total	Per cent of total
Total.....	92,319	100.0	120,663	100.0	90,118	100.0
African, black.....	142	.2	169	.1	87	.1
Armenian.....	831	1.0	737	.6	254	.3
Bohemian, Moravian (Czech).....	48	(A)	162	.1	73	.1
Bulgarian, Serbian and Montenegrin.....	177	.2	204	.2	81	.1
Chinese.....	3,561	3.9	5,382	4.5	1,510	1.7
Croatian and Slovenian.....	494	.5	644	.5	145	.2
Cuban.....	29	(A)	51	(A)	54	.1
Dalmatian, Bosnian and Herzegovinian.....	196	.2	163	.1	28	(A)
Dutch and Flemish.....	1,802	2.0	1,519	1.3	969	1.1
East Indian.....	104	.1	163	.1	34	(A)
English.....	15,602	16.9	24,303	20.2	13,440	14.9
Finnish.....	258	.3	328	.3	96	.1
French.....	2,809	3.0	3,042	2.5	2,619	2.9
German.....	2,099	2.3	8,064	6.7	8,212	9.1
Greek.....	682	.7	512	.4	228	.3
Hebrew.....	2,507	2.7	4,525	3.8	1,158	1.3
Irish.....	3,891	4.2	5,987	5.0	6,074	6.7
Italian, North.....	5,620	6.1	4,238	3.5	1,069	1.2
Italian, South.....	8,216	9.0	4,196	3.5	1,376	1.5
Japanese.....	11,224	12.2	7,967	6.6	573	.6
Korean.....	12	(A)	31	(A)	16	(A)
Lithuanian.....	13	(A)	52	(A)	17	(A)
Magyar.....	37	(A)	253	.2	59	.1
Mexican.....	13,670	14.8	25,012	20.7	37,196	41.3
Pacific Islander.....	15	(A)	12	(A)	1	(A)
Polish.....	179	.2	371	.3	125	.1
Portuguese.....	4,263	4.6	1,464	1.2	392	.4
Rumanian.....	34	(A)	86	.1	61	.1
Russian.....	758	.8	3,028	2.5	856	1.0
Ruthenian (Russniak).....	8	(A)	159	.1	19	(A)
Scandinavian (Norwegians, Danes, Swedes).....	2,458	2.7	4,473	3.7	3,592	4.0
Scotch.....	5,017	5.4	10,363	8.6	6,407	7.1
Slovak.....	257	.3	114	.1	45	(A)
Spanish.....	2,404	2.6	636	.6	298	.3
Spanish American.....	2,157	2.3	1,180	1.0	2,315	2.6
Syrian.....	156	.2	246	.2	91	.1
Turkish.....	4	(A)	14	(A)	16	(A)
Welsh.....	339	.4	661	.6	429	.5
West Indian (except Cuban).....	88	(A)	52	(A)	23	(A)
Other peoples.....	158	.2	100	.1	80	.1

(A) Less than one-tenth of one per cent.

CHART 2

PERCENTAGE DISTRIBUTION OF ALIEN IMMIGRANTS COMING INTO THE UNITED STATES DURING THE FOUR FISCAL YEARS 1925-1928 WHOSE "STATE OF INTENDED FUTURE PERMANENT RESIDENCE" WAS CALIFORNIA.

(Note: This chart shows the effect of the present quota restriction laws upon the racial composition of the immigrants immigrating into California.)



EMIGRATION OF MEXICANS

Whether the immigrant from Mexico returns to his native land after a sojourn in the United States or whether he becomes a permanent resident of this country, is a question of concern to those who depend upon Mexican labor and to others interested in the Mexican immigration problem. But there are no accurate statistics available on the subject of Mexican emigration. The data published by the Commissioner General of Immigration and included in Table 7, following, are considered incomplete, because these figures only record those Mexicans who report to the United States immigration authorities that they are returning to Mexico.

There is no doubt that numbers of Mexicans who go out as "alien emigrants" are not so reported by the official figures of emigration. Just what is the discrepancy between the reported Mexican emigration, as shown in Table 7, and the actual Mexican emigration is not known and can not be definitely established because of the recognized difficulties in securing accurate records of aliens leaving the United States over the land borders.⁴

It was already pointed out in a preceding section of this chapter that the figures of alien Mexican immigration as reported by the Commissioner General of Immigration show only the legally admitted aliens and that these figures do not show the numbers of Mexicans who actually entered into the United States. That the figures of Mexican immigration into, and emigration from the United States are understatements of fact, should be borne in mind when examining the statistics presented in Table 7.

It will be noticed that the number and percentages of Mexican emigrant aliens varies considerably from year to year. Between 1922 and 1927 the ratios of emigration to immigration varied from 2.1 to 31.6. In 1918 emigration exceeded immigration by 42.5 per cent, and in 1919 emigration of Mexicans was 61.6 per cent of the immigration that year. The large emigration of Mexicans during 1818 and 1919 may be accounted for by the general exodus of aliens after the World War. The total number of immigrant aliens admitted into the United States during 1918 and 1919 was 251,750, while the total number of emigrant aliens departed during these two years was 218,107, or 86.6 per cent.

In Table 7 the number and percentages of emigrants are also shown by six-year periods. It will be observed that from 1910-1915 the emigration of Mexicans was 4.2 per cent of the total immigration of Mexicans. During the next six-year period, which included the years of our participation in the World War and the postwar period, the emigration was 34.9 per cent of the immigration. From 1922 to 1927, during which period the quota restriction laws have been in operation the total number of Mexican immigrant aliens admitted was 310,-

⁴ Hon. Frank B. Kellogg, Secretary of State, testified before the Senate Committee on Immigration that it was "obviously difficult" to secure a record of aliens departing over the land borders. See Hearings Before the Committee on Immigration, United States Senate, 70th Congress, 1st Session on S. 1236, S. 1437, and S. 3019, held February 1, 27, 28, 29; March 1 and 5, 1928, pp. 159-160.

For a study of the inadequacy and incompleteness of the statistics of immigration and emigration of Mexicans, as published by the Commissioner General of Immigration, see "Mexican Labor in the United States, Migration Statistics," by Paul S. Taylor, University of California Publications in Economics, 1929, Volume 6, No. 3, pp. 237-255.

385; while the number of Mexican emigrant aliens departed was 18,934, or 6.1 per cent of admitted.

The statement frequently made that the Mexican immigrant returns to his native land after working a while in this country is not supported by these figures of immigration and emigration. Even allowing for a considerable degree of inaccuracy in the emigration figures, the data presented in Table 7 nevertheless point to the conclusion that relatively few Mexican immigrants emigrate back to Mexico. This conclusion is also corroborated by the data presented in Table 8, which show large increases in the Mexican population in the United States since 1870.

TABLE 7. NUMBER AND PER CENT ALIEN MEXICAN EMIGRANTS FROM THE UNITED STATES WERE OF ALIEN MEXICAN IMMIGRANTS INTO THE UNITED STATES FROM 1910 TO 1927, BY YEARS AND BY SIX-YEARS PERIODS

Fiscal years ended June 30	Number of alien Mexicans		Per cent departed of admitted
	Immigrants admitted	Emigrants departed	
1910.....	17,760	210	1.2
1911.....	18,784	319	1.7
1912.....	22,001	325	1.5
1913.....	10,954	910	8.3
1914.....	13,809	1,670	12.1
1915.....	10,993	573	5.2
Total, 6 years.....	94,301	4,007	4.2
1916.....	17,198	559	3.2
1917.....	16,438	759	4.6
1918.....	17,602	25,084	*142.5
1919.....	28,844	17,793	61.6
1920.....	51,042	6,412	12.6
1921.....	29,603	5,519	18.6
Total, 6 years.....	160,727	56,126	34.9
1922.....	18,246	5,770	31.6
1923.....	62,709	2,479	3.9
1924.....	87,648	1,878	2.1
1925.....	32,378	2,875	8.9
1926.....	42,638	3,158	7.4
1927.....	66,766	2,774	4.1
Total, 6 years.....	310,385	18,934	6.1

* Excess of emigration over immigration.

NUMBER OF MEXICANS IN THE UNITED STATES

The effect of the quota restriction laws upon Mexican immigration into the United States was shown in the foregoing sections of this chapter. The number and distribution of the Mexicans in the United States will be discussed in the following sections.

The number of persons born in Mexico and residing in the United States at each census year from 1870 to 1920, and the number and per cent of increase from decade to decade are shown in Table 8 and Chart 3. It will be seen that in 1870 the number of persons born in Mexico enumerated by the United States census of that year was 42,435. This number increased each decade until in 1920 it was 486,418. The total increase in the number of Mexicans in the United States between 1900 and 1910 was greater than the total number of Mexicans who resided in this country in 1900. Likewise, the total increase in the number of Mexicans in the United States between 1910 and 1920 was

greater than the total number of Mexicans who resided in this country in 1910.

TABLE 8. NUMBER AND PER CENT OF INCREASE IN THE FOREIGN POPULATION OF THE UNITED STATES BORN IN MEXICO, FROM 1870-1920, BY DECADES*

(Computed from U. S. census data)

Decades	Total number	Increase over preceding decade	
		Number	Per cent
1870.....	42,435	-----	-----
1880.....	68,399	25,964	61.2
1890.....	77,853	9,454	13.8
1900.....	103,393	25,540	32.8
1910.....	221,915	118,522	114.6
1920.....	486,418	264,503	119.2

* Department of Commerce: Statistical Abstract of the U. S., 1926, p. 32.

From July 1, 1920, to June 30, 1927, seven fiscal years, the total number of immigrant alien Mexicans legally admitted into the United States was 339,988. The number of reported emigrants during the same seven years was 24,453; so that the net increase in the number of legally admitted immigrant aliens was 315,535. This number added to 486,418, the number reported by the census in 1920, gives a total of 801,953 Mexican residents in the United States in 1927. But since the total of 801,953 does not take into account the illegal entrants, or the nonimmigrants^{4a} who decided not to return to their native land and remained in the United States, the actual number of Mexicans now in the United States is undoubtedly in excess of one million. In his 1926 annual report, the Commissioner General of Immigration said: "In view of the very considerable number of Mexican aliens presumed to be illegally in this country, it is safe to say that over a million Mexicans are in the United States at the present time, and under the present laws this number may be added to practically without limit."⁵

INCREASE OF MEXICANS IN CALIFORNIA

Table 9 shows the distribution of Mexicans in the United States at the census years of 1900, 1910 and 1920.⁶

It will be observed that the preponderant majority of Mexicans were in the states of Texas, California, and Arizona in each census year. In 1900, 93,320, or 90.3 per cent of the total number of Mexicans in the United States were living in these three states. In 1910, this propor-

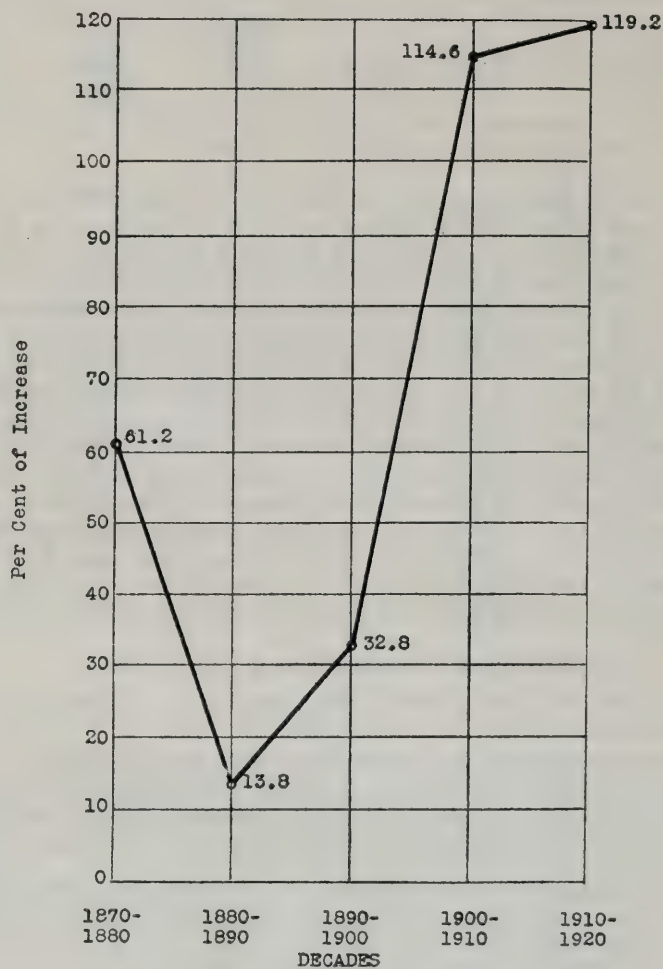
^{4a} As defined in subdivision (2) of section 3 of the Immigration Act of 1924, the term nonimmigrant includes the following: (1) a governmental official, his family, attendants, servants, and employees, (2) an alien visiting the United States temporarily as a tourist or temporarily for business or pleasure, (3) an alien in continuous transit through the United States, (4) an alien lawfully admitted to the United States who later goes in transit from one part of the United States to another through foreign contiguous territory, (5) a bona fide alien seaman serving as such on a vessel arriving at a port of the United States and seeking to enter temporarily the United States solely in the pursuit of his calling as a seaman, and (6) an alien entitled to enter the United States solely to carry on trade under and in pursuance of the provisions of a present existing treaty of commerce and navigation.

⁵ Annual Report of the Commissioner General of Immigration, 1926, p. 10.

⁶ The figures in Table 9 refer to foreign-population in the United States born in Mexico. They do not distinguish persons born in Mexico who do not belong to the Mexican race. Neither do these figures distinguish between naturalized Mexicans, alien Mexicans, immigrant or nonimmigrant Mexicans. These distinctions are not important for the purposes of this analysis.

CHART 3

PER CENT OF INCREASE IN THE NUMBER OF FOREIGN-BORN MEXICANS
IN THE UNITED STATES: 1870-1920, BY DECADES.



tion decreased to 85.0, and in 1920 to 82.7. But, while the *percentage* of the total Mexicans residing in these three states declined slightly from 1910 to 1920, the number of Mexicans living in Texas, California, and Arizona in 1910 was 188,697, and in 1920 it was 402,178, an increase of 213,481, or 113.1 per cent.

It will be noticed further in this table that while in 1900 the proportion of Mexicans residing in Texas was 68.7, in 1910 this percentage declined to 56.3, and in 1920 it further declined to 51.8. The proportion of the total Mexicans in the United States residing in Arizona remained practically the same from 1900 to 1920. But the number and proportion of Mexicans living in California has continuously increased. In 1900 of the total number of Mexicans in the United States, 8086, or 7.8 per cent, resided in California. This number increased to 33,694, or 15.2 per cent, in 1910, and rose to 88,771, or 18.2 per cent, of the total enumerated in 1920. From these data, therefore, it appears that California has been getting a disproportionate share of the total Mexican immigration into the United States.

TABLE 9. NUMBER AND PER CENT DISTRIBUTION OF FOREIGN POPULATION IN THE UNITED STATES BORN IN MEXICO, BY PRINCIPAL STATES OF RESIDENCE AND BY DECADES; 1900-1920*

(Computed from U. S. census data)

State of residence	1900		1910		1920	
	Number	Per cent of total	Number	Per cent of total	Number	Per cent of total
Total.....	103,393	100.0	221,915	100.0	486,418	100.0
Texas.....	71,062	68.7	125,016	56.3	251,827	51.8
California.....	8,086	7.8	33,694	15.2	88,771	18.2
Arizona.....	14,172	13.7	29,987	13.5	61,580	12.7
New Mexico.....	6,649	6.4	11,918	5.4	20,272	4.2
Kansas.....	71	.1	8,429	3.8	13,770	2.8
Colorado.....	274	.3	2,602	1.2	11,037	2.3
Oklahoma.....	134	.1	2,744	1.2	6,884	1.4
Illinois.....	156	.2	672	.3	4,032	.8
Missouri.....	162	.2	1,413	.6	3,411	.7
New York.....	353	.3	555	.2	2,999	.6
Iowa.....	29	(A)	620	.3	2,650	.5
Nebraska.....	27	(A)	290	.1	2,611	.5
All other states.....	2,218	2.2	3,975	1.9	16,574	3.5
Total number in Texas, California and Arizona.....	93,320	-----	188,697	-----	402,178	-----
Per cent in Texas, California, and Arizona of total in U. S.....	-----	90.3	-----	85.0	-----	82.7

* U. S. Census, 1920, Vol. 2, p. 727.

(A) Less than one tenth of one per cent.


In the following tabulation and in Chart 4 only the foreign-born Mexicans residing in Arizona, California, and Texas in 1900, 1910, and 1920 are considered.


In 1900 the total number of Mexicans residing in these three states was 93,320, or 90.3 per cent of the total in the United States. Of this total 76.1 per cent resided in Texas; 15.2 per cent in Arizona; and only 8.7 per cent in California.

But in 1920 the proportions of the total foreign-born Mexicans residing in these three states changed. While in 1900 Texas had 76.1 per cent of the total, in 1920 the proportion in Texas declined to 62.6.

CHART 4

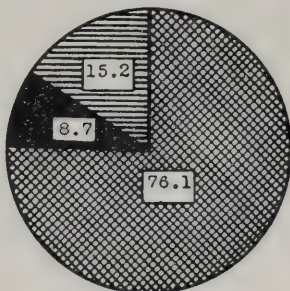
PERCENTAGES DISTRIBUTION OF FOREIGN-BORN MEXICANS RESIDING
IN THE THREE STATES OF ARIZONA, CALIFORNIA, AND TEXAS IN
1900, 1910, AND 1920.

 P.C. in
Arizona

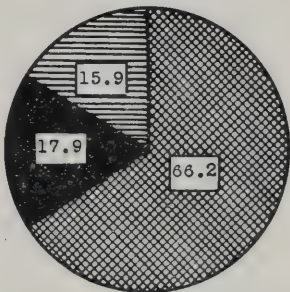
 P.C. in
California

 P.C. in
Texas

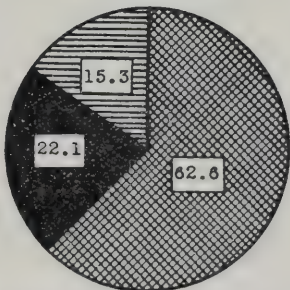
1900



1910



1920



Arizona, in 1900, had 15.2 per cent of the total in these three states, and in 1920 the Arizona proportion was nearly the same, namely, 15.3. But in 1900 California had only 8.7 per cent of the total Mexican residents in these three states, but this percentage increased to 17.9 in 1910, and to 22.1 in 1920

Three states	Foreign-born Mexican residents in—					
	1900		1910		1920	
	Number	Per cent of total	Number	Per cent of total	Number	Per cent of total
Arizona.....	14,172	15.2	29,987	15.9	61,580	15.3
California.....	8,086	8.7	33,694	17.9	88,771	22.1
Texas.....	71,062	76.1	125,016	66.2	251,827	62.6
Total.....	93,320	100.0	188,697	100.0	402,178	100.0

That the Mexican immigrant is drawn toward California in increasing numbers is also shown in the Table 10. A perusal of this table shows that the proportion of Mexican immigrants who declared California as their state of "intended future permanent residence" has been steadily increasing. In the three years from 1909-1911, this per cent was 3.8, but in the three years from 1924-1926 this ratio increased to 17.0. During the same period, the proportion of Mexican immigrants who declared Texas as their state of intended future permanent residence decreased from 83.6 in 1909-1911 to 64.3 in 1924-1926. Of the total number of immigrant alien Mexicans entering the United States during 1909-1911, 8.1 per cent declared Arizona to be their state of intended future permanent residence. This proportion increased to 19.2 in 1915-1918 and declined to 10.7 in 1924-1926.

The index numbers presented in Table 10 and Chart 5 demonstrate in another way that California has become the Mecca for an ever-growing number of Mexicans. Taking the three years 1909-1911 as the base period, it will be noticed that the number of immigrant alien Mexicans who declared California their state of intended future permanent residence increased 1305 per cent by 1924-1926, compared with 312 per cent for Arizona, 140 per cent for Texas, and 449 per cent for all other states.

Data available for two fiscal years, since the three-year period, 1924-1926, corroborate this preference of Mexican immigrants for the State of California. Thus, of the 124,531 alien Mexican immigrants who were admitted into the United States during the two fiscal years ended June 30, 1928, 9641, or 7.7 per cent, went to Arizona; 24,512, or 19.7 per cent, to California; and 77,629, or 62.3 per cent, to Texas.

CHART 5

PERCENTAGES OF INCREASE OR DECREASE IN THE NUMBERS OF MEXICAN IMMIGRANT ALIENS WHO DECLARED ARIZONA, CALIFORNIA, AND TEXAS, RESPECTIVELY, AS THEIR STATES OF "INTENDED FUTURE PERMANENT RESIDENCE," FROM 1909-1911 TO 1924-1926, BY THREE-YEARS PERIODS, EACH SUCCESSIVE PERIOD COMPARED WITH THAT OF 1909-1911.

(Index Numbers: 1909-1911 = 100.)

(Note: Fiscal years 1908-1909, 1909-1910, and 1910-1911, etc.)

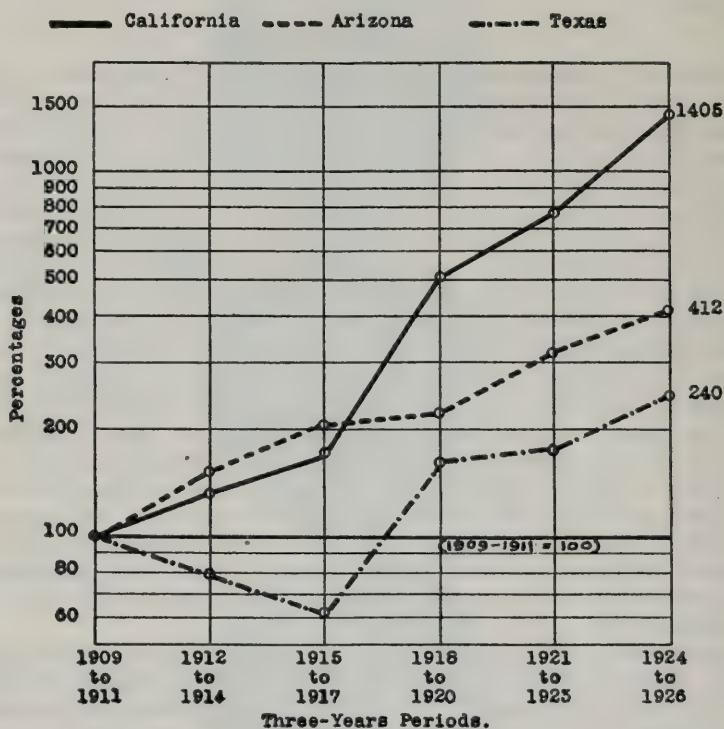


TABLE 10. IMMIGRANT ALIEN MEXICANS ADMITTED INTO THE UNITED STATES DURING THE FISCAL YEARS 1909 TO 1927, BY STATES OF INTENDED FUTURE PERMANENT RESIDENCE, BY THREE-YEAR PERIODS

Three-year periods	Total United States		Arizona		California		Texas		Other states	
	Number	Per cent of total	Number	Per cent of total	Number	Per cent of total	Number	Per cent of total	Number	Per cent of total
Total.....	513,518	100.0	59,337	11.6	60,801	11.8	354,343	69.0	39,037	7.6
1909-11.....	52,135	100.0	4,233	8.1	1,973	3.8	43,585	83.6	2,344	4.5
1912-14.....	46,044	100.0	6,420	13.9	2,579	5.6	34,423	74.8	2,622	5.7
1915-17.....	44,629	100.0	8,573	19.2	3,217	7.2	27,114	60.8	5,725	12.8
1918-20.....	97,488	100.0	9,021	9.2	10,100	10.4	69,823	71.6	8,544	8.8
1921-23.....	110,558	100.0	13,647	12.3	15,210	13.8	74,756	67.6	6,945	6.3
1924-26.....	162,664	100.0	17,443	10.7	27,722	17.0	104,642	64.3	12,857	8.0

Index numbers—number admitted in 1909-1911=100

	100	100	100	100	100
1909-11.....	100	100	100	100	100
1912-14.....	88	152	131	79	112
1915-16.....	86	203	163	62	244
1918-20.....	187	213	512	160	365
1921-23.....	212	322	771	172	296
1924-26.....	312	412	1405	240	549

Table 11, next following, also shows that the increase of Mexicans in California from 1900 to 1910 was greater in each decade than the corresponding increases in either Texas or Arizona. Thus, between 1900-1910 the percentage of increase in the Mexican population of California was 316.7, while between 1910-1920 this percentage of increase was 163.5. In Texas the increase in the Mexican population was 75.9 per cent between 1900-1910 and 101.4 per cent between 1910-1920. In Arizona this increase was 111.6 per cent between 1900-1910 and 105.3 per cent between 1910-1920.

TABLE 11. NUMBER AND PER CENT OF INCREASE IN THE FOREIGN POPULATION BORN IN MEXICO RESIDING IN THE STATES OF TEXAS, CALIFORNIA AND ARIZONA; 1900 TO 1920

State of residence	Number in 1900	Number in 1910	Number in 1920	Increase			
				1900-1910		1910-1920	
				Number	Per cent	Number	Per cent
Texas.....	71,062	125,016	251,827	53,954	75.9	126,811	101.4
California.....	8,086	33,694	88,771	25,608	316.7	55,077	163.5
Arizona.....	14,172	29,987	61,580	15,815	111.6	31,593	105.3
Total.....	93,320	188,697	402,178	95,377	102.2	213,481	113.1

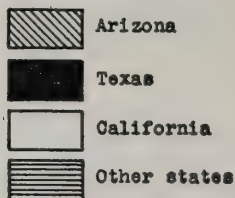
FROM TEXAS INTO CALIFORNIA

The preceding tables 9, 10 and 11 show that California has been getting an increasing number of the Mexican immigration as compared with the states of Arizona and Texas. But Table 10 showed that during the three fiscal years ended June 30, 1927, the percentages of Mexicans designating Arizona, California and Texas as the states of their intended future permanent residence were, respectively, 10.7, 17.0,

CHART 6

PERCENTAGES OF IMMIGRANT ALIEN MEXICANS ADMITTED INTO THE UNITED STATES WHO DECLARED ARIZONA, CALIFORNIA, AND TEXAS, RESPECTIVELY, AS THEIR STATES OF "INTENDED FUTURE PERMANENT RESIDENCE" DURING TEN YEARS, 1911-1920, COMPARED WITH THE PERCENTAGE DISTRIBUTION OF FOREIGN-BORN MEXICANS IN THE UNITED STATES IN 1920.

Legend.



(Note: If the Mexican immigrant would remain where he "intends" to remain upon his arrival into the United States, the lower bar would look about the same as the upper bar.)

"Intended Future Permanent Residence" of Mexicans Admitted Into the United States in Ten Years, 1911-1920.



Distribution of Foreign-Born Mexicans in the United States in 1920.



and 64.3. It is interesting and pertinent to inquire whether the Mexican immigrants actually remain in the states of their intended permanent residence.⁷

It would appear from the data in the following tabulation and in Chart 6, that Mexican immigrants find their way from the State of Texas into the State of California.

States of residence	Number in 1910, United States census	"Intended future permanent residence" of Mexicans in 10 years 1911-1920	Possible maximum total in 1920	Actual number in 1920, United States census	Difference between possible number in 1920	
					Number (d-e)	Per cent ($\frac{e}{c}$)
Column...	(a)	(b)	(c)	(d)	(e)	(f)
Arizona.....	29,987	25,761	55,748	61,580	+5,832	+10.5
California.....	33,694	16,864	50,558	88,771	+38,213	+75.6
Texas.....	125,016	146,578	271,594	251,827	-19,767	-7.3
Total.....	188,697	189,203	377,900	402,178	+24,278	+6.4

Thus, according to United States census data the number of persons born in Mexico and residing in California in 1910 was 33,694. Between 1911-1920, ten years, 16,864 immigrant alien Mexicans declared that the State of California was their state of intended future permanent residence. Assuming that they all entered the United States through California and that they all remained in California, then the possible maximum number of Mexicans in California in 1920 could not have been in excess of 50,558. But instead of this number the United States census of 1920 counted 88,771 Mexicans in California, which is 38,213, or 75.6 per cent, greater than the possible maximum total that could be expected in California in 1920, when the census was taken.⁸

The foregoing tabulation also shows an excess of 5832 for the State of Arizona and a shortage of 19,767 for the State of Texas. While these data are by no means exact, they nevertheless strongly suggest that the Mexicans filter from Texas into California and that in the process of filtration many settle in New Mexico and in Arizona.⁹

⁷ The reports of the Commissioner General of Immigration classify immigrants according to state of "intended future permanent residence" and "ports of entry." In the case of the Mexican the port of entry is practically synonymous with the state of intended future permanent residence, that is, the Mexican immigrant generally declares as his state of intended permanent residence the state into which he enters the United States.

⁸ Column (c) in the preceding tabulation entitled "Possible maximum total in 1920," could more properly be labeled as the "Impossible maximum total in 1920" for the reason that the figures in this column do not make allowances for the emigrating Mexicans from the respective states or for the deaths of Mexicans during the ten years 1911-1920. The difference between the possible maximum total and the actual number in 1920 is much greater than 38,213 for the State of California. The same observations apply to Arizona. It is assumed in this tabulation that the census enumeration of Mexicans in 1910 and 1920 were equally accurate.

⁹ Table 8 shows that in 1910 the number of Mexicans in New Mexico was 11,918, while in 1920 it was 20,272, an increase of 8354, or 70.1 per cent.

SUMMARY

The facts and figures presented and analyzed in this chapter may be summarized as follows:

1. The two per cent quota restriction law of 1924 gave preference to immigrants from countries of northern and western Europe as against immigrants from countries of southern and eastern Europe.

2. While the two per cent law definitely limits the number of admissible immigrant aliens from European countries, it practically places no limitation upon the admission of immigrants from countries in the western hemisphere, including the Republic of Mexico.

3. In the case of Mexican immigration there is a sharp distinction between the number of *reported* immigrants and the *actual* number admitted. The former come in legally. The latter come in illegally. The reports of the Commissioner General of Immigration show the number who come in legally. The actual number of immigrants would include also those who come in illegally.

4. Between 1900 and 1920, conservatively estimated, about 200,000 Mexicans entered this country illegally.

5. The rush of immigration from Mexico began during the World War period and was undoubtedly caused by the then prevailing shortage of labor (Table 1).

6. During the three fiscal years during which the three per cent quota law operated, reported immigration from Mexico into the United States increased from 18,246 in 1922 to 87,648 in 1924, from 5.9 per cent of the total immigration in 1922 to 12.4 per cent of the total immigration in 1924 (Table 2).

7. During the three fiscal years during which the two per cent quota law has been in operation, Mexican immigration increased from 32,378 in 1925 to 57,765 in 1928, or from 11.0 per cent of the total immigration in 1925 to 18.8 per cent of the total immigration in 1928 (Table 3).

8. The big decrease in Mexican immigration in 1925 is accounted for by the fact that 1925 was the first year following the adoption of the visa requirements and the visa fee of \$10.

9. The Mexican immigrant is taking place of the immigrant from southern and eastern Europe and is coming into the United States in larger numbers than any other immigrant European race (Table 5).

10. Under the present quota restriction law, over two-fifths of all alien immigrants who declare California as their state of "intended future permanent residence" are Mexicans. In other words, under the present immigration laws, the Mexican is the principal immigrant race coming to California (Table 6).

11. The official data on Mexican emigration are incomplete. They do not show the actual numbers of emigrating Mexicans. Since the same is true of the figures relating to immigrant Mexicans, it appears from the data in Table 7 that Mexicans come into the United States to stay rather than to return to their native land after a sojourn in this country. This fact is also corroborated by a comparison between the numbers of Mexicans in the United States at each decennial period since 1870 with the known numbers of Mexican immigrants and emigrants.

12. There are undoubtedly over 1,000,000 Mexicans in the United States at the present time. Under the present immigration laws this number may be added to without limit.

13. Over four-fifths of the total number of Mexicans residing in the United States in 1920 lived in the three states of Texas, California, and Arizona (Table 9).

14. The proportion of Mexicans living in California increased from 7.8 per cent of the total in the United States in 1900, to 15.2 per cent in 1910, and to 18.2 per cent in 1920 (Table 9).

15. Considering only the total Mexicans residing in the three states of Arizona, California, and Texas, it is a fact that the proportion of this total residing in California rose from 8.7 in 1900 to 17.9 in 1910, and to 22.1 in 1920. During the same period, the proportion of this total residing in Texas declined from 76.1 in 1900 to 66.2 in 1910, and to 62.6 in 1920. The proportion of this total residing in Arizona remained about the same from 1900-1920.

16. While of the total immigrant alien Mexicans admitted during the three years 1909-1912, 3.8 per cent designated California as their state of intended future permanent residence, during the three years 1924-1927, 17.0 per cent designated California as their state of intended future permanent residence (Table 10).

17. The proportion of immigrant alien Mexicans who declared California as their state of intended future permanent residence increased 1305 per cent from 1909-1912 to 1924-1927 (Table 10).

18. Between the decades 1900 to 1910 and 1910 to 1920, California had a very much greater increase in Mexican population than either of the states of Texas or Arizona (Table 11).

19. A comparison between census data and statistics of immigration strongly suggests that the Mexican immigrants filter into California from Texas, and that in the process of filtration many settle in New Mexico and in Arizona.

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CHAPTER II

THE FOREIGN-BORN POPULATION OF CALIFORNIA

In the analysis of the effects of the quota restriction laws, presented in the preceding chapter, it was pointed out that California has become the Mecca for increasing numbers of Mexicans and that of the alien immigrants now coming to California over two-fifths are Mexicans.¹ The relation of the Mexican population to the total population and to the total foreign-born population of California, and the number and distribution of Mexicans in California, are important aspects of the Mexican immigration question which are discussed in the present chapter.

RACIAL COMPOSITION OF THE POPULATION OF MEXICO

In dealing with the Mexican immigration problem in its relation to the population of California, it seems desirable to inquire as to the racial composition of the Mexican people. The third census of the Republic of Mexico, taken in 1910, established a population of 15,160,369. This figure is cited by Robert E. Foerster, professor of economics in Princeton University, in his report to the Committee on Immigration and Naturalization of the House of Representatives.² Professor Foerster said the following regarding the racial composition of the population of Mexico:

"From the survey which has been given of the population of Mexico it must be plain that the pure Spanish element is small, that the century which brought many millions of white immigrants to the United States brought very few immigrants even of Spanish origin to Mexico, and that the basic race of the country is Indian, either pure-blooded or mixed with white stock. Common estimates of the pure Indian stock place it at five or six millions; of the white stock at one and one-half to less than three millions (for the higher figure there is very little warrant); of the mestizo stock about seven or eight millions. If the smaller estimate for the Indian stock is preferred, the larger must be taken for the mestizo. Of the mestizo stock a part is half Indian and half white, another part is more than half white and less than half Indian, and still another part is more than half Indian and less than half white. Since the pure Indian stock greatly outnumbers the pure white it is safe to infer that that part of the mestizo which is more than half Indian greatly exceeds that part which is more than half white."³

In his study on "Mexican Labor in the United States, Migration Statistics,"⁴ Dr. Paul S. Taylor gives the following figures showing the racial composition of the native-born population of Mexico in 1921:

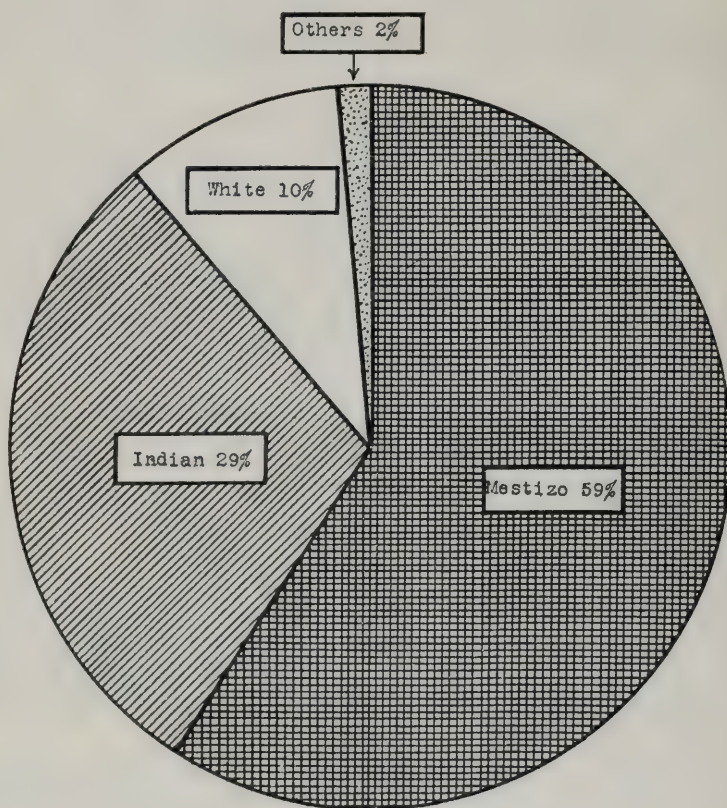
¹ Of the 49,937 alien immigrants admitted into the United States during the two fiscal years ended June 30, 1923, who declared California as their state of intended future permanent residence, 24,512, or 49.6 per cent were Mexicans.

² Hearings before the Committee on Immigration and Naturalization, House of Representatives, Sixty-Eighth Congress, Second Session, March 3, 1925, p. 307.

³ *Ibid.*, p. 309. Italics are ours.

⁴ Paul S. Taylor: Mexican Labor in the United States, Migration Statistics, University of California Publications in Economics, Volume 6, No. 3, Berkeley, California, 1929, p. 239.

CHART 7
RACIAL COMPOSITION OF THE POPULATION OF MEXICO IN 1921.



Race*	Numbers	Per cent
Whites.....	1,404,718	9.8
Mestizo.....	8,504,561	59.3
Indian.....	4,179,449	29.2
Others (or unknown).....	144,094	1.0
Foreign born, without racial distinction.....	101,958	.7
Total.....	14,334,780	100.0

*Resumen del censo general de habitantes de 30 de noviembre de 1921, Departamento de la Estadística Nacional (Mexico, 1928), page 62.

It will be seen that of the total population of 14,334,780, only 1,404,718, or 9.8 per cent, were classified as whites; Mestizos were 59.3 per cent of the total; and Indians were 29.2 per cent of the total. These data are shown graphically in Chart 7, following.

The United States Immigration Commission of 1910 described the Mexican population as "mainly of Indian or mixed origin" and that "less than 20 per cent of the people of Mexico are of pure white blood."⁵ According to Professor Foerster the Mexican stock "is likely to become even more characteristically one of mixed blood than it has been."⁶

Dr. George P. Clements, director of the agricultural department of the Los Angeles Chamber of Commerce, estimates that about 13,000,000 of the 15,000,000 Mexicans in Mexico are "made up of hundreds of distinct Indian tribes as primitive as our own Indians were when the first colonists arrived in America."⁷ According to Dr. Clements, these are the Mexicans who are known as peons and who immigrate into the United States.

It is generally conceded that the bulk of the immigration from Mexico into the United States is from the pure Indian or the Mestizo stock of the Mexican population.

ESTIMATED NUMBER OF MEXICANS IN CALIFORNIA

Numerous and diverse estimates have been made as to the number of Mexicans at present living in California. The fact is that there is no accurate information available on this subject, and no reliable data will probably be had on this point until the results of the next decennial census are published by the Bureau of the Census of the United States Department of Commerce. In the meantime, all estimates as to the number of Mexicans in the United States or in California, in the absence of an actual enumeration, must be more in the nature of guesses.

It would be unwise and thoroughly fallacious to attempt to estimate the number of Mexicans residing in California at the present time by adding the total or net immigration into California to the total number

⁵ U. S. Immigration Commission: Dictionary of Races or Peoples, Senate Document 662, 61st Congress, 3d Session, 1911, p. 96.

⁶ Hearings, Op. cit., p. 309.

⁷ See Hearings Before the Committee on Immigration and Naturalization, House of Representatives, 70th Congress, 1st Session, on H. R. 6465, H. R. 7358, H. R. 10955, H. R. 11687, February 21 to April 5, 1928, p. 322.

CHART 8

NUMBER OF PERSONS BORN IN MEXICO AND RESIDING IN CALIFORNIA FROM 1900 TO 1920, BY DECADES, AND ESTIMATED NUMBER OF MEXICANS IN CALIFORNIA AS OF 1930.



of Mexicans who resided in California in 1920.⁸ These figures would not take into account for migrations from Texas, or other states into California, nor for migrations of Mexicans from California into other states.

One method of estimating the number of Mexicans now residing in California is to assume that the per cent of increase in the Mexican population in this state between 1920 and 1928 has been the same as between 1910 and 1920, namely, 163.5 per cent. Since the Mexican population in 1920 in California was 88,771, an increase of 163.5 per cent between 1920 and 1930 would place the number of Mexicans in California in 1930 at 233,912.

The absolute and percentage increases or decreases in the Mexican population in California from 1880 to 1920 are shown in the following tabulation, and in Chart 8. It will be noticed that between 1880-1890 there was a decrease of 1484 persons in California who were born in Mexico, but that since 1890 the Mexican population in California increased considerably. The greatest percentage increase reported was for the decade 1900-1910.

Decade	Persons born in Mexico and residing in California		
	Number	Increase over preceding year	
		Number	Per cent
1880.....	8,648		
1890.....	*7,164	-1,484	-17.2
1900.....	8,086	922	12.9
1910.....	33,694	25,608	316.7
1920.....	88,771	55,077	163.5

*Decrease.

Another way of estimating the present Mexican population of California is to assume that the increase in the Mexican population in each county of the state between 1920 and 1930 will be the same as was the increase of Mexican population in each county between 1910 and 1920. Table 12 shows the estimated Mexican population for each of California counties, and for the state as a whole as of 1930, on this basis.

According to the estimates presented in this table, Los Angeles County should have, by 1930, 95,953 Mexicans. This estimate appears conservative and is probably lower than is the present Mexican population in Los Angeles.

An estimate of the Mexican population in Imperial County, as of February 1, 1927, based upon the Mexican school population of that county, was made by Dr. Paul S. Taylor in his recent study on Mexican Labor in the United States Imperial Valley.⁹ According to this estimate the Mexican population of Imperial County as of February 1, 1927, was 20,000. This "conservative estimate" is about 8000 less than the estimate for Imperial County submitted in Table 12. But

⁸ Data on net increase in population due to excess of immigration over emigration are not published by the Commissioner General of Immigration for individual states.

⁹ "Mexican Labor in the United States Imperial Valley," by Paul S. Taylor, University of California Publications in Economics, Volume 6, No. 1, 1928, p. 18.

since the present estimate is for 1930 it does not appear to be in conflict with the estimate made by Dr. Taylor.

TABLE 12. ESTIMATED NUMBER OF FOREIGN-BORN WHITE MEXICANS IN CALIFORNIA COUNTIES AS OF 1930

(In this table the number of Mexicans in 1930 in each county in California has been arrived at by multiplying the number in each county in 1920 by the percentage of increase in the number of Mexicans in that county between 1910-1920.)

Counties	Number of Mexicans in 1910	Number of Mexicans in 1920	Estimated number of Mexicans in 1930
Total.....	33,444	*86,610	**262,801
Alameda.....	496	1,575	5,000
Amador.....	6	77	988
Butte.....	63	134	285
Calaveras.....	58	65	72
Colusa.....	23	190	1,570
Contra Costa.....	408	733	1,317
Del Norte.....	2		
El Dorado.....	9	32	113
Fresno.....	615	3,162	16,255
Glenn.....	29	104	373
Humboldt.....	6	52	451
Imperial.....	1,461	6,414	28,157
Inyo.....	296	122	50
Kern.....	1,492	1,856	2,307
Kings.....	278	689	1,707
Lake.....	2	2	2
Lassen.....	1	72	5,184
Los Angeles.....	11,793	33,644	95,953
Madera.....	412	387	363
Marin.....	147	284	548
Mariposa.....	62	36	21
Mendocino.....	30	70	163
Merced.....	355	658	1,219
Mono.....	5	2	1
Monterey.....	66	332	1,669
Napa.....	28	53	100
Nevada.....	13	18	24
Orange.....	1,345	3,694	10,144
Placer.....	77	225	657
Plumas.....	3	57	1,083
Riverside.....	1,649	4,628	12,991
Sacramento.....	215	850	3,360
San Benito.....	51	169	560
San Bernardino.....	4,510	7,165	11,385
San Diego.....	2,224	4,104	7,572
San Francisco.....	1,763	3,793	8,159
San Joaquin.....	439	1,310	3,909
San Luis Obispo.....	155	221	315
San Mateo.....	35	135	520
Santa Barbara.....	316	1,803	10,286
Santa Clara.....	242	319	420
Santa Cruz.....	39	42	45
Shasta.....	27	144	768
Sierra.....	2	3	5
Siskiyou.....	12	139	1,610
Solano.....	57	61	65
Sonoma.....	41	80	156
Stanislaus.....	180	497	1,372
Sutter.....	7	126	2,268
Tehama.....	21	93	411
Trinity.....	5	4	3
Tulare.....	560	1,746	5,444
Tuolumne.....	107	170	270
Ventura.....	1,161	4,079	14,329
Yolo.....	24	103	442
Yuba.....	21	87	360

*It will be noticed that while this table gives the total number of Mexicans in California in 1920 as 86,610, the preceding tabulation shows that the total number of Mexicans in California in 1920 was 88,771. Both are census figures, but the smaller figure refers to "foreign born whites," while the higher figure refers to "foreign-born," whites and nonwhites. In order to get comparable figures, it was necessary to use either foreign-born whites or foreign-born in the various tables presented in this report.

**This is the total of the estimated 1930 Mexican population in each county. If the number of Mexicans in California in 1920 were multiplied by 159 per cent, the estimated number in the state in 1930 would be 224,320.

Judging by the figures presented in Table 12, it would appear that the present Mexican population in California is roughly in the neighborhood of 250,000.

COUNTRIES OF BIRTH OF THE FOREIGN-BORN

Increases or decreases in the foreign-born population are, of course, entirely dependent upon net immigration; that is, upon the difference between immigration and emigration of foreign-born persons and upon deaths. The quota restriction laws, as was seen in the preceding chapter, did not go into effect until June 3, 1921; and between 1910-1920 the major force controlling the tides and recesses of immigration was the World War.

In 1910 the Mexicans were 1.4 per cent of the total population and 6.5 per cent of the total foreign-born whites of California. But in 1920 the Mexicans were 2.5 per cent of the total population and 12.7 per cent of the total foreign-born whites in California. In 1910 the foreign-born whites were 21.8 per cent of the total population of California, and in 1920 they were 19.9 per cent of the total population of California.

But, as will be seen in Table 13, the countries of birth of the foreign-born population in California in 1920 were notably different from those in 1910. Thus, in 1910, the foreign-born whites born in Germany, Italy, Ireland, and England constituted 46.6 per cent of the total foreign-born white population in California. In 1920 the foreign whites born in these countries were only 38.2 per cent of the total. In 1910 the foreign-born whites born in Mexico¹⁰ were 6.5 per cent of the total foreign-born whites, while in 1920 they were 12.7 per cent of this total.

TABLE 13. COUNTRIES OF BIRTH OF THE FOREIGN-BORN WHITE PERSONS RESIDING IN THE STATE OF CALIFORNIA IN 1910 AND IN 1920

Foreign-born whites born in---	Total number in state		Per cent of total		Increase or (—) decrease, 1910-1920	
	1910	1920	1910	1920	Number	Per cent
Total.....	517,250	681,662	100.0	100.0	164,412	31.8
Atlantic Islands.....	2,860	8,892	.6	1.3	6,032	210.9
Australia.....	3,296	4,013	.6	.6	717	21.8
Austria.....	17,163	13,264	3.3	1.9	-3,899	-22.7
Canada-French.....	3,109	2,306	.6	.3	-803	-25.8
Canada-Other.....	41,445	57,256	8.0	8.4	15,811	38.1
Denmark.....	14,208	18,721	2.8	2.7	4,513	31.8
England.....	48,667	58,572	9.4	8.6	9,905	20.4
Finland.....	6,156	7,053	1.2	1.0	897	14.6
France.....	17,390	20,387	3.4	3.0	2,997	17.2
Germany.....	76,305	67,180	14.8	9.9	-9,125	-12.0
Greece.....	7,918	10,313	1.5	1.5	2,395	30.2
Hungary.....	3,301	5,252	.6	.8	1,951	59.1
Ireland.....	52,475	45,308	10.1	6.7	-7,167	-13.7
Italy.....	63,601	88,502	12.3	13.0	24,901	39.2
Mexico.....	33,444	86,610	6.5	12.7	53,166	159.0
Norway.....	9,952	11,460	1.9	1.7	1,508	15.2
Portugal.....	22,427	24,517	4.3	3.6	2,090	9.3
Russia.....	16,607	27,224	3.2	4.0	10,617	63.9
Scotland.....	13,694	16,597	2.7	2.4	2,903	21.2
Spain.....	4,218	11,123	.8	1.6	6,905	163.7
Sweden.....	26,210	31,925	5.1	4.7	5,715	21.8
Switzerland.....	14,520	16,097	2.8	2.4	1,577	10.9
Other foreign countries.....	18,284	49,090	3.5	7.2	30,806	168.5

¹⁰ The Mexicans are classified as whites by the United States census.
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Between 1910 and 1920 the number of foreign-born whites born in England increased 20.4 per cent; those born in Italy increased 39.2 per cent; those born in Ireland *decreased* 13.7 per cent, and those born in Germany *decreased* 12.0 per cent. During this decade the increase in the number of foreign-born persons residing in California but born in Mexico was greatest, namely, 53,166, or 159 per cent.¹¹ The total increase in the number of foreign-born persons residing in California but born in Mexico was 32.3 per cent of the total increase in the number of all foreign-born whites during 1910-1920. This period, as we have seen, marked the beginning of the influx of Mexican immigration into California.

Additional facts concerning the changes in the composition of the foreign-born population of California will be gained by a perusal of the data contained in Table 14. In this table and in Chart 9 are shown only the principal countries of birth of foreign-born, including whites and others, in California, from 1900 to 1920.

While the total increase in the total foreign-born population in California between 1900-1910 was 59.7 per cent, the increase in the number of Mexicans was 316.7 per cent. This was the largest percentage increase reported during this decade. The Japanese showed the next highest percentage increase. During the next decade the percentage increase in the total foreign-born population of California was 29.2; whereas the increase in number of persons born in Mexico was 163.5, the highest percentage increase recorded during the decade.

In Table 14 is shown also a decrease in the number of Chinese during the decade 1910-1920, which was not shown in Table 13, which related only to foreign-born whites.

Of the thirteen principal countries of birth of foreign-born in California enumerated in Table 14, the proportion which those born in Germany, Ireland, China, England, Canada, France, Switzerland, and Scotland, were in the total foreign-born in the state declined between 1900-1920. The proportion which those born in Italy, Japan, and Mexico are in the total foreign-born in the state increased during the same twenty years, and the largest increase is shown for those born in Mexico. Thus, while in 1900 the Mexicans were 2.2 per cent of the total foreign-born in California, in 1920 they were 11.7 of the total foreign-born.

The average annual increase in the total foreign-born population of California between 1900-1910 was 21,919. During the next decade, 1910-1920, this average annual increase was only 17,119; that is, during this decade the annual average increase in the number of foreign-born in California *decreased* by 4800, or 21.9 per cent, compared with the preceding decade. But the average annual increment in the number of Mexicans *increased* from 560 between 1900-1910 to 5507 between 1910-1920, an increase of 2947, or 115 per cent.

The fact that while the rate of increase in the total foreign-born in California *decreased* between 1900-1910 and 1910-1920 the rate of increase in the foreign-born Mexicans *increased* during the same decades, coupled with the fact that under the present quota restriction

¹¹ Persons born in Spain, in the Atlantic islands, and in "Other foreign countries" showed percentages of increase greater than those shown for Mexicans, but the numbers of these persons are relatively small.

laws about half of the total immigrants coming into California are Mexicans, is very significant as regards the future composition of the foreign-born population of California. If the federal immigration laws will continue to give preference to Mexican immigrants, Mexicans are likely to become the most preponderant foreign-born people in California as compared with immigrants from European countries.

TABLE 14. DISTRIBUTION, ACCORDING TO PRINCIPAL COUNTRIES OF BIRTH, AND NUMBER AND PER CENT OF INCREASE OR DECREASE OF THE FOREIGN-BORN POPULATION RESIDING IN CALIFORNIA IN 1900, 1910, AND 1920

Principal countries of birth	Number in			Per cent of total in			Increase or (—) decrease			
							Number		Per cent	
	1900	1910	1920	1900	1910	1920	1900-1910	1910-1920	1900-1910	1910-1920
Total.....	367,240	586,432	757,625	100.0	100.0	100.0	219,192	171,193	59.7	29.2
Germany.....	72,449	75,834	67,185	19.7	12.9	8.9	3,385	—8,649	4.7	—11.4
Ireland.....	44,476	52,478	45,308	12.1	8.9	6.0	8,002	—7,170	18.0	—15.8
China.....	40,262	27,764	19,564	11.0	4.7	2.6	—12,498	—8,200	—31.2	—29.5
England.....	35,746	48,703	58,612	9.7	8.3	7.7	12,957	9,909	36.2	20.3
Canada.....	29,818	44,677	59,686	8.1	7.6	7.9	14,859	15,009	49.8	33.6
Italy.....	22,777	63,615	88,504	6.2	10.9	11.7	40,838	24,889	179.3	39.1
Sweden.....	14,549	26,212	31,926	4.0	4.5	4.2	11,663	5,714	80.2	21.8
France.....	12,256	17,407	20,401	3.3	3.0	2.7	5,151	2,994	42.0	17.2
Switzerland.....	10,974	14,521	16,097	3.0	2.5	2.1	3,547	1,576	32.3	10.9
Japan.....	10,264	38,214	51,191	2.8	6.5	6.7	27,950	12,977	272.3	34.0
Scotland.....	9,467	13,695	16,597	2.6	2.3	2.2	4,228	2,902	44.7	21.2
Denmark.....	9,040	14,209	18,721	2.5	2.4	2.5	5,169	4,512	57.2	31.8
Mexico.....	8,086	33,694	88,771	2.2	5.7	11.7	25,608	55,077	316.7	163.5
All others.....	47,076	115,409	175,062	12.8	19.8	23.1	68,333	59,653	145.2	51.7

DISTRIBUTION OF MEXICANS BY COUNTIES

The numerical and percentage distribution of Mexicans in California counties is shown in Table 15 and Chart 10, next presented. In 1920 the first twelve counties listed in this table had 87.7 per cent of all the Mexican residents in California. In 1910 these twelve counties had 86.5 per cent of all Mexicans in the state.

An examination of Table 15 shows that the following ten southern counties of California had, in 1910 and in 1920, 78 per cent of the total Mexican population in the state.

Southern counties	Per cent Mexican residents of total Mexicans in California in	
	1910	1920
Los Angeles.....	35.3	38.8
San Bernardino.....	13.5	8.3
Imperial.....	4.4	7.4
Riverside.....	4.9	5.3
San Diego.....	6.7	4.7
Ventura.....	3.5	4.7
Orange.....	4.0	4.3
Kern.....	4.5	2.1
Santa Barbara.....	.9	2.1
San Luis Obispo.....	.5	.3
Total.....	78.2	78.0

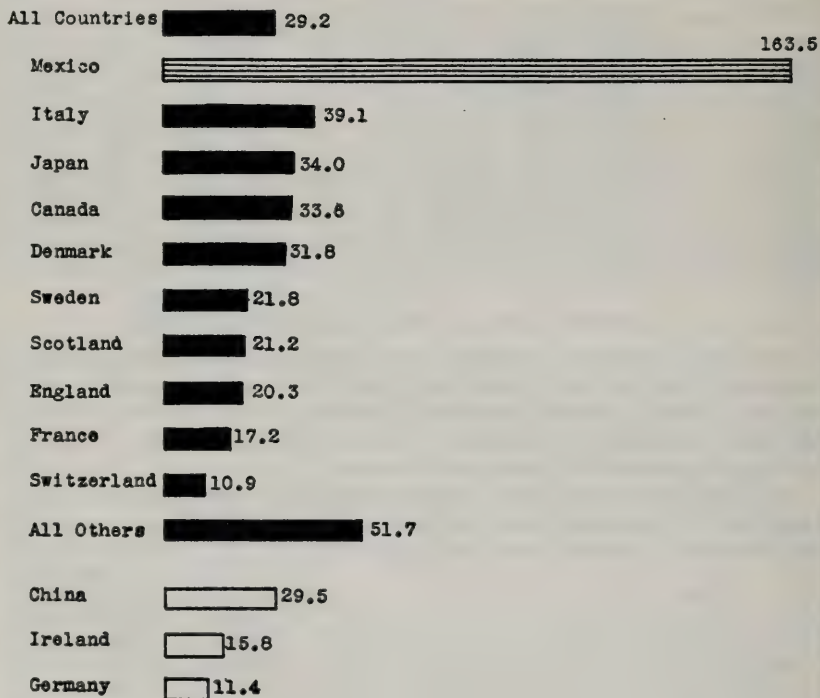
Although these ten southern counties had in 1920, 78 per cent of the total Mexican population of the state, these counties had in 1920

CHART 9

PERCENTAGES OF INCREASE OR DECREASE FROM 1910 TO 1920 IN THE NUMBERS OF FOREIGN-BORN PERSONS RESIDING IN CALIFORNIA, BY COUNTRIES OF BIRTH OF THE FOREIGN-BORN.

 P.C. Increase
  P.C. Decrease
  P.C. Mexican Increase

Countries of
Birth



only 41 per cent of the total population of the state. This fact is significant, because it shows that the Mexicans concentrate in a few counties of the state.

TABLE 15. NUMBER AND PER CENT DISTRIBUTION OF MEXICANS IN CALIFORNIA IN 1910 AND IN 1920, ARRANGED ACCORDING TO THE COUNTIES HAVING THE HIGHEST PERCENTAGES OF THE TOTAL MEXICANS IN THE STATE

Counties	Rank	Per cent of total in 1920	Number in 1920	Per cent of total in 1910	Number in 1910
Los Angeles	1	38.8	33,644	35.3	11,793
San Bernardino	2	8.3	7,165	13.5	4,510
Imperial	3	7.4	6,414	4.4	1,461
Riverside	4	5.3	4,628	4.9	1,649
San Diego	5	4.7	4,104	6.7	2,224
Ventura	6	4.7	4,079	3.5	1,161
San Francisco	7	4.4	3,793	5.3	1,763
Orange	8	4.3	3,694	4.0	1,345
Fresno	9	3.6	3,162	1.8	615
Kern	10	2.1	1,856	4.5	1,492
Santa Barbara	11	2.1	1,803	.9	316
Tulare	12	2.0	1,746	1.7	560
Alameda	13	1.8	1,575	1.5	496
San Joaquin	14	1.5	1,310	1.3	439
Sacramento	15	1.0	850	.6	215
Contra Costa	16	.8	733	1.2	408
Kings	17	.8	689	.8	278
Merced	18	.8	658	1.1	355
Stanislaus	19	.6	497	.5	180
Madera	20	.4	387	1.2	412
Monterey	21	.4	332	.2	66
Santa Clara	22	.4	319	.7	242
Marin	23	.3	284	.4	147
Placer	24	.3	225	.2	77
San Luis Obispo	25	.3	221	.5	155
Colusa	26	.2	190	.1	23
Tuolumne	27	.2	170	.3	107
San Benito	28	.2	169	.2	51
Shasta	29	.2	144	.1	27
Siskiyou	30	.2	139	(A)	12
San Mateo	31	.2	135	.1	35
Butte	32	.2	134	.2	63
Sutter	33	.1	126	(A)	7
Inyo	34	.1	122	.9	296
Glenn	35	.1	104	.1	29
Yolo	36	.1	103	.1	24
Tehama	37	.1	93	.1	21
Yuba	38	.1	87	.1	21
Sonoma	39	.1	80	.1	41
Amador	40	.1	77	(A)	6
Lassen	41	.1	72	(A)	1
Mendocino	42	.1	70	.1	30
Solano	43	.1	61	.2	57
Calaveras	44	.1	65	.2	58
Plumas	45	.1	57	(A)	3
Napa	46	.1	53	.1	28
Humboldt	47	.1	52	(A)	6
Mariposa	48	(A)	36	.2	62
El Dorado	49	(A)	32	(A)	9
Santa Cruz	50	(A)	42	.1	39
Nevada	51	(A)	18	(A)	13
Trinity	52	(A)	4	(A)	5
Sierra	53	(A)	3	(A)	2
Lake	54	(A)	2	(A)	2
Mono	55	(A)	2	(A)	5
Del Norte	56	-----	-----	(A)	2
Total	-----	100.0	86,610	100.0	33,444

(A) Less than one-tenth of one per cent.

The distribution of Mexicans in California by counties, as of October, 1927, is indicated in Table 16 and Chart 11, which is based upon the census of minors, under eighteen years of age, taken by the California State Board of Education as of that date.

This table supports the fact that the county distribution of Mexicans is now about the same as it was in 1920. The same ten southern counties, shown in the preceding tabulation, which, in 1920, had 78 per cent of all California Mexicans, had 79.2 per cent of all Mexican children as of October, 1927. Again, the same twelve counties which ranked highest as regards their total Mexican population in 1920, shown in

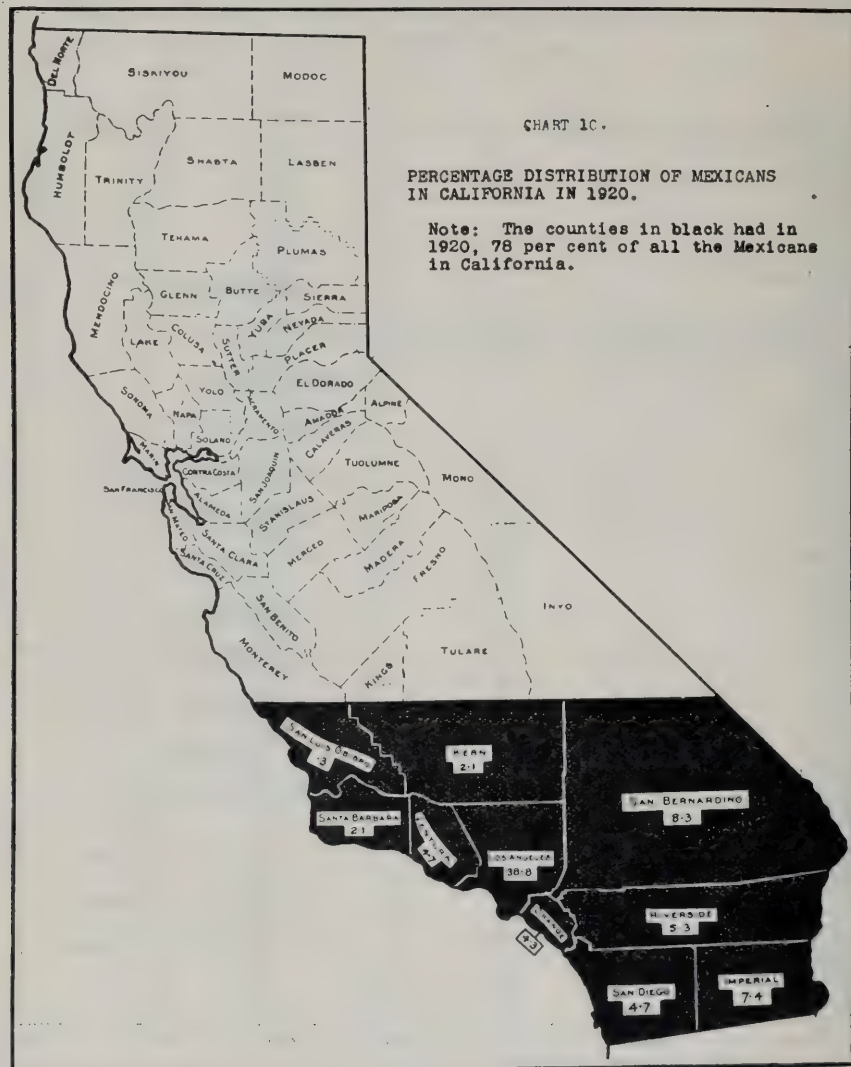


Table 15, were also the counties which ranked highest in October, 1927, as regards their highest number of Mexican children. In 1920 these counties had 87.7 per cent of the total Mexican population in California, and in October, 1927, they had 87.9 per cent of the total Mexican minors under eighteen years.

TABLE 16. NUMBER AND PER CENT OF MEXICAN CHILDREN UNDER EIGHTEEN YEARS OF AGE IN CALIFORNIA IN OCTOBER, 1927, BY COUNTIES*

(Computed from Registration of Minors' Census taken by the California State Department of Education, in October, 1927.)

Counties	Rank	Number of Mexican children	Per cent of total
Total.....		102,402	100.0
Los Angeles.....	1	45,659	44.6
San Bernardino.....	2	6,230	6.1
San Diego.....	3	5,301	5.2
Orange.....	4	4,910	4.8
Ventura.....	5	4,886	4.8
Fresno.....	6	4,536	4.4
Riverside.....	7	4,195	4.1
Imperial.....	8	4,118	4.0
Tulare.....	9	2,894	2.8
Kern.....	10	2,876	2.8
Santa Barbara.....	11	2,428	2.4
San Francisco.....	12	1,909	1.9
Alameda.....	13	1,400	1.4
Contra Costa.....	14	1,367	1.3
Kings.....	15	1,123	1.1
San Joaquin.....	16	970	1.0
Santa Clara.....	17	857	.8
Merced.....	18	842	.8
Sacramento.....	19	816	.8
Monterey.....	20	715	.6
Madera.....	21	641	.6
Stanislaus.....	22	429	.4
San Luis Obispo.....	23	381	.4
Placer.....	24	344	.3
San Benito.....	25	268	.3
Lassen.....	26	262	.3
Yolo.....	27	239	.2
Tuolumne.....	28	209	.2
Butte.....	29	204	.2
Inyo.....	30	187	.2
Santa Cruz.....	31	140	.1
San Mateo.....	32	134	.1
Siskiyou.....	33	112	.1
Amador.....	34	106	.1
Colusa.....	35	99	.1
Solano.....	36	96	.1
Yuba.....	37	62	.1
Napa.....	38	55	.1
Plumas.....	39	53	.1
Sonoma.....	40	53	.1
Sutter.....	41	52	.1
Tehama.....	42	46	.1
Calaveras.....	43	40	(A)
Shasta.....	44	40	(A)
Glenn.....	45	37	(A)
Humboldt.....	46	23	(A)
Marin.....	47	18	(A)
El Dorado.....	48	13	(A)
Nevada.....	49	10	(A)
Mendocino.....	50	8	(A)
Lake.....	51	4	(A)
Trinity.....	52	3	(A)
Mariposa.....	53	2	(A)

*No Mexican children were reported by the school census in Alpine, Del Norte, Modoc, Mono, and Sierra counties.

(A) Less than one-tenth of one per cent.

INCREASE OF MEXICANS BY COUNTIES

It was already shown above that between 1910 and 1920 the number of foreign-born white Mexicans in California increased from 33,444 to 86,610, or 159 per cent.¹² Table 17 and Chart 12 show that this increase was not at all uniform throughout the state, and that in several counties of the state the increases in the Mexican population were much greater than in the remaining counties. The percentages of

¹² These figures refer to foreign-born whites born in Mexico, as classified by U. S. census data.

In some counties which had less than 500 Mexican residents in 1910 the percentages of increase between 1910 and 1920 are greater than the percentage increase in the state as a whole. Thus, the percentage of increase in Alameda County was 217.5; in Sacramento, 295.3; in San Joaquin, 198.4; in Santa Barbara, 470.5; and in Stanislaus, 176.1.

TABLE 17. INCREASE OR DECREASE IN THE NUMBER OF WHITE PERSONS BORN IN MEXICO AND RESIDING IN CALIFORNIA FROM 1910 TO 1920, BY COUNTIES
(Computed from United States Census data)

Counties	Number of Mexicans in 1910	Number of Mexicans in 1920	Increase or (—) decrease 1910-1920	
			Number	Per cent
Total.....	33,444	86,610	53,166	159.0
Alameda.....	496	1,575	1,079	217.5
Amador.....	6	77	71	(¹)
Butte.....	63	134	71	(¹)
Calaveras.....	58	65	7	(¹)
Colusa.....	23	190	167	(¹)
Contra Costa.....	408	733	325	79.7
Del Norte.....	2	—	—2	(¹)
El Dorado.....	9	32	23	(¹)
Fresno.....	615	3,162	2,547	414.1
Glenn.....	29	104	75	(¹)
Humboldt.....	6	52	46	(¹)
Imperial.....	1,461	6,414	4,953	339.0
Inyo.....	296	122	—174	—58.8
Kern.....	1,492	1,856	364	24.3
Kings.....	278	689	411	147.8
Lake.....	2	2	(¹)	(¹)
Lassen.....	1	72	71	(¹)
Los Angeles.....	11,793	33,644	21,851	185.2
Madera.....	412	387	—25	6.1
Marin.....	147	284	137	93.2
Mariposa.....	62	36	—26	(¹)
Mendocino.....	30	70	40	(¹)
Merced.....	355	658	303	85.4
Mono.....	5	2	—3	(¹)
Monterey.....	66	332	266	(¹)
Napa.....	28	53	25	(¹)
Nevada.....	13	18	5	(¹)
Orange.....	1,345	3,694	2,349	174.6
Placer.....	77	225	148	(¹)
Plumas.....	3	57	54	(¹)
Riverside.....	1,649	4,628	2,979	180.7
Sacramento.....	215	850	635	295.3
San Benito.....	51	169	118	(¹)
San Bernardino.....	4,510	7,165	2,655	58.9
San Diego.....	2,224	4,104	1,880	84.5
San Francisco.....	1,763	3,793	2,030	115.1
San Joaquin.....	439	1,310	871	198.4
San Luis Obispo.....	155	221	66	42.6
San Mateo.....	35	135	100	(¹)
Santa Barbara.....	316	1,803	1,487	470.5
Santa Clara.....	242	319	77	31.8
Santa Cruz.....	39	42	3	(¹)
Shasta.....	27	144	117	(¹)
Sierra.....	2	3	1	(¹)
Siskiyou.....	12	139	127	(¹)
Solano.....	57	61	4	(¹)
Sonoma.....	41	80	39	(¹)
Stanislaus.....	180	497	317	176.1
Sutter.....	7	126	119	(¹)
Tehama.....	21	93	72	(¹)
Trinity.....	5	4	—1	(¹)
Tulare.....	560	1,746	1,186	211.8
Tuolumne.....	107	170	63	58.9
Ventura.....	1,161	4,079	2,918	251.3
Yolo.....	24	103	79	(¹)
Yuba.....	21	87	66	(¹)

¹ Where the number in 1910 was less than 100, the percentage of increase or decrease was not computed.

CHART 12

CALIFORNIA COUNTIES WHICH HAD MORE THAN 500 MEXICANS IN 1910 AND IN 1920, AND IN WHICH THE INCREASE IN THE NUMBER OF MEXICANS BETWEEN 1910-1920 WAS IN EXCESS OF 50 PER CENT.

<u>Counties</u>	<u>Percentages of Increase</u>
Fresno	414
Imperial	339
Ventura	251
Tulare	212
Los Angeles	185
Riverside	181
Orange	175
San Francisco	115
San Diego	84
San Bernardino	59

INCREASE OF MEXICANS BY CITIES

It was thus far shown that the Mexicans tend to gather in several counties of the state and that the increase of Mexicans between 1910-1920 was by no means uniform throughout the state. It will be observed in Table 18 and Chart 13 that in the twenty California cities, each of which, in 1920, had a total population of 10,000 or more, the increase in Mexican population between 1910-1920 was 214.8 per cent. During the same period, it will be recalled, the increase in the state was only 159 per cent. The much greater percentage increase for the cities points to the conclusion that the Mexicans tend to concentrate in the cities in preference to the rural communities.

Considering the larger cities, we find that the number of Mexicans living in Los Angeles in 1910 was 5611, compared with 21,598 in 1920, an increase of 15,987, or 284.9 per cent. In San Francisco the increase during this period was 115.1 per cent; in Oakland the increase was 312 per cent; in San Diego the increase was 124.3 per cent; in Long Beach the increase was 269.7 per cent; in Fresno the increase was 236.2 per cent; in Stockton the increase was 288.8 per cent; and in Sacramento the increase was 368.9 per cent.

Data as to the increase in Mexican population in these cities between 1920-1930 will not be available until the publication of the federal census of 1930, but it appears reasonably safe to assume that this movement of Mexicans towards the cities will also be recorded in 1930.

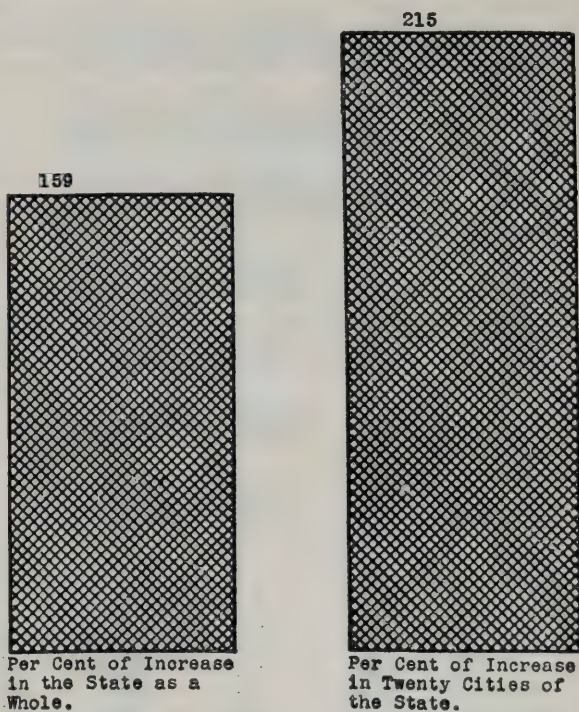
TABLE 18. INCREASE OR DECREASE IN THE NUMBER OF PERSONS BORN IN MEXICO AND RESIDING IN CALIFORNIA FROM 1910 TO 1920, BY CITIES IN WHICH THE TOTAL POPULATION IN 1910 WAS 10,000 OR MORE

Cities	Total population in 1920	Number of Mexicans in 1910	Number of Mexicans in 1920	Increase or (—) decrease 1910-1920	
				Number	Per cent
Total.....	1,883,638	12,027	37,862	25,835	214.8
Alameda.....	26,806	83	90	7	(1)
Bakersfield.....	18,638	352	719	367	104.3
Berkeley.....	56,036	75	261	186	(1)
Eureka.....	12,923	4	6	2	(1)
Fresno.....	45,086	282	948	666	236.2
Long Beach.....	55,593	122	451	329	269.7
Los Angeles.....	576,673	5,611	21,598	15,987	284.9
Oakland.....	216,261	249	1,026	777	312.0
Pasadena.....	45,354	277	487	210	75.8
Pomona.....	13,536	116	638	522	450.0
Riverside.....	19,341	436	1,050	614	140.8
Sacramento.....	65,908	103	483	380	368.9
San Bernardino.....	18,721	888	1,989	1,101	124.0
San Diego.....	74,683	1,222	2,741	1,519	124.3
San Francisco.....	506,676	1,763	3,793	2,030	115.1
San Jose.....	39,642	114	106	—8	—7.0
Santa Barbara.....	19,441	123	730	607	493.5
Santa Cruz.....	10,917	12	4	—8	(1)
Stockton.....	40,296	188	731	543	288.8
Vallejo.....	21,107	7	11	4	(1)

¹ Where the number in 1910 was less than 100, the percentage of increase or decrease was not computed.

CHART 13

PER CENT OF INCREASE IN THE NUMBER OF MEXICANS IN CALIFORNIA BETWEEN 1910-1920 COMPARED WITH THE PER CENT OF INCREASE IN THE NUMBER OF MEXICANS IN TWENTY CALIFORNIA CITIES DURING SAME PERIOD.



SUMMARY

The facts relating to the racial composition of the Mexican population, and to the number, increases, and distribution of the Mexican population in California presented in this chapter, may be summarized as follows:

1. The racial composition of the people of Mexico may be described as about 10 per cent white stock; 29 per cent pure Indian stock; and 59 per cent Mestizo stock (Chart 7).

2. Between 1910-1920 the number of foreign-born persons in California, born in Mexico, increased 163.5 per cent. During this decade the number of foreign-born whites in California born in Mexico increased 159 per cent.

3. The present Mexican population in California, estimated on the basis of the percentages of increase in each county between 1910-1920, is probably in the neighborhood of 250,000. This estimate is considered conservative (Table 12).

4. In 1910 the Mexicans were 6.5 per cent of the total foreign-born whites in the State of California; but in 1920 this proportion rose to 12.7 (Table 13).

5. The increase in the number of Mexicans between 1910-1920 in California was greater than the increase in the numbers of any other foreign people in California during the same decade (Table 13).

6. While the rate of increase in the total foreign-born in California *decreased* by 21.9 per cent between 1900-1910 and 1910-1920, the rate of increase in the foreign-born Mexicans *increased* during the same period by 115 per cent (Table 14).

7. If the federal immigration laws will continue to give preference to Mexican immigrants, Mexicans are likely to become the most preponderant foreign-born people in California as compared with immigrants from European countries.

8. In 1910 and in 1920 the ten southern counties of Imperial, Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, and Ventura had 78 per cent of the total Mexican population in California (Table 15).

9. These same ten southern counties had in October, 1927, 79.2 per cent of all Mexican children under eighteen years of age residing in California (Table 16).

10. While, between 1910-1920, the increase in the number of Mexicans in California, as a whole, was 159 per cent, the increases in the numbers of Mexicans in Fresno, Imperial, Ventura, Tulare, Los Angeles, Riverside, and Orange counties, in order named, were much greater than 159 per cent (Table 17).

11. While, between 1910-1920, the increase in the number of Mexicans in California, as a whole, was 159 per cent, the increase in the number of Mexicans in twelve California cities was, during the same decade, 214.8 per cent. In Los Angeles the increase was 284.9 per cent; in Oakland it was 312 per cent; in Sacramento it was 368.9 per cent; and in San Francisco the increase was 115.1 per cent (Table 18).

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CHAPTER III

NATURALIZATION OF MEXICANS

IN THE UNITED STATES

In view of the large increase in Mexican immigration in recent years, it becomes an important question whether the immigrant alien from Mexico is likely to become Americanized to the extent of participating in the political life of the United States or of the state in which he settles. The immigrants who seek to become citizens of their country of choice are generally considered as more desirable from the standpoint of the political homogeneity and solidarity of the nation.

The federal census data show that in 1910 there were 102,009 foreign-born male Mexicans, twenty-one years of age and over, in the United States and that of this total 10,932, or 10.7 per cent, were naturalized. The corresponding percentage for the foreign-born males of all countries naturalized was 45.6. In 1920 the number of foreign-born male Mexicans, twenty-one years of age and over, was 189,974, of whom 6363, or 3.3 per cent, were naturalized. The corresponding percentage for the foreign-born males of all countries naturalized was 47.8. These figures show a decrease in the *number* and *percentage* of naturalized Mexican males, twenty-one years of age and over, from 1910 to 1920. In 1910, as shown, the number of naturalized Mexican males, twenty-one years of age and over, was 10,932; and in 1920 it was 6363, a decrease of 4569, or 42.0 per cent. This large decrease in the *number* of naturalized Mexican males in 1920 may be accounted for by the possibility that during the World War many naturalized Mexicans returned to their native land to avoid military service.

Prior to 1920 the census did not report citizenship status for both males and females, but in 1920 this information is given by the census. According to the census of that year, the total number of males and females, twenty-one years of age and over, in the United States, born in Mexico, was 319,697, of whom 17,624, or 5.5 per cent, were naturalized. The corresponding percentage naturalized among all foreign-born males and females, twenty-one years of age and over, in the United States in 1920 was 49.7.

Again, of the 478,383 foreign-born whites, males and females of all ages, born in Mexico but residing in the United States in 1920, 22,732, or 4.8 per cent, were naturalized. The corresponding percentage naturalized among all foreign-born in the United States in 1920 was 47.2.

The following figures, taken from the reports of the Commissioner of Naturalization of the United States Department of Labor, show the numbers of aliens, by nationalities, who were admitted to citizenship during the five fiscal years ended June 30, 1928.

<i>Nationalities</i>	<i>Number admitted to citizenship during five fiscal years ended June 30, 1928</i>	<i>Per cent of total</i>
All nationalities -----	881,785	100.0
Poland -----	149,763	17.0
Italy -----	179,699	20.4
British Empire:		
Canada -----	30,805	3.5
England -----	34,763	3.9
Ireland -----	43,080	4.9
Scotland -----	14,790	1.7
Wales -----	1,936	.2
Australia -----	595	.1
Others -----	8,191	.9
Total -----	134,160	15.2
Russia -----	83,266	9.5
Germany -----	41,536	4.7
Czecho-Slovakia -----	39,191	4.4
Hungary -----	24,557	2.8
Greece -----	32,880	3.7
Kingdom of the Serbs, Croats and Slavs -----	26,064	3.0
Sweden -----	20,444	2.3
Rumania -----	21,577	2.4
Austria -----	17,465	2.0
Turkey -----	19,545	2.2
Norway -----	11,961	1.4
Holland -----	8,636	1.0
Denmark -----	7,866	.9
Finland -----	6,442	.7
France -----	5,425	.6
Switzerland -----	6,527	.7
Belgium -----	4,608	.5
Portugal -----	2,601	.3
Spain -----	2,386	.3
Central South America -----	1,307	.1
Bulgaria -----	1,191	.1
Luxemburg -----	630	.1
MEXICO -----	497	.1
All others -----	31,561	3.6

The tabulation shows that the Mexicans were only one-tenth of one per cent of the total number of aliens admitted to citizenship during the five fiscal years considered. But in 1920 the total number of aliens, males and females, twenty-one years of age and over, was 4,364,909, of whom 285,122, or 6.5 per cent, were alien Mexicans. Even allowing for the relative inadequacy of these figures, the conclusion appears unavoidable that the proportion of Mexicans naturalized during these five fiscal years is much below the proportion which the Mexicans were of the total aliens in the United States during these five years.

It appears certain from the preceding tabulation that while the number of naturalized Mexicans will be greater in 1930 than it was in 1920, the percentage naturalized of the total foreign-born whites born in Mexico will be even lower in 1930 than it was in 1920. This supposition appears fully justified in view of the large increase of alien Mexicans in the United States since 1920 referred to in a preceding chapter of this report.

IN CALIFORNIA

The preceding data are for the country as a whole. The following tabulation shows the citizenship status of all foreign-born white males, twenty-one years of age and over, and of Mexican white males, twenty-one years of age and over, who resided in California in 1910 and in 1920.

Citizenship	Foreign-born males, 21 years of age and over							
	Total foreign-born (exclusive of Mexicans)				Total Mexicans			
	1910		1920		1910		1920	
	Number	Per cent of total	Number	Per cent of total	Number	Per cent of total	Number	Per cent of total
Total.....	279,358	100.0	330,378	100.0	18,007	100.0	36,962	100.0
Naturalized.....	136,240	48.8	165,294	50.0	1,034	5.7	1,005	2.7
Having first papers.....	27,585	9.9	42,455	12.9	123	.7	407	1.1
Aliens.....	85,792	30.7	100,523	30.4	14,148	78.6	33,484	90.6
Not reported.....	29,741	10.6	22,106	6.7	2,702	15.0	2,066	5.6

These figures, computed from the federal census data, show that between 1910-1920 the proportion of naturalized among foreign-born males, exclusive of Mexicans, increased from 48.8 to 50.0 per cent and that the corresponding proportion for Mexican males declined during the same period from 5.7 to 2.7 per cent.

It will be noted that while the number naturalized among the foreign-born, twenty-one years of age and over, exclusive of Mexicans, *increased* from 136,240 in 1910 to 165,294 in 1920, an *increase* of 29,054, or 21.3 per cent, the corresponding number of Mexican males, twenty-one years of age and over, *decreased* from 1034 in 1910 to 1005 in 1920, a *decrease* of 29, or 2.8 per cent.

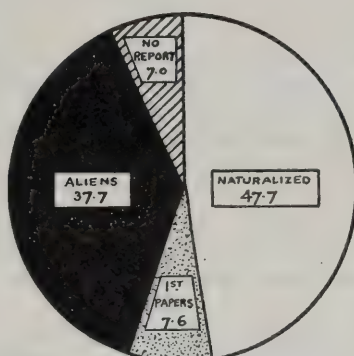
Table 19 and Chart 14, next presented, show the citizenship status of foreign-born white males and females residing in California, in 1920, by countries of birth. A perusal of this table brings to light the interesting fact that of all the foreign-born whites, twenty-one years of age and over, who resided in California in 1920, the Mexicans showed the lowest percentage naturalized. Thus, while the percentage naturalized of all foreign-born whites, males and females, was 47.7, the corresponding percentage for the Mexicans was 4.9.

In Table 19 the number of Mexicans naturalized in 1920 is shown as 3008. This represents 1005 males and 2003 females. Corresponding data for 1910 are not available; but the fact that in 1920 the number of naturalized Mexican women was almost double the number of naturalized Mexican males seems to support the probability, already referred to, that many Mexican males who were naturalized between 1910 and 1920 had left the United States during the World War, probably to avoid military service.

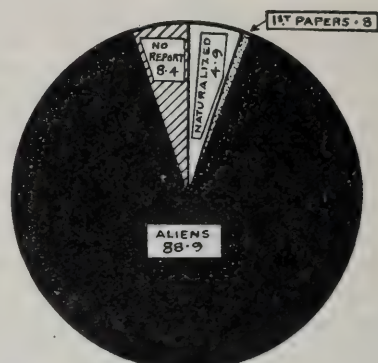
Next to the Mexicans, the Spanish showed the lowest percentage naturalized, namely, 8.6 per cent of the total number of 8853 Spaniards who resided in California in 1920. The countries which showed percentages of naturalized in excess of 47.7 per cent, which was the percentage for all countries, were the following:

CHART 14

CITIZENSHIP STATUS OF THE FOREIGN-BORN WHITE MALE AND FEMALE POPULATION, TWENTY-ONE YEARS OF AGE AND OVER, WHO RESIDED IN CALIFORNIA IN 1920.



Total All Foreign-Born



Total Born in Mexico

<i>Country of birth</i>	<i>Percentages naturalized in 1920</i>
All countries -----	47.7
Germany -----	71.8
Denmark -----	70.4
Ireland -----	69.0
Sweden -----	68.0
Norway -----	65.9
Canada and Newfoundland -----	61.6
Wales -----	61.1
Scotland -----	60.8
England -----	60.6
Switzerland -----	57.8
Poland -----	57.6
Czecho-Slovakia -----	57.4
Rumania -----	55.9
Belgium and Luxemburg -----	55.2
France -----	54.1
Hungary -----	50.8
Holland -----	48.1

It must be remembered, in this connection, that the Mexican immigration in the United States is relatively new and that the average Mexican now in this country has been here a much shorter time than any of the peoples enumerated above, whose naturalization records are much higher than for the Mexicans.

TABLE 19. CITIZENSHIP STATUS OF THE FOREIGN-BORN WHITE MALE AND FEMALE POPULATION, TWENTY-ONE YEARS OF AGE AND OVER, IN CALIFORNIA IN 1920, BY COUNTRIES OF BIRTH

(Computed from U. S. census data)

Countries of birth	Number				
	Total in California	Naturalized	Having first papers	Aliens	Not reported
Total -----	614,381	293,475	46,495	231,671	42,740
England -----	54,820	33,251	4,368	12,975	4,226
Scotland -----	15,610	9,489	1,315	3,571	1,235
Wales -----	3,287	2,009	254	753	271
Ireland -----	44,722	30,858	2,423	6,851	4,580
Norway -----	11,112	7,318	996	2,006	792
Sweden -----	31,265	21,263	2,551	5,498	1,950
Denmark -----	18,203	12,820	1,496	2,783	1,104
Netherlands -----	4,161	2,002	615	1,271	273
Belgium and Luxemburg -----	2,460	1,358	292	617	193
Switzerland -----	15,516	8,955	1,313	4,135	1,113
France -----	19,354	10,477	1,787	5,570	1,520
Germany -----	66,101	47,524	5,136	8,310	5,131
Poland -----	6,721	3,872	793	1,630	426
Czecho-Slovakia -----	3,245	1,862	400	756	227
Austria -----	12,650	5,940	1,613	4,187	910
Hungary -----	4,863	2,468	637	1,454	304
Jugo-Slavia -----	6,938	1,897	1,050	3,640	351
Russia -----	23,495	10,481	2,101	9,593	1,320
Lithuania -----	246	113	38	87	8
Finland -----	6,817	3,074	853	2,450	440
Rumania -----	2,198	1,228	218	611	141
Bulgaria and Turkey-in-Europe -----	502	164	84	227	27
Greece -----	9,920	1,845	1,266	6,236	573
Italy -----	80,179	21,185	7,998	47,557	3,439
Spain -----	8,853	759	476	7,142	476
Portugal -----	21,675	5,519	1,106	13,825	1,225
Armenia -----	5,046	1,933	423	2,356	334
Syria -----	1,152	390	123	572	67
Canada and Newfoundland -----	52,854	32,562	2,913	12,463	4,916
Mexico -----	60,546	3,008	471	53,818	3,249
West Indies -----	645	242	58	227	118
Central and South America -----	2,866	844	255	1,429	338
All others -----	16,359	6,755	1,070	7,071	1,463

TABLE 19—Continued

Countries of birth	Per cent of total				
	Total in California	Naturalized	Having first papers	Aliens	Not reported
Total.....	100.0	47.7	7.6	37.7	7.0
England.....	100.0	60.6	8.0	23.7	7.7
Scotland.....	100.0	60.8	8.4	22.9	7.9
Wales.....	100.0	61.1	7.7	22.9	8.3
Ireland.....	100.0	69.0	5.4	15.3	10.3
Norway.....	100.0	65.9	9.0	18.0	7.1
Sweden.....	100.0	68.0	8.2	17.6	6.2
Denmark.....	100.0	70.4	8.2	15.3	6.1
Holland.....	100.0	48.1	14.8	30.5	6.6
Belgium and Luxemburg.....	100.0	55.2	11.9	25.1	7.8
Switzerland.....	100.0	57.8	8.4	26.6	7.1
France.....	100.0	54.1	9.2	28.8	7.9
Germany.....	100.0	71.8	7.8	12.6	7.8
Poland.....	100.0	57.6	11.8	24.3	6.3
Czecho-Slovakia.....	100.0	57.4	12.3	23.3	7.0
Austria.....	100.0	47.0	12.8	33.1	7.1
Hungary.....	100.0	50.8	13.1	29.9	6.2
Jugo-Slavia.....	100.0	27.3	15.1	52.5	5.1
Russia.....	100.0	44.6	8.9	40.9	5.6
Lithuania.....	100.0	45.9	15.4	35.4	3.3
Finland.....	100.0	45.1	12.5	35.9	6.5
Rumania.....	100.0	55.9	9.9	27.8	6.4
Bulgaria and Turkey-in-Europe.....	100.0	32.7	16.7	45.2	5.4
Greece.....	100.0	18.5	12.8	62.9	5.8
Italy.....	100.0	26.4	10.0	59.3	4.3
Spain.....	100.0	8.6	5.4	80.6	5.4
Portugal.....	100.0	25.5	5.1	63.8	5.6
Armenia.....	100.0	38.3	8.4	46.7	6.6
Syria.....	100.0	33.9	10.7	49.6	5.8
Canada and Newfoundland.....	100.0	61.6	5.5	23.6	9.3
Mexico.....	100.0	4.9	.8	88.9	5.4
West Indies.....	100.0	37.5	9.0	35.2	18.3
Central and South America.....	100.0	29.4	8.9	49.9	11.8
All others.....	100.0	41.3	6.5	43.2	9.0

FIRST AND FINAL CITIZENSHIP PAPERS

Among many other requirements of the law regarding naturalization of foreign-born is the one which provides for the declaration of one's intention to become a citizen, at least two years prior to his application for citizenship. The declaration of intention papers are known as the first papers; while the citizenship papers are referred to as the final papers.

An alien may declare his intention to become a citizen of the United States immediately upon his arrival, if he wishes to; but he may not apply for the final papers before two years have elapsed after securing the first papers.

The petitioner for the final papers must prove legal entry into the United States and must present two witnesses, citizens of the United States, to prove his uninterrupted residence in this country for five years and one year's residence in the state in which he applies. An alien who has declared his intention to become a citizen of the United States must file his petition for the final papers within seven years after securing his first papers; otherwise, the first papers become void, and the alien must again declare his intention to become a citizen.

In Table 20 are presented data showing the number of California aliens, by nationalities, who declared their intention to become citizens during the calendar year 1927.

It will be seen from this table and in Chart 15 that during the calendar year 1927, 13,165 aliens in California declared their intention

to become citizens of the United States. Of this total 260, or 2 per cent, were aliens born in Mexico. While the average number of years all declarants resided in the United States before declaring their intentions was 10.5, the Mexican aliens resided in the United States 14.8 years before they declared their intention to become citizens. The nationalities of the declarants who resided in the United States longer than the Mexicans before they took out their first papers were these, in order named:

<i>Nationalities of the declarants</i>	<i>Number</i>	<i>Average number of years in the United States</i>
Armenian	2	19.0
Austrian	171	16.9
Greek	349	17.1
Lithuanian	29	15.9
Jugo-Slavakian	253	15.7
Hungarian	91	15.1
Syrian	52	14.9

TABLE 20. NUMBER AND PER CENT OF FOREIGN-BORN PERSONS RESIDING IN CALIFORNIA WHO DECLARED THEIR INTENTION TO BECOME CITIZENS OF THE UNITED STATES DURING THE CALENDAR YEAR 1927 AND AVERAGE NUMBER OF YEARS THESE DECLARANTS RESIDED IN THE UNITED STATES BEFORE DECLARING THEIR INTENTIONS, BY NATIONALITIES*

Nationalities	Number	Per cent of total	Average number of years in United States
Total.....	13,165	100.0	10.5
Armenian.....	2	(A)	19.0
Austrian.....	171	1.3	16.9
Belgian.....	58	.4	10.3
Bulgarian.....	16	.1	13.4
Canadian.....	1,555	11.8	7.4
Central American.....	40	.3	6.2
Czecho-Slovakian.....	77	.6	14.6
Danish.....	336	2.6	8.5
Dutch.....	192	1.5	8.9
English.....	1,756	13.3	8.4
Estonian.....	15	.1	9.0
Expatriate Americans.....	23	.1	4.5
Filipinos.....	30	.2	9.6
Finnish.....	108	.8	14.7
French.....	231	1.8	11.7
German.....	1,360	10.3	7.2
Greek.....	349	2.7	17.1
Hungarian.....	91	.7	15.1
Irish.....	732	5.6	8.3
Italian.....	2,286	17.5	13.7
Jugo-Slavakian.....	253	1.9	15.7
Latvian.....	29	.2	13.3
Lithuanian.....	29	.2	15.9
Mexican.....	250	2.0	14.8
Norwegian.....	287	2.2	10.0
Persian.....	8	.1	11.5
Polish.....	202	1.5	14.8
Portuguese.....	260	2.0	13.4
Russian.....	530	4.0	12.3
Rumanian.....	84	.6	14.2
Scotch.....	538	4.1	6.5
Spanish.....	124	.9	13.2
South American.....	66	.5	11.1
Swede.....	477	3.6	10.8
Swiss.....	316	2.4	9.2
Syrian.....	52	.4	14.9
Turk.....	171	1.3	13.5
Welsh.....	51	.4	7.0

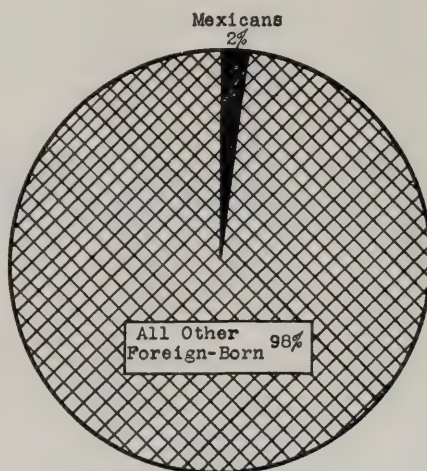
* These data were secured for the Mexican Fact-Finding Committee by the Division of Housing and Sanitation of the Department of Industrial Relations.

(A) Less than one-tenth of one per cent.

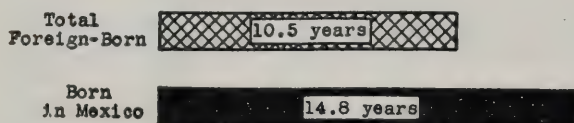
Of the thirty-eight nationalities listed in Table 20, twenty-nine nationalities had been in the United States a shorter time than the Mexicans before declaring their intentions to become citizens of this country. The Polish declarants had been in the United States 14.8 years, the

CHART 15

PER CENT MEXICAN AND OTHER FOREIGN-BORN PERSONS RESIDING IN CALIFORNIA OF THE TOTAL FOREIGN-BORN WHO DECLARED THEIR INTENTION TO BECOME CITIZENS OF THE UNITED STATES DURING THE CALENDAR YEAR 1927.



AVERAGE NUMBER OF YEARS WHICH THE MEXICANS AND OTHERS RESIDED IN THE UNITED STATES BEFORE DECLARING THEIR INTENTION TO BECOME CITIZENS.



same length of time as the Mexicans, before they declared their intention to become citizens of this country.

The following table (Table 21) shows the differences in the average number of years in the United States of all alien declarants, Mexican and others, and of alien Mexican declarants, by counties, in which there were Mexican and other declarants.

It will be seen in Table 21 and Chart 16 that the total number of declarants in Los Angeles County was 4846, of whom 149, or 3.1 per cent, were Mexican declarants. In 1920 the Mexicans were 20.2 per cent of the total foreign-born whites in Los Angeles County, and in 1927 this percentage was undoubtedly greater. The average number of years in the United States of all aliens who declared their intention to become citizens in Los Angeles County was 9.4, compared with 14.5 years for the alien Mexicans.

In San Francisco County the total number of declarants was 3768, of whom 38, or 1 per cent, were Mexicans. In 1920 the Mexicans were 2.7 per cent of the total foreign born whites in San Francisco County. In this county the average number of years in the United States of all aliens who declared their intention to become citizens was 10.4, compared with 14.3 years for the alien Mexicans.

The same comparisons for the other counties shown in Table 21 are not so significant, because of the small numbers of Mexicans in those counties.

TABLE 21. AVERAGE NUMBER OF YEARS ALL ALIEN DECLARANTS AND ALL MEXICAN DECLARANTS WERE IN THE UNITED STATES BEFORE DECLARING THEIR INTENTION IN CALIFORNIA, IN 1927, TO BECOME CITIZENS OF THE UNITED STATES, BY COUNTIES

Counties	Aliens of all nationalities		Alien Mexicans only	
	Number applying for first papers	Average number of years in United States	Number applying for first papers	Average number of years in United States
Total.....	12,059	10.4	260	14.8
Alameda.....	1,253	11.2	15	11.1
Los Angeles.....	4,846	9.4	149	14.5
San Francisco.....	3,768	10.4	38	14.3
San Diego.....	288	12.0	11	18.1
Santa Clara.....	247	11.4	2	19.0
San Mateo.....	214	11.0	1	5.0
Contra Costa.....	229	10.8	3	10.3
Kings.....	32	10.7	1	24.0
Imperial.....	49	13.4	6	16.0
Kern.....	83	13.2	2	21.0
Merced.....	78	12.6	2	16.0
Fresno.....	287	15.3	5	14.2
Sacramento.....	159	11.5	4	21.0
Placer.....	46	12.8	1	11.0
Ventura.....	35	13.2	4	16.5
Orange.....	55	8.5	1	21.0
Santa Barbara.....	137	10.6	4	18.3
San Bernardino.....	89	13.5	4	16.8
Riverside.....	55	11.9	2	23.0
Solano.....	51	12.7	2	11.0
Inyo.....	10	11.8	1	18.0
Lassen.....	26	9.9	1	22.0
San Luis Obispo.....	22	9.3	1	13.0

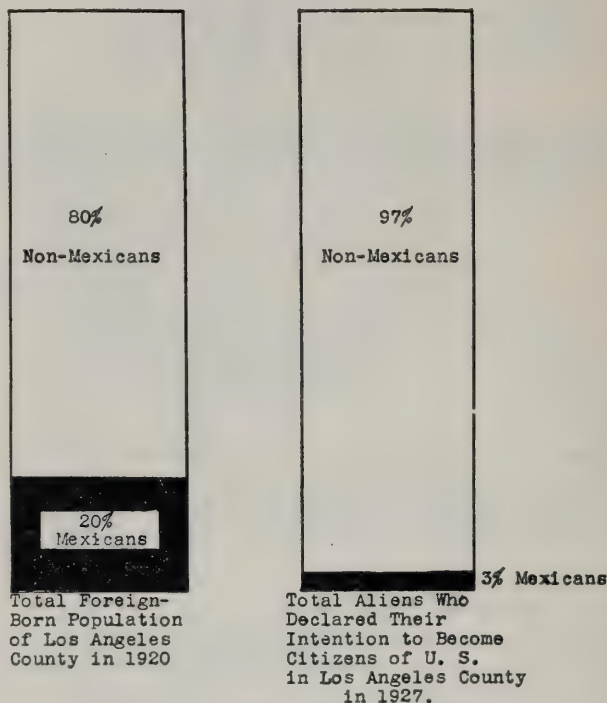
Table 22, next following, shows how long the declarants were in the United States before taking out their first papers, by counties in which the declarations of intention were made.

It will be seen that there is considerable difference, as between counties, in the average number of years the declarants of intention were in the United States. Thus, in Fresno County, 287 declarants were 15.3 years in the United States before applying for the first papers; while in San Diego County, with 288 declarants, the average number of years was 12. The 229 declarants in Contra Costa County were in

this country 10.8 years at the time of declaring their intention to become citizens; whereas, the 247 declarants in Santa Clara County were in the United States 11.4 years before taking out the first papers.

CHART 16

PERCENTAGES WHICH THE MEXICANS AND NON-MEXICANS WERE OF THE TOTAL FOREIGN-BORN POPULATION OF LOS ANGELES COUNTY IN 1920 COMPARED WITH THE PERCENTAGES WHICH THE MEXICANS AND NON-MEXICANS WERE OF THE TOTAL ALIENS WHO DECLARED THEIR INTENTION TO BECOME CITIZENS OF THE UNITED STATES IN LOS ANGELES COUNTY DURING THE CALENDAR YEAR 1927.



(Note: In 1927 the foreign-born Mexicans were very likely more than 20 per cent of the total foreign-born of Los Angeles County.)

Listing the three counties having the largest numbers of declarants during 1927, we have the following tabulation:

Counties	Number of declarants	Average number of years in the United States
Alameda -----	1,253	11.2
Los Angeles -----	4,846	9.4
San Francisco -----	3,768	10.4

TABLE 22. NUMBER OF FOREIGN-BORN PERSONS RESIDING IN CALIFORNIA WHO DECLARED THEIR INTENTIONS TO BECOME CITIZENS OF THE UNITED STATES DURING THE CALENDAR YEAR 1927 AND AVERAGE NUMBER OF YEARS THESE DECLARANTS RESIDED IN THE UNITED STATES BEFORE DECLARING THEIR INTENTIONS, BY COUNTIES*

Counties	Number	Per cent of total	Average number of years in the United States
Total.....	13,165	100.0	10.5
Alameda.....	1,253	9.6	11.2
Amador.....	4	(A)	11.0
Butte.....	26	.2	8.2
Calaveras.....	4	(A)	13.3
Colusa.....	7	.1	3.5
Contra Costa.....	229	1.7	10.8
Del Norte.....	8	.1	10.4
El Dorado.....	10	.1	20.5
Fresno.....	287	2.2	15.3
Glenn.....	11	.1	9.7
Humboldt.....	115	.9	11.8
Imperial.....	49	.4	13.4
Inyo.....	10	.1	11.8
Kern.....	83	.6	13.2
Kings.....	32	.2	10.7
Lake.....	1	(A)	1.0
Lassen.....	26	.2	9.9
Los Angeles.....	4,846	36.9	9.4
Madera.....	18	.1	12.4
Marin.....	81	.6	11.0
Mariposa.....	3	(A)	10.3
Mendocino.....	18	.1	14.8
Merced.....	78	.6	12.6
Modoc.....	4	(A)	12.2
Mono.....	2	(A)	6.0
Monterey.....	100	.8	11.5
Napa.....	42	.3	15.3
Nevada.....	8	.1	6.8
Orange.....	55	.4	8.5
Placer.....	46	.3	12.8
Plumas.....	3	(A)	21.0
Riverside.....	55	.4	11.9
Sacramento.....	159	1.2	11.5
San Benito.....	18	.1	14.2
San Bernardino.....	89	.7	13.5
San Diego.....	288	2.2	12.0
San Francisco.....	3,768	28.7	10.4
San Joaquin.....	189	1.4	13.7
San Luis Obispo.....	22	.2	9.3
San Mateo.....	214	1.6	11.0
Santa Barbara.....	137	1.0	10.6
Santa Clara.....	247	1.9	11.4
Santa Cruz.....	53	.4	11.2
Shasta.....	13	.1	17.9
Sierra.....	2	(A)	12.0
Siskiyou.....	42	.3	11.8
Solano.....	51	.4	12.7
Sonoma.....	147	1.1	12.1
Stanislaus.....	68	.5	13.1
Sutter.....	14	.1	6.8
Tehama.....	3	(A)	6.3
Tulare.....	58	.4	13.2
Tuolumne.....	10	.1	11.5
Ventura.....	35	.3	13.2
Yolo.....	14	.1	6.3
Yuba.....	10	.1	6.1

*No report from Alpine and Trinity counties.

(A) Less than one-tenth of one per cent.

One of the striking points presented in the preceding tables is the small total number of alien Mexicans who declared their intention to become citizens of the United States during the calendar year 1927. Data are not available as to the total percentage which the Mexicans were of the total foreign-born in California in 1927, but in 1920 this

percentage was 12.7.¹ Still of the total number of 13,165 declarants in 1927, the number of Mexicans was only 260, or 2 per cent. These percentages indicate clearly that the Mexicans lag far behind the foreign-born, as a whole, in their expressed intentions to become citizens of the United States.

As already pointed out above, an alien must prove that he entered this country legally when he applies for the final citizenship papers. But since the large numbers of Mexicans who entered this country illegally will not be able to prove their legal admission into the United States, they are automatically prevented from becoming citizens of this country.

Americanization teachers in California frequently comment upon the fact that few Mexicans ever become American citizens, even after securing their first papers. The Mexicans are described as proud of their country of birth and slow to assimilate.

The fact that the interval between the arrival of the alien and his declaration of intention to become a citizen of the United States varies considerably in California counties, as shown in Table 22, suggests the probability that not all counties are as diligent in their efforts to Americanize their alien residents. Undoubtedly, the willingness, or urge, to become citizens is a matter which can be developed in aliens largely by the attitude of the natives surrounding them. The fact that in many localities in California the Mexicans are prevented from living in the same districts with natives, or with already assimilated groups of foreign-born, is militating against Americanization efforts. The same is true of the social isolation to which Mexicans are subjected in many communities and to which reference is made elsewhere in this report. We should not expect the Mexicans to be eager to become citizens when they are made to feel that they are persons with whom we do not desire to associate.

Whatever the causes are for the apparent lack of interest on the part of Mexicans to become citizens of the United States, the fact is significant because under the present federal immigration quota laws about half of the aliens who are now coming to California are Mexicans.

SUMMARY

The statistics presented in this chapter, relating to the naturalization of Mexicans in the United States and in the State of California are summarized below:

1. While in 1910, 10.7 per cent of all male Mexicans in the United States, twenty-one years of age and over, were naturalized, in 1920 this proportion declined to 3.3.

2. Not only was there a decline in the *percentage* of Mexicans naturalized between 1910-1920, but the *number* of Mexicans naturalized *decreased* between 1910-1920 by 42 per cent.

3. In 1920 the percentage naturalized of all foreign-born males, twenty-one years of age and over, in the United States was 47.8, compared with 3.3 per cent of Mexicans naturalized.

¹ It may be safely assumed that in 1927 the percentage which the Mexicans were of the total foreign-born in the state was considerably greater.

4. Considering both males and females, twenty-one years of age and over, the federal census of 1920 shows that among the Mexicans the percentage naturalized was 5.5, compared with the corresponding percentage of 49.7 for all foreign-born.

5. Of the total number of aliens admitted to United States citizenship during five fiscal years ended June 30, 1928, only one-tenth of one per cent were Mexicans. In 1920 the alien male and female Mexicans, twenty-one years of age and over, were 6.5 per cent of the total aliens twenty-one years of age and over residing in the United States.

6. Judging by the data presented, it appears certain that while the *number* of naturalized Mexicans will be somewhat greater in 1930 than in 1920, the ratio of naturalized Mexicans of the total alien Mexicans in the United States will be lower in 1930 than it was in 1920.

7. Of the total foreign-born males, twenty-one years of age and over, exclusive of Mexicans, residing in California in 1910 the percentage naturalized was 48.8, compared with the corresponding percentage of 5.7 per cent for the Mexicans.

8. Of the total foreign-born males, twenty-one years of age and over, exclusive of Mexicans, residing in California in 1920, the percentage naturalized was 50, compared with the corresponding percentage for Mexicans of 2.7.

9. While the number naturalized between 1910-1920 of the foreign-born males, twenty-one years of age and over, exclusive of Mexicans, residing in California, *increased* 21.3 per cent, the number naturalized of the corresponding group of Mexicans *decreased* during the same period 2.8 per cent.

10. Of all the foreign-born whites, males and females, twenty-one years of age and over, who resided in California in 1920, 47.7 per cent were naturalized, compared with the corresponding percentage of 4.9 for Mexican males and females, twenty-one years of age and over, residing in California in 1920. Of the total foreign-born in California in 1920, the Mexicans showed the lowest percentage naturalized (Table 19).

11. The fact that the number of naturalized Mexicans in the United States and in California decreased between 1910-1920, and the fact that in 1920 the number of naturalized Mexican women in California was nearly double the number of naturalized Mexican men, lends support to the supposition that during the World War many naturalized Mexicans left the United States in order to avoid military service.

12. It must be remembered in connection with these figures of naturalization that the Mexicans are a relatively new immigrant group in the United States and that, therefore, their average length of residence in this country is undoubtedly lower than for most other immigrant groups. This factor accounts in some measure for the smaller percentage of Mexicans naturalized in the United States, as a whole, or in the State of California.

13. During the calendar year 1927, 13,165 aliens residing in California declared their intention to become citizens of the United States. Of this total only 2 per cent were born in Mexico. In 1920 the foreign-born Mexicans were 12.7 per cent of the total foreign-born

residing in California, and this percentage was most likely even greater in 1927.

14. In Los Angeles County, in 1927, 4846 foreign-born persons declared their intention to become citizens of the United States. Of this total, 149, or only 3.1 per cent, were Mexicans (Table 21). In 1920 the Mexicans were 20.2 per cent of the total foreign-born whites in Los Angeles, and in 1927 this proportion was undoubtedly greater.

15. The Mexican declarants lived on the average 14.8 years in the United States before declaring their intention to become citizens, while the declarants of all nationalities, Mexican and non-Mexican, lived 10.5 years in the United States before declaring their intention to become citizens (Table 22).

16. The fact that the interval between the arrival of the alien into the United States and his declaration of intention to become a citizen of the United States varies considerably between California counties, suggests the probability that not all counties are as diligent in their efforts to Americanize their alien residents.

17. When petitioning for final citizenship papers an alien is required to prove his legal admission into the United States. But since large numbers of Mexicans have entered this country illegally, they will not be able to comply with this requirement and will therefore remain aliens.

18. Whatever the causes for the apparent reluctance of Mexicans to become citizens of the United States, the fact is significant because under the present federal immigration quota laws about half of the aliens now coming to California are Mexicans.

PART II

MEXICANS IN INDUSTRIES AND IN NON-
AGRICULTURAL OCCUPATIONS

(Prepared by the Department of Industrial Relations)

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CHAPTER IV

MEXICANS IN NONAGRICULTURAL OCCUPATIONS

IN MANUFACTURING ESTABLISHMENTS

To ascertain to what extent Mexicans are employed in industrial establishments in California, the Fact-Finding Committee sent out 975 questionnaires to as many firms.¹ These schedules asked employers of labor to answer questions regarding (1) total number of employees as of May 15, 1928; (2) total number of Mexicans employed; (3) whether Mexicans and other nationalities, including Americans, were employed in the same occupations; (4) whether the same wage rates were paid Mexicans and others in the same occupations; (5) the occupations at which Mexicans were employed; and (6) the wage rates paid to Mexican workers. The schedules also called for comment regarding the relative desirability of Mexican workers.

It was not intended to get through these schedules a census of the actual number of Mexicans employed in manufacturing establishments. Rather was it the purpose to learn in which industries Mexicans have found employment and to get an inkling of the extent to which Mexicans have become a part of the labor supply in the manufacturing establishments of California.

Replies were received from 830 firms of the total number of 975 schedules sent out. Fifty-seven of the returned schedules could not be tabulated for lack of adequate information. Of the remaining 773 tabulatable returns, 40 schedules were received from canning and preserving of fish, fruit, and vegetable establishments; and 16 were received from railroad companies. The 56 replies from the canning and railroad plants were used in the separate sections on the employment of Mexicans in these establishments appearing in this chapter. The information gathered from the replies of the remaining 695 industrial establishments are presented below.

Table 23 shows that of the total number of 695 industrial establishments, 312, or 45 per cent, employed Mexicans; while 383 establishments, or 55 per cent, did not employ Mexicans. The groups of industries which reported Mexican employees in excess of the percentages for all industries were the following, in order named:

<i>Group of industries</i>	<i>Per cent of total firms reporting Mexican employees</i>
1. Textiles	57.9
2. Chemicals, oils and paints.....	56.7
3. Wood manufacturers	46.7
4. Metals, machinery, and conveyances	45.8

¹ These questionnaires were sent out through the Division of Labor Statistics and Law Enforcement of the Department of Industrial Relations. The establishments to which the schedules were sent were the same which make regular monthly reports to the Division of Labor Statistics and Law Enforcement on the volume of monthly employment and pay roll.

CHART 17

NUMBER MEXICAN EMPLOYEES AND OTHER EMPLOYEES WERE OF TOTAL EMPLOYEES IN THE 695 REPRESENTATIVE CALIFORNIA INDUSTRIAL ESTABLISHMENTS FOR WHICH INFORMATION WAS SECURED, BY GROUPS OF INDUSTRIES: MAY, 1928.

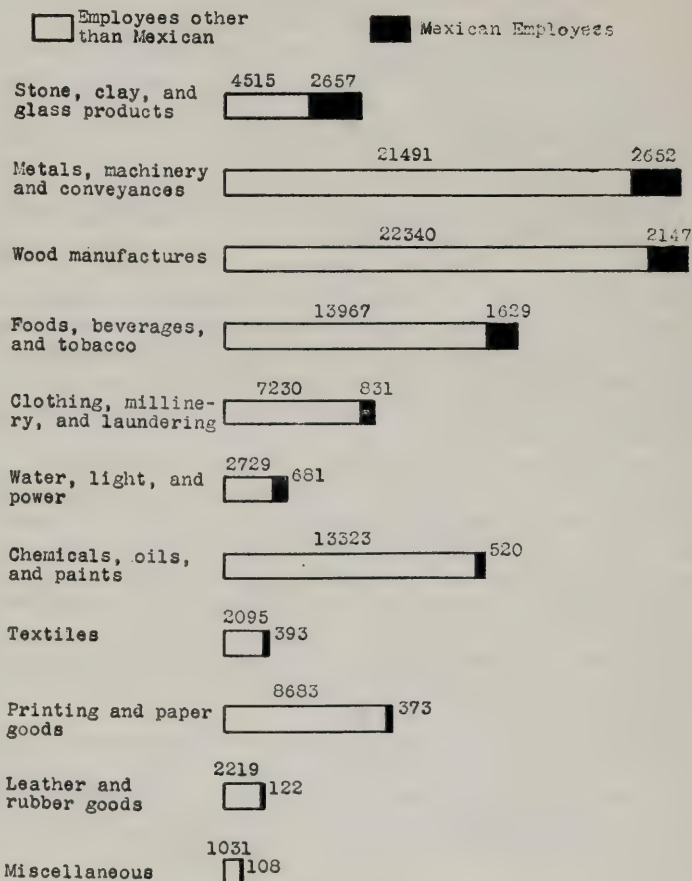


TABLE 23. NUMBER AND PER CENT OF INDUSTRIAL ESTABLISHMENTS IN CALIFORNIA FOR WHICH INFORMATION WAS SECURED, WHICH WERE OR WERE NOT EMPLOYING MEXICAN WORKERS AS OF MAY 15, 1928

Groups of industries	Industrial establishments				
	Number employing Mexicans	Number not employing Mexicans	Total reporting	Per cent of total	
				Number employing Mexicans	Number not employing Mexicans
All industries.....	312	383	695	45.0	55.0
Stone, clay and glass products.....	38	9	47	80.9	19.1
Metals, machinery and conveyances.....	76	90	166	45.8	54.2
Wood manufactures.....	56	64	120	46.7	53.3
Leather and rubber goods.....	7	11	18	38.9	61.1
Chemicals, oils, paints, etc.....	17	13	30	56.7	43.3
Printing and paper goods.....	19	75	94	20.2	79.8
Textiles.....	11	8	19	57.9	42.1
Clothing, millinery and laundering.....	26	35	61	42.6	57.4
Foods, beverages and tobacco.....	53	70	123	43.1	56.9
Water, light and power.....	3	-----	3	100.0	-----
Miscellaneous.....	5	8	14	42.9	57.1

Table 24 shows the total number of employees, Mexicans and others, and the number of Mexicans employed by the industrial establishments for which information was secured. The percentages which the Mexican workers were of the total workers in these establishments are also shown in this table and in the accompanying chart.

It will be observed that the 695 industrial plants employed a total of 111,736 workers as of May 15, 1928, or the nearest representative pay roll period.² The total number of Mexican workers in these establishments was 12,113, or 10.8 per cent, of the total number of 111,736 workers.

The highest ratio of Mexicans to the total number of employees is reported by the stone, clay, and glass products firms, which include cement plants. The 47 reporting firms in this group of industries employed a total of 7172 workers, of whom 2657, or 38.4 per cent, were Mexicans. Besides the water, light, and power plants, the next highest proportion of Mexicans is reported by the textile industry. Thus, the nineteen firms in this industry reported a total of 2488 workers, of whom 393, or 15.8 per cent, were Mexicans. The metals, machinery, and conveyances group of industries employed a total of 24,143 workers. Of this total 2652, or 11.0 per cent, were Mexican workers. The 120 wood manufacturing firms employed 24,487 workers, of whom 2147, or 8.8 per cent, were Mexicans. The clothing, millinery, laundering, and the foods, beverages and tobacco groups of industries reported Mexican employees slightly in excess of 10 per cent of their total employees.

² Information was not secured as to number of male and female workers employed in industrial establishments.

CHART 18

PERCENTAGES MEXICAN AND NON-MEXICAN EMPLOYEES IN 512 REPRESENTATIVE CALIFORNIA INDUSTRIAL ESTABLISHMENTS, FOR WHICH INFORMATION WAS SECURED, ALL OF WHICH EMPLOYED BOTH MEXICANS AND NON-MEXICANS, BY GROUPS OF INDUSTRIES: MAY 15, 1928.

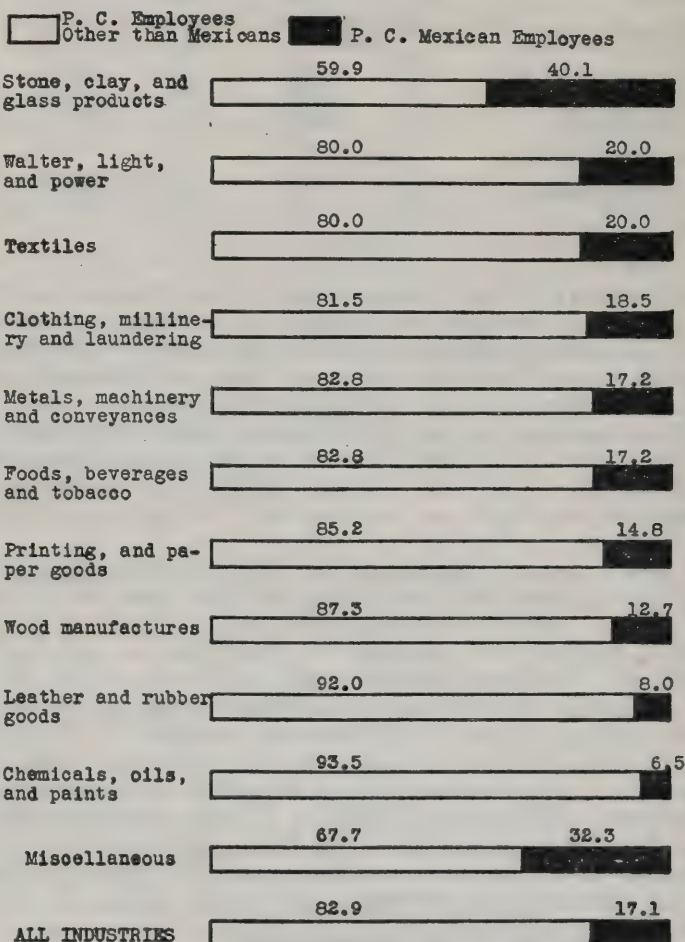


TABLE 24. TOTAL NUMBER AND PER CENT MEXICAN EMPLOYEES WERE OF THE TOTAL NUMBER OF EMPLOYEES (ALL NATIONALITIES) IN THE 695 INDUSTRIAL ESTABLISHMENTS IN CALIFORNIA FOR WHICH INFORMATION WAS SECURED, BY GROUPS OF INDUSTRIES

Groups of industries	Firms reporting			Total employees of all reporting firms as of May 15, 1928	Total Mexicans employed as of May 15, 1928	Per cent Mexicans of total employees
	Total	Employing Mexicans				
		Number	Per cent of total			
All industries.....	695	312	45.0	111,736	12,113	10.8
Stone, clay and glass products.....	47	38	80.9	7,172	2,657	38.4
Metals, machinery and conveyances.....	166	76	45.8	24,143	2,652	11.0
Wood manufactures.....	120	56	46.7	24,487	2,147	8.8
Leather and rubber goods.....	18	7	38.9	2,341	122	5.2
Chemicals, oils and paints.....	30	17	56.7	13,843	520	3.8
Printing and paper goods.....	94	19	20.2	9,056	373	4.1
Textiles.....	19	11	57.9	2,488	393	15.8
Clothing, millinery and laundering.....	61	26	42.6	8,061	831	10.3
Foods, beverages and tobacco.....	123	53	43.1	15,596	1,629	10.4
Water, light and power.....	3	3	100.0	3,410	681	20.0
Miscellaneous.....	14	6	42.9	1,139	108	9.5

It was shown in the preceding table that the 695 industrial establishments, for which information was secured, whether employing or not employing Mexicans, had a total of 111,736 workers as of May 15, 1928, and that of this total 12,113, or 10.8 per cent, were Mexican workers, employed in 312 establishments.

TABLE 25. TOTAL NUMBER AND PER CENT THE MEXICAN EMPLOYEES WERE OF THE TOTAL EMPLOYEES EMPLOYED BY THE 312 INDUSTRIAL ESTABLISHMENTS IN CALIFORNIA WHICH REPORTED MEXICAN WORKERS, BY GROUPS OF INDUSTRIES

Groups of industries	Number of firms reporting Mexican employees	Total number of employees as of May 5, 1928	Total number of Mexicans as of May 5, 1928	Per cent Mexicans of total employees
All industries.....	312	70,699	12,113	17.1
Stone, clay and glass products.....	38	6,621	2,657	40.1
Metals, machinery and conveyances.....	76	15,445	2,652	17.2
Wood manufactures.....	56	16,882	2,147	12.7
Leather and rubber goods.....	7	1,532	122	8.0
Chemicals, oils and paints.....	17	8,020	520	6.5
Printing and paper goods.....	19	2,527	373	14.8
Textiles.....	11	1,961	393	20.0
Clothing, millinery and laundering.....	26	4,493	831	18.5
Foods, beverages and tobacco.....	53	9,474	1,629	17.2
Water, light and power.....	3	3,410	681	20.0
Miscellaneous.....	6	334	108	32.3

Table 25 and Chart 18 relate only to the 312 plants which reported both Mexican and non-Mexican workers. These establishments employed altogether 70,699 wage earners, of whom 12,113, or 17.1 per cent, were Mexican workers.

Thus, the 38 firms in the stone, clay, and glass industries employed 2657 Mexican workers of a total of 6621 employees; that is, two-fifths of their total wage earners were Mexicans. The 11 textile establishments reported 393, or 20 per cent, Mexicans of their total number of 1961 employees. The 26 clothing, millinery, and laundering establish-

ments employed 831 Mexican workers, or 18.5 per cent of their total number of 4493 employees. The metals, machinery, and conveyances and the foods, beverages, and tobacco groups of industries reported 17.2 per cent Mexican workers of their total number of employees. Of the total number of 16,882 employees in the wood manufacturing industries, 2147, or 12.7 per cent, were Mexicans. The lowest percentages of Mexican workers are shown for the leather and rubber goods industries and for the chemicals, oils, and paints industries. The percentages of Mexicans employed in these groups of industries were, respectively, 8 and 6.5.

In the foregoing tables were presented data showing the employment of Mexicans and non-Mexicans in principal groups of industries. The figures in Table 26 are intended to show the numbers and proportions of Mexicans employed in certain industries which employed most Mexicans. In this table are shown the total numbers of employees of all nationalities, including the Mexicans, the total number of Mexicans, as well as the ratios of Mexicans to total workers employed in the industries included under the general headings of (1) stone, clay, and glass products, (2) metals, machinery, and conveyances, (3) wood manufactures, (4) clothing, millinery, and lumbering, and (5) foods, beverages, and tobacco. While the number of Mexicans employed by all groups of industries was 12,113, these five groups of industries employed 9916 workers of that nationality, or 82 per cent of the total.

An examination of the data embodied in Table 26 reveals that the largest percentages of Mexicans were employed in these industries, in order named:

<i>Industries</i>	<i>Per cent Mexicans of total employees</i>
1. Beverages	66.3
2. Brick, tile, pottery	53.8
3. Miscellaneous stone and mineral products	50.7
4. Women's clothing	34.5
5. Lime, cement, plaster	33.7
6. Iron and steel forgings, bolts, nuts, etc.	28.5
7. Other sheet metal products	27.7
8. Slaughtering and meat products	26.3
9. Other food products	18.3
10. Sugar	18.7
11. Tin cans	21.1
12. Brass, bronze and copper products	17.3
13. Structural and ornamental steel	15.6
14. Other iron foundry and machine shop products	15.2
15. Other wood manufactures	15.2
16. Cigars and other tobacco products	14.9
17. Glass	14.1
18. Laundering, cleaning and dyeing	13.6
19. Men's clothing	13.3
20. Sawmills and logging	13.3
21. Confectionery and ice cream	11.6
22. Engines, pumps, boilers and tanks	11.5
23. Planing mills, sash and door factories, etc.	11.4
24. Flour and grist mills	10.3
25. Bread and bakery products	8.4
26. Ice manufactures	4.6
27. Ship and boat building and naval repairing	4.0
28. Millinery	3.6
29. Agricultural implements	3.2
30. Automobiles, including bodies and parts	3.1
31. Dairy products	2.4

TABLE 26. NUMBER AND PER CENT MEXICAN EMPLOYEES WERE OF TOTAL EMPLOYEES IN INDUSTRIAL ESTABLISHMENTS IN CALIFORNIA EMPLOYING MEXICAN WORKERS, AS OF MAY 15, 1928, BY PRINCIPAL INDUSTRIES

Principal industries	Number of firms	Firms employing Mexicans and non-Mexicans		
		Employees as of May 15, 1928		
		Total, all nationalities	Total Mexican employees	Per cent Mexicans of total employees
All industries.....	249	52,915	9,916	18.7
Stone, clay and glass products.....	38	6,621	2,657	40.1
Miscellaneous stone and mineral products.....	7	1,140	578	50.7
Lime, cement, plaster.....	5	1,371	462	33.7
Brick, tile, pottery.....	19	2,610	1,405	53.8
Glass.....	7	1,500	212	14.1
Metals, machinery and conveyances.....	76	15,445	2,652	17.2
Agricultural implements.....	2	837	27	3.2
Automobiles, including bodies and parts.....	6	775	24	3.1
Brass, bronze and copper products.....	4	688	119	17.3
Engines, pumps, boilers and tanks.....	2	269	31	11.5
Iron, and steel forging bolts, nuts, etc.....	6	2,631	750	28.5
Structural and ornamental steel.....	12	3,806	595	15.6
Ship and boat building and naval repairs.....	3	1,015	41	4.0
Tin cans.....	4	1,328	280	21.1
Other iron foundry and machine shop products.....	24	2,791	424	15.2
Other sheet metal products.....	13	1,305	361	27.7
Wood manufactures.....	56	16,882	2,147	12.7
Sawmills and logging.....	7	6,510	867	13.3
Planing mills, sash and door factories, etc.....	29	7,832	895	11.4
Other wood manufactures.....	20	2,540	385	15.2
Clothing, millinery and laundering.....	26	4,493	831	18.5
Men's clothing.....	6	1,184	157	13.3
Women's clothing.....	7	1,106	382	34.5
Millinery.....	2	84	3	3.6
Laundrying, cleaning and dyeing.....	11	2,119	289	13.6
Foods, beverages and tobacco.....	53	9,474	1,629	17.2
Confectionery and ice cream.....	5	517	60	11.6
Bread and bakery products.....	11	1,640	138	8.4
Sugar.....	5	1,821	341	18.7
Slaughtering and meat products.....	8	2,231	587	26.3
Cigars and other tobacco products.....	4	887	132	14.9
Beverages.....	1	264	175	66.3
Dairy products.....	3	879	21	2.4
Flour and grist mills.....	4	272	28	10.3
Ice manufactures.....	3	216	10	4.6
Other food products.....	9	747	137	18.3

Further analysis of the data relating to the employment of Mexicans in California industries discloses the interesting fact that most of the Mexicans are employed in establishments having large numbers of workers. Thus, reference to Table 27 and Chart 19 will show that 33.1 per cent of all Mexican industrial workers reported were on the pay rolls of 11 establishments employing 200 or more workers. Of the total number of firms which had Mexican employees, 193, or 61.9 per cent, employed only 12.4 per cent of all Mexicans reported. About 53 per cent of all Mexican workers were employed by 92.6 per cent of all firms reporting employees of that nationality in industrial plants having less than 125 employees; while 47 per cent of all Mexican work-

ers were employed by 7.4 per cent of all firms, in factories employing 125 or more workers.

The fact that Mexican workers are employed in the bigger industrial plants is corroborated by the data presented in Table 28. This table shows that of the 111,736 employees in the 695 reporting establishments 70,699, or 63.3 per cent, were employed in places having Mexican workers; while 41,037, or 36.7 per cent, were employed in establishments having no Mexican employees. Of the total number of 7172 workers in the stone, clay, and glass industries, 6621, or 92.3 per cent, were employed in establishments employing Mexicans, and only 551, or 7.7 per cent, were employed by firms having no Mexican employees. Similarly, of the 24,143 workers reported by all firms in the metals, machinery, and conveyances industries, 15,445, or 64 per cent, were employed in factories employing Mexicans; while 8698, or 36 per cent, were employed in factories not employing Mexicans.

In all groups of industries, with one exception, shown in Table 28, the largest proportions of workers were in establishments which employed Mexican workers. The exception is that of the printing and paper goods industry. Of the total number of 9056 employees in this group of industries, 6529, or 72.1 per cent, were employed in places having no Mexican workers; while only 2527, or 27.9 per cent of all employees were employed in places having Mexican workers. Apparently, in the industries comprised in this group, the Mexicans were employed in the smaller establishments.

Table 29 shows the numbers and percentages which the Mexican employees were of the total employees in the principal counties. Thus, it will be observed that, in Los Angeles County, 173 establishments employed 6901 Mexicans, or 56.9 per cent, of the 12,113 Mexican employees reported by all counties. In these establishments the ratio of Mexican workers to the total workers was 20.8 per cent.

The main results of this table are to bring out the facts that the proportion of Mexican employees in Los Angeles County alone was more than one-half of the total number of Mexican factory employees reported, and to corroborate the fact, already referred to, that in the industrial establishments where Mexicans are employed they constitute a substantial proportion of the total employees.

TABLE 27. DISTRIBUTION OF CALIFORNIA INDUSTRIAL ESTABLISHMENTS EMPLOYING MEXICANS AND OF MEXICANS EMPLOYED ACCORDING TO THE SIZES OF ESTABLISHMENTS WHICH EMPLOYED MEXICANS, AS OF MAY 15, 1928

Sizes of establishments according to total number of employees of all nationalities	Number of firms	Total number of Mexicans	Per cent of firms	Per cent of Mexicans	Cumulative percentages	
					Firms	Mexicans
Total.....	312	12,113	100.0	100.0	-----	-----
200 employees or more.....	11	4,007	3.5	33.1	3.5	33.1
175 but under 200.....	4	675	1.3	5.6	4.8	38.7
150 but under 175.....	3	429	1.0	3.5	5.8	42.2
125 but under 150.....	5	601	1.6	5.0	7.4	47.2
100 but under 125.....	10	1,036	3.2	8.6	10.6	55.8
75 but under 100.....	12	985	3.8	8.1	14.4	63.9
50 but under 75.....	29	1,536	9.3	12.7	23.7	76.6
25 but under 50.....	45	1,338	14.4	11.0	38.1	87.6
Under 25 employees.....	193	1,506	61.9	12.4	100.0	100.0

TABLE 28. TOTAL NUMBER AND PER CENT OF EMPLOYEES ALL NATIONALITIES EMPLOYED BY INDUSTRIAL ESTABLISHMENTS IN CALIFORNIA FOR WHOM INFORMATION WAS SECURED, WHICH DID OR DID NOT EMPLOY MEXICANS AS OF MAY 15, 1928, BY GROUPS OF INDUSTRIES

Groups of industries	Total employees	Number in establishments		Per cent of total employees in establishments	
		Employing Mexicans	Not employing Mexicans	Employing Mexicans	Not employing Mexicans
All industries.....	111,736	70,699	41,037	63.3	36.7
Stone, clay and glass products.....	7,172	6,621	551	92.3	7.7
Metals, machinery and conveyances.....	24,143	15,445	8,698	64.0	36.0
Wood manufactures.....	24,487	16,882	7,605	68.9	31.1
Leather and rubber goods.....	2,341	1,532	809	65.4	34.6
Chemicals, oils, paints, etc.....	13,843	8,020	5,823	57.9	42.1
Printing and paper goods.....	9,056	2,527	6,529	27.9	72.1
Textiles.....	2,488	1,961	527	78.8	21.2
Clothing, millinery and laundering.....	8,061	4,493	3,568	55.7	44.3
Foods, beverages and tobacco.....	15,596	9,474	6,122	60.7	39.3
Water, light and power.....	3,410	3,410	-----	100.0	-----
Miscellaneous.....	1,139	334	805	29.3	70.7

TABLE 29. NUMBER AND PER CENT MEXICAN EMPLOYEES WERE OF TOTAL EMPLOYEES (ALL NATIONALITIES) IN 312 CALIFORNIA INDUSTRIAL ESTABLISHMENTS, AS OF MAY 15, 1928, BY COUNTIES

Counties	Number of firms	Total employees	Mexican employees		Per cent Mexicans of total employees
			Total number	Per cent of total	
All counties.....	312	70,699	12,113	100.0	17.1
Los Angeles.....	173	33,101	6,901	56.9	20.8
San Francisco.....	59	11,082	1,231	10.2	11.1
Contra Costa.....	14	6,430	1,028	8.5	16.0
Alameda.....	14	3,261	192	1.6	5.9
Humboldt.....	7	3,661	180	1.5	4.9
San Diego.....	7	1,457	202	1.7	13.9
San Joaquin.....	5	1,012	61	.5	6.0
Fresno.....	5	101	19	.2	18.8
All others*.....	28	10,594	2,299	18.9	21.7

* The following counties, from which reports were received for less than three establishments, are included in "All others": Butte, El Dorado, Inyo, Kern, Lassen, Madera, Mendocino, Merced, Napa, Orange, Placer, San Bernardino, Santa Barbara, Santa Clara, Siskiyou, Solano, Tulare, Tuolumne and Ventura.

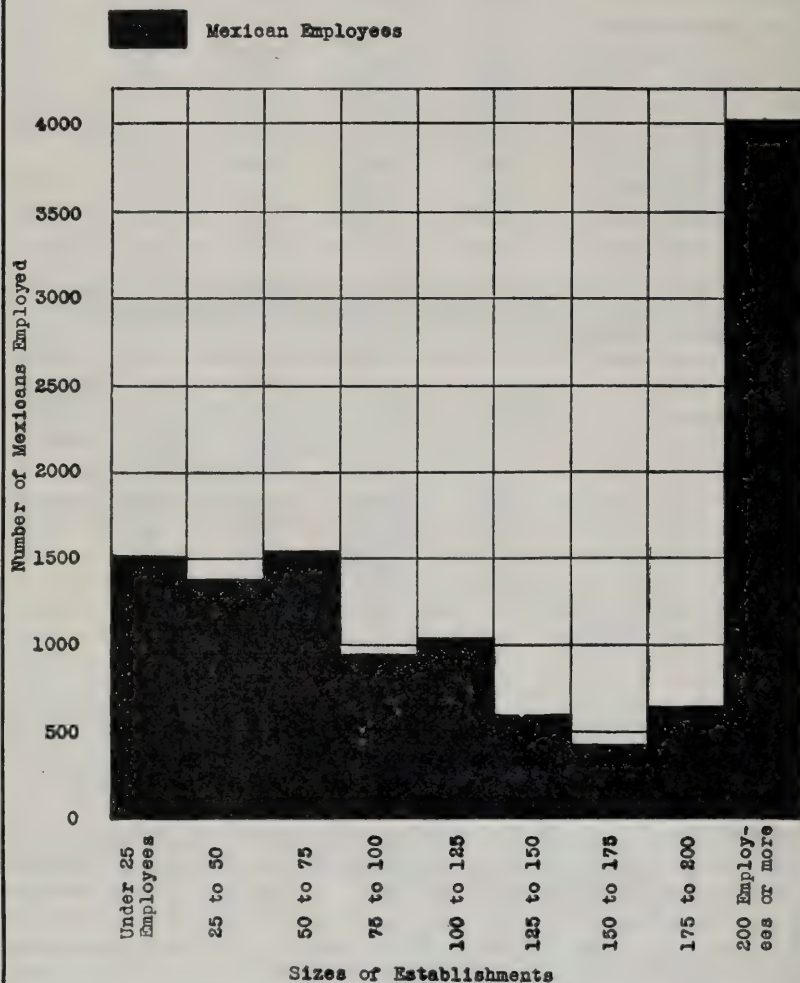
TOTAL MEXICANS IN INDUSTRIES

From the data presented in the foregoing tables, an attempt might be made to estimate roughly the total number of Mexicans employed in California manufacturing industries. Since the figures secured from 695 manufacturing establishments covered 111,736 wage earners, or 42.5 per cent of the 262,936 wage earners in all California manufacturing establishments in 1927, the facts gathered from these establishments regarding the number of Mexicans employed by them might be considered also typical of all the manufacturing establishments in the state.³ In sending out the questionnaires to manufacturing establishments, no attempt was made to select industries or places of

³ According to the 1927 federal census of manufactures, the average number of wage earners in California in that year was 262,936.

CHART 19

NUMBER OF MEXICANS EMPLOYED IN CALIFORNIA INDUSTRIAL ESTABLISHMENTS, WHICH EMPLOYED MEXICANS AND NON-MEXICANS, ACCORDING TO THE SIZES OF THE ESTABLISHMENTS (TOTAL EMPLOYERS IN THE ESTABLISHMENTS), AS OF MAY 15, 1928.



employment where most Mexicans were likely to be found. Instead, these questionnaires, as already explained, were sent out to a representative number of firms which are regularly reporting statistics of employment and pay roll to the Division of Labor Statistics and Law Enforcement.

It was seen (Table 24) that of the 111,736 wage earners in the reporting factories, 12,113, or 10.8 per cent, were Mexicans. Applying the same ratio to the total number of wage earners in manufacturing establishments in the state, it would appear that the total number of Mexicans in California manufacturing establishments is 28,397, or roughly, in the neighborhood of 28,000.

IN FRUIT AND VEGETABLE CANNERIES

The data presented in the foregoing tables did not include the canning of fruit and vegetable industry. The Fact-Finding Committee undertook to get a complete enumeration of the Mexicans employed in this industry. This was accomplished with the aid of the auditors of the Division of Industrial Welfare of the Department of Industrial Relations, who visited all canning plants during the canning season to insure the maintenance of the minimum wage rates established under the California minimum wage law.

As a result of this canvass complete returns were secured from 89 canneries which employed 50,404 workers, males and females, as of August 11, 1928.⁴ Of this total number of workers, as will be seen in Table 30, 2700, or 5.4 per cent, were Mexican; and of the total Mexican employees 985, or 36.5 per cent, were males and 1715, or 63.5 per cent, were females.

It is significant to note that while only about 5.4 per cent of the workers in all canneries were Mexican, in some counties this proportion was much higher. In Los Angeles County, for instance, where many Mexicans are concentrated, 258, or 23.5 per cent of the 1098 workers employed in three canneries, were Mexicans. In San Bernardino County the proportion of Mexican cannery workers was 16.3. The next two counties showing the highest ratios of Mexican workers were Sacramento and Alameda. In the Sacramento canneries the ratio of Mexicans was 10.2; while in the Alameda canneries this percentage was 8.1.

The figures in Table 31 and Chart 20 relate only to canneries which reported both Mexican and non-Mexican employees. In this table are included data only for 68, or 76.5 per cent, of the 89 canneries from which reports were received, and data are presented in Table 30. These 68 canneries employed altogether 42,340 workers, as of August 11, 1928, of which 2700, or 6.4 per cent, were Mexicans.

It will be noted that the counties of Santa Clara, Alameda, and Sacramento employed 1656, or 61.2 per cent, of the total Mexican cannery workers reported, and that the next highest number of Mexicans were employed in three canneries located in Los Angeles County.

⁴ This date was selected because it was considered a period of maximum employment.

CHART 20

PER CENT MEXICAN EMPLOYEES WERE OF TOTAL EMPLOYEES
(ALL NATIONALITIES) IN FRUIT AND VEGETABLE CANNERIES
IN CALIFORNIA, WHICH EMPLOYED BOTH MEXICANS AND NON-
MEXICANS, AS OF AUGUST 11, 1928

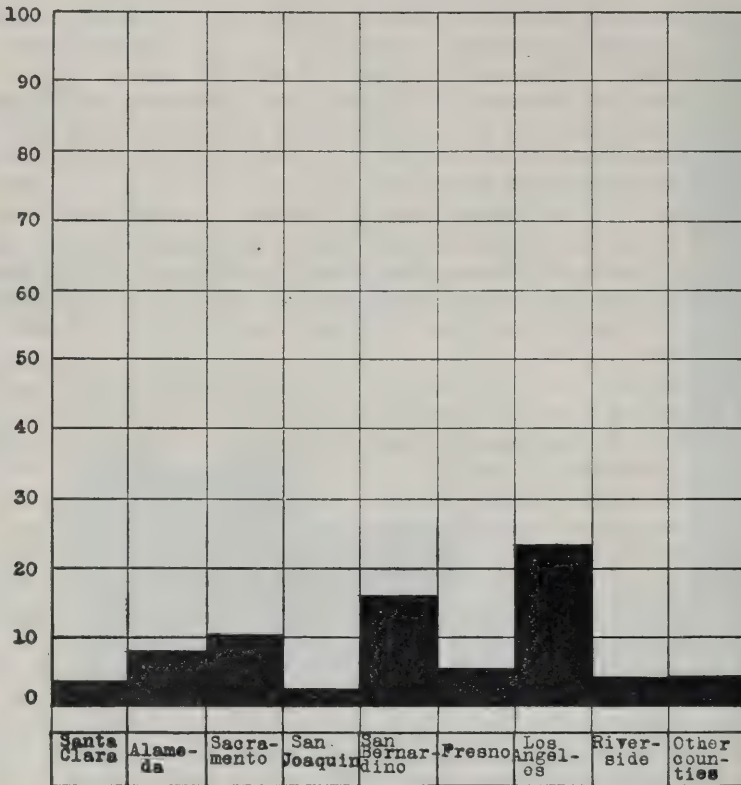


Mexican Employees



Other Employees

Per Cent



COUNTIES

TABLE 30. NUMBER AND PER CENT MEXICAN WORKERS WERE OF THE TOTAL WORKERS IN 89 CALIFORNIA CANNING OF FRUIT AND VEGETABLE ESTABLISHMENTS ON AUGUST 11, 1928, BY PRINCIPAL COUNTIES

Principal counties	Number of canneries reporting	Employees as of August 11, 1928			Mexican employees				
		Total, all nationalities	Total Mexicans	Per cent Mexicans of total	Total number	Males		Females	
						Number	Per cent of total	Number	Per cent of total
All counties.....	89	50,404	2,700	5.4	2,700	985	36.5	1,715	63.5
Santa Clara.....	24	14,356	382	2.7	382	143	37.4	239	62.6
Alameda.....	13	8,502	690	8.1	690	231	33.5	459	66.5
Sacramento.....	5	5,708	584	10.2	584	181	31.0	403	69.0
San Joaquin.....	5	4,321	94	2.2	94	22	23.4	72	76.6
San Bernardino.....	4	1,403	228	16.3	228	18	7.9	210	92.1
Fresno.....	4	2,053	104	5.1	104	38	36.5	66	63.5
Tulare.....	4	1,577	3	.2	3	-----	-----	3	100.0
Los Angeles.....	3	1,098	258	23.5	258	29	11.2	229	88.8
Riverside.....	3	1,021	42	4.1	42	2	4.8	40	95.2
All other counties ¹	24	10,365	315	3.0	315	121	38.4	194	61.6

¹The following, in which less than three canneries reported, are included in "All other counties": Butte, Contra Costa, Kings, Merced, Monterey, Placer, San Benito, San Mateo, Solano, Stanislaus, Santa Cruz, Sonoma, Sutter and Yuba.

TABLE 31. NUMBER AND PER CENT MEXICAN EMPLOYEES WERE OF THE TOTAL EMPLOYEES IN FRUIT AND VEGETABLE CANNERIES WHICH EMPLOYED BOTH MEXICANS AND NON-MEXICANS, AS OF AUGUST 11, 1928, BY COUNTIES

Counties	Number of canneries	Canneries employing Mexicans and others			
		Employees as of August 11, 1928			
		Total number	Mexican employees		Per cent of total employees
			Total	Per cent of total	
All counties.....	68	42,340	2,700	100.0	6.4
Santa Clara.....	17	11,231	382	14.1	3.4
Alameda.....	13	8,502	690	25.5	8.1
Sacramento.....	5	5,708	584	21.6	10.2
San Joaquin.....	4	3,892	94	3.5	2.4
San Bernardino.....	4	1,403	228	8.4	16.3
Fresno.....	3	1,923	104	3.9	5.4
Los Angeles.....	3	1,098	258	9.6	23.5
Riverside.....	3	1,021	42	1.6	4.1
All other counties.....	16	7,562	318	11.8	4.2

IN BUILDING AND CONSTRUCTION

It is a known fact that many Mexicans are employed as laborers on public works, where the work is performed by contractors or subcontractors, and in the construction of buildings. But, in order to get a more adequate idea of the extent to which Mexicans are so employed, the Fact-Finding Committee sent out 237 questionnaires to leading building and construction firms throughout the state. Complete returns were received from 159 companies, or from 67 per cent of all schedules sent out.

Of these 159 companies, 98, or 61.6 per cent, employed both Mexican and non-Mexican labor. The total number of employees on the pay rolls of these 98 concerns, as of June 15, 1928, or the nearest repre-

sentative pay-roll period, was 12,983, of whom 3390, or 26.1 per cent, were Mexicans. The total number of workers employed by all reporting companies was 20,650. The ratio which the Mexicans were to this total was 16.4.

Since no accurate data are available as to the total number of persons employed in all building and construction work, it is impossible to estimate the number of Mexicans employed in this industry. However, it is significant that during June, 1928, a month during which there is a great deal of agricultural activity in the state, 16.4 per cent of the employees of the reporting firms were Mexicans. It is not improbable that if data could be secured from all building and construction firms active during the year 1928, the results obtained would substantiate the assumption that about 16 out of every 100 persons employed in the construction of highways, dams, roads, bridges, buildings, and in street paving are Mexicans.

Companies operating in the southern part of the state declared Mexicans to be very desirable workers because of climatic conditions. They are reported to be less perturbed by the heat of the sun when entirely exposed to it while at work. It appears to be the consensus of opinion that many Mexicans make good pick and shovel laborers and that they are wanted at these occupations because they can be depended upon to remain at them as long as they are wanted.

Italians, Portuguese, Slavs, other foreigners, and Americans were reported working in the same occupations and at the same rates of wages where the same work was performed. But the preponderant majority of the reporting building and construction firms said that when Mexicans are employed as laborers they usually predominate in that occupation.

ON RAILROADS

The Fact-Finding Committee received reports from 18 interstate, municipal, and interurban railroad companies relative to their employment of Mexican labor. Fourteen of these companies reported 10,858 Mexican workers employed as of May, 1928, in the State of California. Six of the larger railroads employed 10,706, or 99 per cent, of the 10,858 Mexicans on the pay rolls of all reporting companies.

Railroads employ Mexicans primarily as section hands and "extra gang" laborers. The Mexicans are secured for the railroads by companies which furnish commissary and other supplies to the laborers employed by the railroads. These commissary companies recruit the Mexicans either directly or through private employment agencies.

The extent to which railroads use Mexican labor is shown by the testimony of E. E. McInnis, general solicitor of the Santa Fe Railroad, given to the Committee on Immigration and Naturalization of the House of Representatives at its hearings on the question of restricting Mexican immigration. Mr. McInnis testified, in part, as follows:

Figures furnished by six railroads situated wholly in the west or operating transcontinental lines to the Pacific coast, having in the aggregate 43,546 miles of main track, with great additional mileage of switches, sidings and other tracks, all of which must be maintained for the public service, disclose that from 67 to 68 per cent of their section crews and 90 per cent of their extra gangs are Mexicans. These men do work which absolutely must be done if the railroads of the west and southwest are to continue to function.

The section gangs do the work of constantly keeping in order the tracks and roadbeds. Each crew is definitely assigned to a particular short portion of the track—a particular section—when they are constantly at work in maintenance from day to day. Much of the territory traversed by these and the other lines of the west and southwest is arid, a substantial portion of it is actual desert, and a great deal of it is sparsely settled. The section laborers must live there, for their work is local. Only the Mexican can or will live in many of these districts, and, as the obvious result, if the Mexicans are dispensed with there are no other laborers to take their place.

The work of the extra gangs is not confined to any particular locality. They do the work of improvement and major repair when and where necessity requires it to be done. They live in railroad cars which form a part of work trains, and their place of abode is where these cars are placed. They are to be found where there is steel to be laid, or where a washed-out embankment is to be replaced, or where the track is to be strengthened, or where the grades are being reduced. White men do not seek such employment under any condition; they will not submit to the living conditions which are a necessary incident of the work, and they will not subject themselves to the climatic conditions which those who do this necessary work must meet.

Moreover, the employment offered in this work is not by any means constant, and this is particularly true in the case of extra-gang work. In 1926 the number of men engaged at work in the section gangs of the six roads in question varied from a normal of 31,560 to a peak of 39,905, a variance of 26.4 per cent over normal, while those in the extra gangs varied from a normal of 13,104 to a peak of 22,923, a variance of 75 per cent over normal.

These things—the severity of the climate, the unavoidable hardships incident to living conditions, the nature of the work to be done, and the uncertainty of permanent employment—conspire to make this sort of work unattractive to white men, and the railroads must look to the Mexicans.⁵

According to the same witness, the six railroads situated wholly in the west, namely, the Atchison, Topeka and Santa Fe, the Colorado and Southern, the Denver and Rio Grande Western, the Southern Pacific, the Union Pacific, and the Western Pacific, employed during the calendar year 1926 from 33,035 to 47,740 Mexican laborers, as shown in the following tabulation:⁶

	Normal			Peak		
	Mexican	Total	Percent- age Mexican	Mexican	Total	Percent- age Mexican
Section laborers.....	21,250	31,560	67	27,135	39,905	68
Extra gang laborers.....	11,785	13,104	90	20,605	22,923	90
Total.....	33,035	44,664	74	47,740	62,828	76

The data secured from reports of railroad companies regarding their Mexican employees in California, referred to above, are not complete enough to establish the exact number of Mexicans employed in this state, but probably about 50 per cent of the 47,740 Mexicans on the pay rolls of the six railroads are employed in California.

DESIRABILITY OF MEXICAN LABOR

The reasons offered for employing Mexican labor in building and construction and on railroads were already referred to in preceding

⁵ Hearings before the Committee on Immigration and Naturalization, House of Representatives, Seventieth Congress, First Session, on H. R. 6465, H. R. 7358, H. R. 10955, H. R. 11687, p. 400.

⁶ *Ibid.*, page 396.

sections. Typical and illustrative comments of employers in manufacturing establishments and in canneries regarding the advantages and disadvantages of employing Mexicans are next presented.

Of the 312 firms which employed Mexican and non-Mexican labor, 216 commented upon their relative desirability. One hundred and nineteen firms said in effect that the Mexicans were satisfactory laborers and are fitted for the work at which they are employed. The following are a few typical comments made by representatives of these firms signing the questionnaires:

All Mexicans kept steady are good workers.

Desirable and efficient in our estimation as relating to our type of work.

We have found Mexican labor entirely satisfactory.

We find that they are as efficient as any other nationality in the capacities in which they are employed.

Mexican labor satisfactory when placed in occupations fitted for. They apparently fit well on jobs not requiring any great degree of mentality, and they do not object to dirt.

In certain parts of our plant, particularly the dirtier jobs, Mexicans are the only kind of labor that we have found in the west that will stay with us. For this kind of work we find them very efficient. We pay Mexicans exactly the scale as other nationalities, if they are doing the same work; and it has been our experience that, treated in this manner, they make very loyal and efficient employees. At first we only used them in the common labor manual jobs, but the more intelligent are gradually working up into the better-paid positions with the company. We have a few Mexicans who earn over \$150 per month. This, of course, due to overtime work. The majority who have been here six months or longer are earning over \$125 per month.

Thirty firms reported Mexican labor to be on the whole unsatisfactory, but said that they could find good labor by proper selecting. One of these firms, employing 18 Mexicans out of a total of 153 employees, describes the Mexicans as "Not very good—we had to pick over groups to obtain desirable employees." Another firm in this category comments: "If carefully selected and properly supervised, they are desirable and efficient." This firm employs 316 Mexicans out of a total of 448 employees. Still another firm said: "Good with us, as we employ only capable class." "We retain in our employ only those who are clean, willing and reliable," is the comment of still another firm.

Forty-two companies reported Mexicans to be less desirable than non-Mexican labor, but they employed them nevertheless, apparently for the reasons indicated below:

In general laundry work they are more reliable, but not as efficient. We seldom hire them in important positions, such as distributing or heads of departments.

Quality of work is excellent, but in the main they are lazy and slow.

We have found they are lazy as a rule, but are all right with a good foreman.

As an average not as desirable because their production is lower per dollar of wages paid.

A very small percentage are efficient and industrious.

Another group of 15 manufacturing establishments reported that Mexicans are not very good workers, but were the only ones available. "We are unable to secure any other class of labor to do our work efficiently," is the comment of one of these firms, engaged in the manufacture of steel castings and forgings and employing 20 Mexicans out of a total of 68 employees. The Mexicans are employed by this firm

as grinders and foundry helpers at 50 cents per hour. Another firm producing wooden boxes reports that Mexican helpers are the only ones obtainable. This company had 119 employees, of whom 45 were Mexicans, at daily wage rates from \$2.50 to \$4. A company manufacturing magnesite employed 25 Mexicans and 23 workers of other nationalities. Said the mine superintendent of this company: "We do not consider Mexican labor as efficient as non-Mexican, but are unable to secure non-Mexican miners in this district." This company pays its workers from \$3.50 to \$3.75 per day.

Another company manufacturing paints, varnishes, and lead products reports that Mexicans are on the average not as efficient as workers of other nationalities, but that at times Mexican labor is the only kind of labor available. A glass manufacturing concern which employed over 100 Mexicans said: "Mexican labor is not as reliable as white labor, but they will work in the heat where it is hard to keep other labor." The same claim is made by a cement factory. The chief clerk of this company asserts: "This class of labor is not good, but most of the time can get nothing else." A sugar refining factory states: "Without Mexican labor the sugar beet industry would be demoralized."

A millwork and box shoo factory, paying from 35 to 40 cents per hour, claims that Mexican workers would not be used "if Americans would work, but for some reason an American will not work steady in that line."

Nine firms employing only 107 Mexicans declared that workers of that nationality were not desirable. A garment factory employing 20 Mexicans out of 96 employees writes: "In most cases they are unreliable; always late and absent for the least cause—that is why many factories refuse to hire Mexicans." A lumber factory in this group reports: "Only a few hired and find them shiftless." A company manufacturing barrels, kegs, kits and pails, employing only 8 Mexicans and 55 other employees, says: "On the whole the Mexican labor is very unsatisfactory and not very efficient."

So much for opinions as to good and bad qualities of Mexican labor in industrial establishments other than canneries. During the survey of the canning industry an attempt was made to get opinions of superintendents and foremen of canneries as to the relative desirability of Mexican workers. Sixty-eight expressions of opinions were secured from as many superintendents or foremen of canneries. Nineteen of these, all of whom employed Mexicans, considered them desirable workers; while 48 superintendents and foremen said that the Mexicans were not desirable workers in canneries. Of these 48, 39 employed and 9 did not employ Mexicans at the time of the investigation.

The opinions expressed are very contradictory. Typical examples of these opinions are cited below:

Mexicans Are Desirable

Not quarrelsome or "agitating." Slow to learn, but more dependable. Mexican women work harder than Americans because more necessitous. Their work is also cleaner.

They are slow to learn, but become efficient and thorough.

Mexicans Are Not Desirable

Lazy, ignorant, not dependable—not wanted.

If the Mexicans realize you are dependent upon them, they nearly strike for more money, and when you need them the worst, they are not on the job.

Mexicans Are Desirable

Mexican women are good workers. Better in some ways than white women. They follow instructions better, because they are more afraid of being "fired."

Those who have been employed here have been good workers—quiet. They are steady workers, the records showing that they have remained the entire season.

Mexican women are desirable and more efficient than white women. They are accustomed to working in fruit, and most of them have always wandered from place to place working in dry yards and canneries. They are not desired in the packing department. White women are apt to look neater and to be better dressed, giving the packing department a better appearance.

At beginning of season, preference in employment was given to white women. Some of them were so slow and otherwise unsatisfactory that they were let off and replaced by Mexican women who were superior workers. Mexican women are clean and neat workers. However, manager never desired to employ them as packers. Plant wishes to have record of having white women do final handling of fruit.

Mexicans Are Not Desirable

I have no use for them; they don't get what you want them to do.

Willing workers, but lacking in capacity.

As a rule not efficient; therefore not desirable. There are, of course, exceptions.

Slow, undependable, independent "floaters." As soon as they have a few dollars they quit. Too many Mexicans or too many of any foreign nationality cause trouble with other employees. When one leaves, they often all go.

Not as efficient as general cannery labor. Harder to teach.

Not desirable because they will not work more than a week. There are a few exceptions to this statement.

The preceding comments and opinions relative to the desirability and efficiency of Mexican labor are perhaps of small consequence in determining the causes responsible for the employment of Mexican workers in various manufacturing industries.

If they prove anything it is that Mexicans, like others, may be good and bad workers, may and may not be fit for certain occupations. Some of them are steady and reliable; others are floaters and undependable.

The penetration of Mexicans into California industries was probably begun, as indicated by a number of establishments, during the World War when there was a shortage of other labor. The Mexican immigrants in California are now a substantial factor in the labor supply of the state. As the newest immigrant group in California, the Mexicans have gained a strong position in California industries, undoubtedly supplanting other immigrant races and native Americans.

There is every reason to believe that the numbers of Mexicans in California industries will increase with the increased supply of Mexican labor made possible by the present federal immigration laws.

SUMMARY

We may summarize the statistical information presented in this chapter as follows:

1. Out of every hundred wage earners in California manufacturing establishments, about eleven are Mexicans (Table 24).

2. In factories where Mexican and non-Mexican workers are employed, the former constituted 17 per cent of the total employees (Table 25).

3. In a number of industries, the percentages which the Mexican workers were of the total workers ranged from 2.4 to 66.3 (Table 26).

4. Mexican workers are employed in largest numbers in industrial establishments having 200 or more employees on their pay rolls. Substantial proportions of Mexicans are also employed in establishments having less than 75 employees on their pay rolls (Table 27).

5. More than one-half of all Mexicans employed in industries are in plants located in Los Angeles County, and only one-tenth are employed in plants located in San Francisco County (Table 29).

6. There are probably in the neighborhood of 28,000 Mexicans employed in California manufacturing industries.

7. In fruit and vegetable canneries, a seasonal industry, the total number of Mexican workers found was 2700, or 5.4 per cent, of the 50,404 employees in this industry at the time of the enumeration. In Los Angeles County, this proportion is 23.5; in San Bernardino County, 16.3; and in Sacramento County, 10.2. Of the 2700 Mexican cannery workers, 985, or 36.5 per cent, were males; and 1715, or 63.5 per cent, were females (Table 30).

8. Judging by the returns from 159 building and construction companies, which employed 20,650 workers as of June 15, 1928, 16.4 per cent of the employees in all classes of construction are Mexicans. The building and construction firms which reported both Mexican and non-Mexican employees had 12,983 employees of all nationalities, of whom 3390, or 26.1 per cent were Mexicans.

9. Six large interstate and interurban railroads had 10,706 Mexican laborers on their pay rolls in May, 1928; but the number of Mexican laborers employed by railroads in California is undoubtedly much in excess of this number.

10. Mexican immigrants have gained a strong foothold in California industries, undoubtedly supplanting other immigrant races and native Americans.

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OCCUPATIONS AND WAGE RATES

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CHAPTER V

OCCUPATIONS AND WAGE RATES

IN MANUFACTURING ESTABLISHMENTS

In the preceding chapter were presented statistics relating to the numbers and proportions of Mexicans in nonagricultural occupations. In this chapter data are presented showing the occupations of Mexican workers and wage rates paid them.

The statistics regarding occupations and wage rates are secured from the questionnaires referred to in the preceding chapter and from special monthly reports of private employment agencies furnishing Mexican labor.

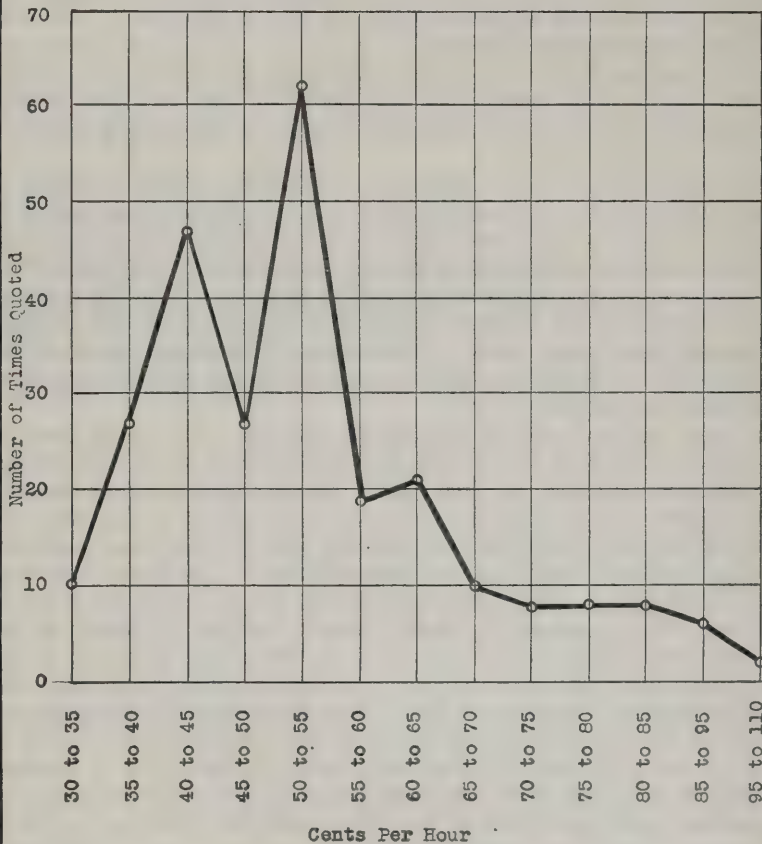
All but two of the 312 industrial establishments which employed Mexicans reported that Mexicans and non-Mexicans were employed in the same occupations, and only eight of these establishments reported lower wage rates for Mexicans employed in the same occupations with other persons of other nationalities. The questionnaires did not ask employers to specify the number of Mexicans employed in each occupation. Instead, they were asked to enumerate the occupations at which the Mexicans were employed and to show the lowest and highest rates paid in each occupation.

These data are included in Tables 32 and 33. The exact occupational designations and the lowest and highest hourly or daily wage rates reported are listed in Table 33. In scrutinizing these figures, it is to be borne in mind that the lowest and highest wage rates for any occupation shown were not necessarily paid by the same employer and that although the occupational designations are the same in several industries, the actual work performed under these designations might be different. For instance, the daily rates for helpers reported in the stone, clay, and glass products industries are from \$3.50 to \$4.25; in the metals, machinery and conveyances industries, the daily rates for helpers reported are from \$4 to \$4.50. But the helpers in these groups of industries are performing dissimilar work. Furthermore, while in each group of industries laborers are listed separately as a distinct occupation, some of the other occupations listed under the same groups of industries might have been properly designated as laborers. Thus, in the stone, clay, and glass industries, section hands, yardmen, sorters, and others, though listed as distinct occupations, might have been all classified as laborers. And in all probability, some of the reporting firms in this group of industries actually reported such occupations as laborers.

Since, as already stated, the number of Mexican workers receiving specified wage rates is not available, it is impossible to present data on

CHART 21

NUMBER OF TIMES SPECIFIED HOURLY WAGE RATES WERE
QUOTED BY EMPLOYERS AS BEING PAID TO MEXICAN WORKERS
EMPLOYED IN CALIFORNIA INDUSTRIAL ESTABLISHMENTS,
AS OF MAY 15, 1928.



average wage rates in the different occupations at which they are employed.¹ Table 32, and Charts 21, 22, and 23, however, show how many times various wage rates were reported by industrial establishments which employed Mexicans. Thus, there were reported 255 hourly wage rates, 250 daily wage rates, and 136 weekly wage rates.² Of the 255 hourly wage rates shown 111, or 43.6 per cent, were less than 50 cents; 62, or 24.3 per cent, were from 50 to 55 cents;³ and 82, or 32.1 per cent, were 55 or more cents per hour.

Of the 250 daily wage rates quoted by employers, 82, or 32.8 per cent, were \$4 to \$4.50; 34, or 13.6 per cent, were from \$4.50 to \$5; 30, or 12 per cent, were \$5 to \$5.50; 149, or 59.6 per cent, were under \$4.50; and 101, or 40.4 per cent were \$4.50 or over.

Of the 136 weekly wage rates quoted, 21, or 15 per cent, paid \$16 to \$18; 19, or 14 per cent, paid from \$18 to \$20; and 19, or 14 per cent, paid from \$24 to \$26; 17, or 12.5 per cent, paid from \$30 to \$32; 67, or 49.3 per cent, paid under \$24; 99, or 72.8 per cent, paid under \$30; and 37, or 27.2 per cent, paid \$30 or more per week.

It should be remembered that these hourly, daily, and weekly wage rates quoted relate to the 12,113 Mexicans employed in the 312 manufacturing establishments referred to in Table 24 of the preceding chapter.

The data included in Table 33 are indicative of the kind of work performed by Mexicans and of the wage rates paid them in various industries.

The detailed data in this table relating to hourly and daily wage rates are briefly summarized by groups of industries in the following tabulations:

Groups of industries	Rates reported			
	Hourly		Daily	
	Lowest	Highest	Lowest	Highest
1. Stone, clay and glass products-----	\$0.40	\$0.65	\$2.666	\$6.50
2. Metals, machinery, and conveyances	.36	.875	2.00	8.00
3. Wood manufactures -----	.325	.875	2.50	10.00
4. Leather and rubber goods-----	.40	.65	3.50	4.50
5. Chemicals, oils, paints, etc.-----	.35	.88	3.50	9.00
6. Printing and paper goods.-----	.35	.50	2.85	7.50
7. Textiles -----	.30	.525	2.66	5.00
8. Clothing, millinery, and laundering	--	--	2.50	6.00
9. Foods, beverages, and tobacco-----	.30	.80	2.66	7.00
10. Water, light and power-----	--	--	3.00	4.50
11. Miscellaneous -----	.40	.875	2.83	5.00

¹ Average wage rates were computed from data secured from private employment agencies. See tables 34-39.

² Nine establishments reported monthly wage rates ranging from \$110 to \$200.

³ Of 62 firms which reported hourly wage rates from fifty to fifty-five cents, 57 reported fifty cents as the hourly rate paid Mexican workers.

CHART 22

NUMBER OF TIMES SPECIFIED DAILY WAGE RATES WERE
QUOTED BY EMPLOYERS AS BEING PAID TO MEXICAN WORKERS
EMPLOYED IN CALIFORNIA INDUSTRIAL ESTABLISHMENTS,
AS OF MAY 15, 1928.

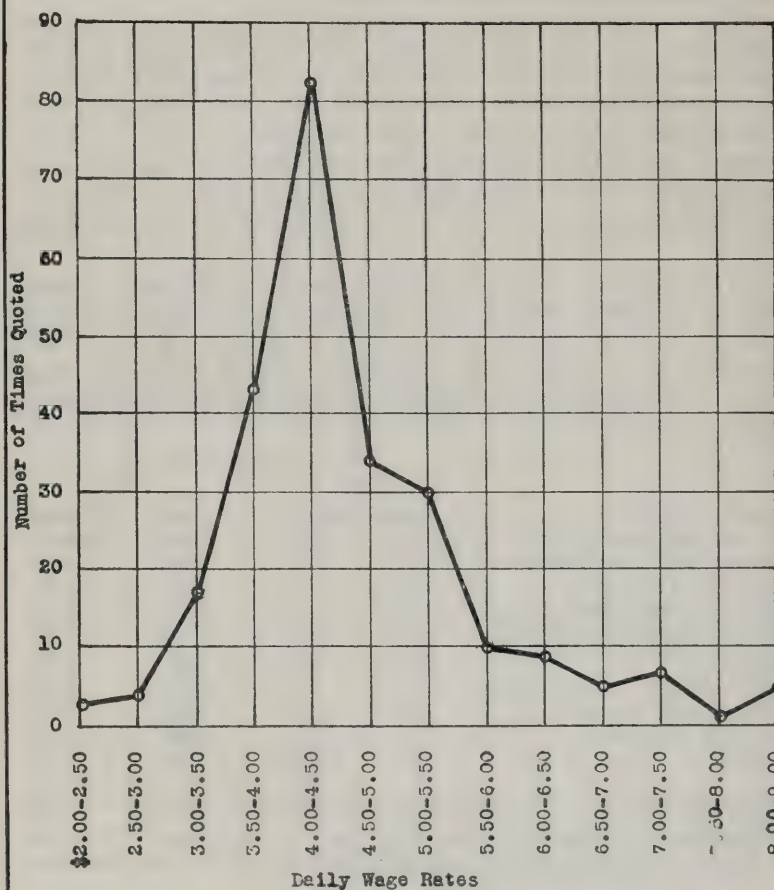


TABLE 32. NUMBER AND PER CENT OF TIMES SPECIFIED HOURLY AND WEEKLY WAGE RATES WERE REPORTED PAID TO MEXICAN WORKERS EMPLOYED IN CALIFORNIA INDUSTRIAL ESTABLISHMENTS, AS OF MAY 15, 1928

(NOTE.—This table should be read as follows: 255 industrial establishments reported hourly wage rates. Of this total, 10 reported hourly wage rates ranging from 30c to 35c, etc.)

Wage rates	Hourly wage rates		
	Number of times reported	Per cent of total	Cumulative percentages
Total.....	255	100.0	-----
\$0.30 to \$0.35.....	10	3.9	3.9
.35 to .40.....	27	10.6	14.5
.40 to .45.....	47	18.5	33.0
.45 to .50.....	27	10.6	43.6
.50 to .55.....	62	24.3	67.9
.55 to .60.....	19	7.5	75.4
.60 to .65.....	21	8.2	83.6
.65 to .70.....	10	3.9	87.5
.70 to .75.....	8	3.1	90.6
.75 to .80.....	8	3.1	93.7
.80 to .85.....	8	3.1	96.8
.85 to .95.....	5	2.4	99.2
.95 to 1.10.....	2	.8	100.0
Daily wage rates			
Total.....	250	100.0	-----
\$2.00 to \$2.50.....	3	1.2	1.2
2.50 to 3.00.....	4	1.6	2.8
3.00 to 3.50.....	17	6.8	9.6
3.50 to 4.00.....	43	17.2	26.8
4.00 to 4.50.....	82	32.8	59.6
4.50 to 5.00.....	34	13.6	73.2
5.00 to 5.50.....	30	12.0	85.2
5.50 to 6.00.....	10	4.0	89.2
6.00 to 6.50.....	9	3.6	92.8
6.50 to 7.00.....	5	2.0	94.8
7.00 to 7.50.....	7	2.8	97.6
7.50 to 8.00.....	1	.4	98.0
8.00 to 9.00.....	5	2.0	100.0
Weekly wage rates			
Total.....	136	100.0	-----
Under \$16.00.....	3	2.2	2.2
\$16.00 to \$18.00.....	21	15.4	17.6
18.00 to 20.00.....	19	14.0	31.6
20.00 to 22.00.....	16	11.8	43.4
22.00 to 24.00.....	8	5.9	49.3
24.00 to 26.00.....	19	14.0	63.3
26.00 to 28.00.....	9	6.6	69.9
28.00 to 30.00.....	4	2.9	72.8
30.00 to 32.00.....	17	12.5	85.3
32.00 to 34.00.....	4	2.9	88.2
34.00 to 36.00.....	6	4.4	92.6
Over 36.00.....	10	7.4	100.0

CHART 23

NUMBER OF TIMES SPECIFIED WEEKLY WAGE RATES WERE
QUOTED BY EMPLOYERS AS BEING PAID TO MEXICAN WORKERS
EMPLOYED IN CALIFORNIA INDUSTRIAL ESTABLISHMENTS,
AS OF MAY 15, 1928.

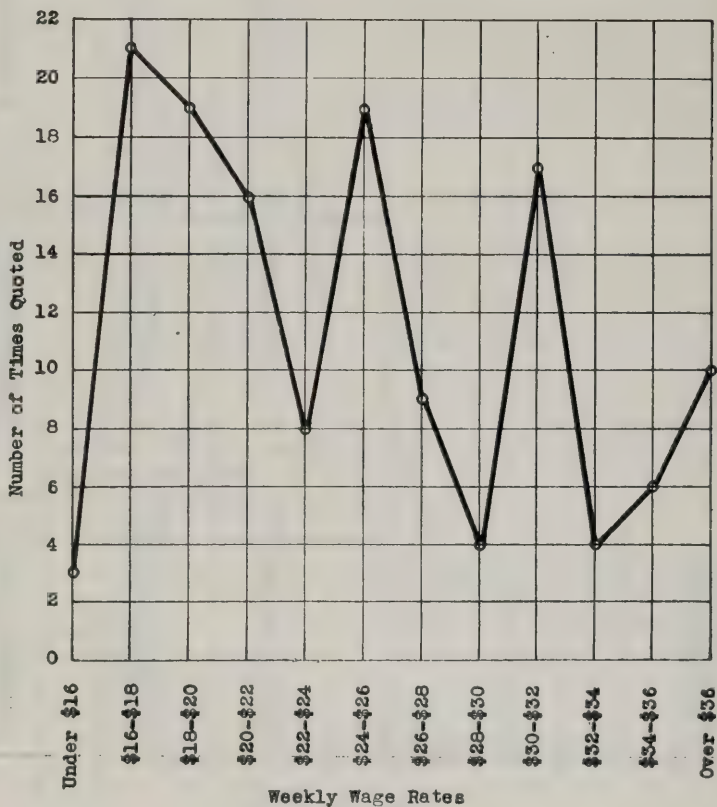


TABLE 33. LOWEST AND HIGHEST HOURLY AND DAILY WAGE RATES PAID MEXICAN WORKERS IN VARIOUS OCCUPATIONS IN CALIFORNIA MANUFACTURING INDUSTRIES, AS OF MAY 15, 1928, BY GROUPS OF INDUSTRIES

Occupations	Wage rates reported			
	Hourly		Daily	
	Lowest	Highest	Lowest	Highest
Stone, clay and glass products				
Batch mixers.....				\$4.50
Brick manufacturers.....		\$0.625	\$3.50	4.40
Burners.....				4.25
Cartmen.....				3.50
Clay grinders.....				4.05
Clay mixers.....		.50		
Drawers.....			3.50	4.00
Drillers.....				3.68
Glaziers.....			3.50	6.50
Helpers.....	\$0.55	.60	3.50	4.25
Laborers.....	.40	.65	3.00	5.50
Machine helpers.....			4.75	5.00
Millmen.....			3.36	4.80
Miners.....			3.50	4.32
Packers.....		.50	2.666	3.33
Paint mixers.....				4.50
Quarrymen.....				5.00
Sackmen.....				4.30
Section hands.....				4.50
Setting brick.....			3.00	5.50
Shovelers.....				3.00
Sorters.....				4.20
Tankmen.....				5.00
Tile manufacturers.....			3.75	4.75
Truck drivers.....		.50		
Yardmen.....				4.00
Metals, machinery and conveyances				
Assemblers.....	.40	.65		
Blacksmiths.....		.70		
Boiler makers.....	.45	.50		
Can pilers.....	.40	.45		
Car washers.....		.55		
Core makers.....	.46	.875	2.00	4.00
Cranemen.....		.65		
Cupola makers.....	.60	.68		4.50
Cut-off sawyers.....		.65		
Erectors.....				6.00
Fitters.....				5.00
Foremen.....				7.25
Foundry machine moulders.....	.45	.85	4.00	8.00
Galvanizers.....		.40		
Grinders.....		.50		
Helpers.....	.36	.60	4.00	4.50
Hook tenders.....		.68		
Laborers.....	.40	.60	3.00	4.07
Loaders.....		.39		
Machinists.....	.50	.85		
Machine helpers.....	.55	.675		5.50
Machine operators.....	.45	.80		4.63
Mechanics.....	.70	.85		6.80
Painters.....	.30	.95		
Pipe makers.....	.45	.75		
Polishers.....	.70	.75		
Press operators.....	.40	.75	3.50	4.00
Riveters.....	.50	.60		
Scalers.....		.50		
Sheet metal machine workers.....		.50	6.00	7.50
Slushers.....			4.25	5.50
Tank cleaners.....		.60		4.00
Truckmen.....		.42		
Welders.....				7.00
Wrappers.....		.58		

TABLE 33. LOWEST AND HIGHEST HOURLY AND DAILY WAGE RATES PAID MEXICAN WORKERS IN VARIOUS OCCUPATIONS IN CALIFORNIA MANUFACTURING INDUSTRIES, AS OF MAY 15, 1928, BY GROUPS OF INDUSTRIES—Continued

Occupations	Wage rates reported			
	Hourly		Daily	
	Lowest	Highest	Lowest	Highest
Wood manufactures				
Basket makers.....				\$3.50
Cabinet makers.....				4.75
Checkers.....		\$0.50		
Cut-off sawmen.....				6.00
Fallers.....		.62		
Finishers.....	\$0.40	.80	\$3.33	6.00
Helpers.....	.42	.50	2.50	4.00
Laborers.....	.35	.50	3.15	6.50
Limbers.....		.54		
Loaders and unloaders.....	.45	.58		4.50
Lumber handlers.....	.325	.70	4.00	5.20
Lumber pilers.....			4.00	4.50
Machinists.....		.875	2.50	4.00
Machine coopers.....				6.50
Off-bearers.....		.475		
Painters.....		.38		4.00
Press operators.....		.50		
Sanders.....		.38	3.30	5.00
Sawyers.....				6.00
Section men.....	.38	.40		
Setters.....			3.85	3.95
Sewers.....			3.33	5.00
Sorters.....				4.00
Stickermen.....				7.00
Swampers.....		.50		
Tailing edgers.....		.40		
Truck drivers.....		.50		5.00
Upholsterers.....			3.33	10.00
Leather and rubber goods				
Helpers.....	.45	.65		
Laborers.....	.40	.53	3.50	4.50
Rubber mixers.....		.65		
Truckers.....		.50		
Chemicals, oils and paints				
Cake-makers and trimmers.....				4.70
Chemical operators.....			3.50	3.75
Factory hands.....				4.33
Helpers.....		.40		5.50
Janitors.....	.35			
Joint turners.....				9.00
Laborers.....	.40	.53	3.50	4.50
Mixers.....		.50		
Mechanics.....		.88		
Packers.....	.50	.57		
Painters.....				8.00
Roustabouts.....				5.00
Stock clerks.....		.60		
Soap makers.....	.45	.55		
Tankmen.....				5.00
Teamsters.....	.35	.55		4.50

TABLE 33. LOWEST AND HIGHEST HOURLY AND DAILY WAGE RATES PAID MEXICAN WORKERS IN VARIOUS OCCUPATIONS IN CALIFORNIA MANUFACTURING INDUSTRIES, AS OF MAY 15, 1928, BY GROUPS OF INDUSTRIES—Continued

Occupations	Wage rates reported			
	Hourly		Daily	
	Lowest	Highest	Lowest	Highest
Printing and paper goods				
Bindery girls.....			\$3.00	\$3.66
Bookbinders.....				7.00
Helpers.....			2.85	6.00
Labelers.....				4.50
Laborers.....	\$0.35	\$0.50	3.75	4.25
Machine operators.....			2.85	6.00
Photo department.....				7.50
Press feeders.....			4.50	7.50
Spinners.....				3.33
Straw boss.....		.50		
Sorters and cutters.....			3.12	4.00
Truckers.....			4.00	4.25
Workers in job press department.....				7.50
Wrappers.....				4.64
Textiles				
Carding and filling.....			2.66	5.00
Finishers.....			2.66	4.66
Knitters.....			3.50	3.66
Laborers.....	.30	.525		
Mechanics.....				4.78
Millwork.....		.51		4.08
Operators.....			2.83	4.66
Pickers.....			2.66	5.00
Pressers.....				2.83
Sewing and tufting.....			2.66	5.00
Trimmers.....			3.60	4.33
Clothing, millinery and laundering				
Blackers.....				5.50
Collar makers.....			2.50	3.33
Counters.....			3.00	4.00
Cutters.....				3.66
Drapers.....				4.18
Folders.....			2.66	3.33
Hand sewers.....			2.66	5.00
Ironers.....			2.66	5.00
Mangling girls.....			2.66	3.50
Markers.....			2.66	2.83
Operators.....			2.66	6.00
Press finishers.....			2.66	5.80
Sewing machine operators.....			2.83	4.08
Shaking out.....			2.66	4.00
Washers (female).....				3.50
Washmen.....			3.00	5.83

TABLE 33. LOWEST AND HIGHEST HOURLY AND DAILY WAGE RATES PAID MEXICAN WORKERS IN VARIOUS OCCUPATIONS IN CALIFORNIA MANUFACTURING INDUSTRIES, AS OF MAY 15, 1923, BY GROUPS OF INDUSTRIES—Continued

Occupations	Wage rates reported			
	Hourly		Daily	
	Lowest	Highest	Lowest	Highest
Foods, beverages and tobacco (exclusive of canning)				
Bakers.....			\$3.66	\$6.33
Bean pickers.....				2.83
Bench men.....				5.50
Boning ham.....				5.60
Butchers.....	\$0.50	\$0.80		
Car washers.....				4.58
Centrifugal operators.....			4.68	4.96
Cigar makers.....			3.16	5.00
Fillers.....				4.75
Foremen.....	.44	.625		
Helpers.....			2.66	7.00
Ice pullers.....			3.50	5.40
Janitors.....	.40	.70		
Labelers.....			2.75	3.20
Laborers.....	.336	.70	3.15	5.00
Linking sausages.....				3.00
Machine operators.....			3.60	4.00
Mayonnaise mixers.....				4.50
Mechanics' assistants.....		.60		
Oven men.....			4.00	5.80
Packers.....	.30	.70	2.75	5.00
Sack sewers.....	.40	.70	4.50	5.00
Shippers.....			3.00	3.33
Shovelers.....		.45		
Sorters.....			2.75	3.00
Truckers.....		.425	3.00	7.00
Wrappers.....			2.66	5.00
Water, light and power				
Caulkers.....				4.25
Helpers.....			3.75	4.50
Laborers.....			3.00	4.00
Pipe wrappers.....				4.50
Miscellaneous industries				
Foremen.....		.875		
Iron workers.....				3.16
Laborers.....		.435	3.50	4.00
Miners.....			3.50	3.75
Pressmen.....			4.50	5.00
Shade makers.....				3.00
Shovelers.....		.40		
Sorters.....				2.83
Teamsters.....		.50		
Unloading.....		.40		

IN FRUIT AND VEGETABLE CANNERIES

As already pointed out in the preceding chapter, Mexican women are employed in canneries mostly in cutting departments; occasionally in canning departments; but they are rarely employed as packers. Mexican male workers are employed in various manual jobs, such as trucking, loading and unloading.

Minimum wage rates paid in fruit and vegetable canneries to women and minors are regulated by the Division of Industrial Welfare of the Department of Industrial Relations; and there is, of course, no distinction made between women and minors of different national-

ities. No attempt was made by the Fact-Finding Committee to ascertain the earnings of Mexicans in canneries.

IN BUILDING AND CONSTRUCTION

Practically all building and construction firms, referred to in the preceding chapter, reported that Mexicans were employed chiefly as common laborers, at pick and shovel work, or at trench digging and cesspool work. Several companies indicated that they employed Mexicans as teamsters and graders. Mexicans are also selected for cement and concrete work at which occupation they are considered well adapted.

The hourly wage rates paid Mexican laborers in building and construction vary from forty to fifty cents, but the prevailing hourly rate is fifty cents. The daily wage rates vary from \$3.50 to \$5, but the rate most commonly paid is \$4.

The hourly wage rates for teamsters and muckers is fifty cents, while the reported daily wage rates for these occupations of Mexicans vary from \$3.75 to \$5.50 per day; the rate most frequently paid is \$4.

Mexican cement finishers are reported as receiving from \$1 per hour to \$11 per day, but \$8 for an eight hour day appears to be the prevailing rate.

Hourly rates for concrete laborers are from 50 to 62½ cents; daily rates from \$4 to \$6.95.

The hourly wage rates quoted for asphalt packers were 50 or 62½ cents per hour. Daily wage rates for these occupations of Mexicans were reported from \$6 to \$7.50.

These hourly and daily wage rates were paid by the building and construction firms referred to in the chapter on Mexicans in non-agricultural occupations, which reported Mexican laborers on their pay rolls. The wage rates paid to building laborers hired through employment agencies is shown in a subsequent section of this chapter.

ON RAILROADS

While most Mexicans employed by railroads are "section hands" or "extra gang" laborers, Mexicans are also employed by the carriers as laborers in mechanical and motive power departments, and in other capacities.

Several railroads reported the employment of Mexicans as machinists and electricians at 76 cents per hour, boilermakers at 71 cents, car repairers at 64 cents, boilermakers' helpers at 56 cents, and boiler-washers at 60 cents.

The hourly wage rates paid track laborers vary between 33¼ cents and 38 cents. One railroad pays track laborers from 33¼ to 37 cents per hour; another, from \$2.96 to \$3.04 per day, or from 37 to 38 cents per hour. An interurban railroad company reports the hourly wage rate for Mexican track laborers to be from 30 to 32½ cents. Another interurban railroad pays track laborers \$2.43 per day; still another such railroad pays track laborers 45 cents per hour.

Section and extra gang laborers are usually housed in box cars or in houses and shacks furnished by railroads rent free. Although, as we have just seen, the rates of pay vary with different companies, the average hourly wage paid is 38 cents, and the average daily rate is

\$3.06. This is shown by the following tabulation taken from records of private employment agencies which furnished 5682 railroad laborers during 1928.

Occupations	Wage rates*			
	Hourly		Daily	
	Average	Number of Mexicans	Average	Number of Mexicans
Extra gang.....	\$0.38	992	\$3.07	222
Section labor.....	.38	1,123	3.05	957
Track labor.....	.38	2,198	3.12	169
Foremen.....	.55	4		
Total.....	.38	4,317	3.06	1,348

*In addition to these 5665 Mexican workers, seventeen more Mexicans were furnished to railroads by the same agencies on a contract basis.

WAGE RATES IN VARIOUS OCCUPATIONS

The Fact-Finding Committee secured reports from 23 private employment agencies regarding the numbers of Mexicans which they sent out to work during the calendar year 1928 and the wage rates paid in the various occupations.

These data were furnished by 9 agencies in Los Angeles, 11 in Sacramento, and 3 in Stockton. With but a few minor exceptions, these include all private employment agencies which handle Mexican labor.

Information was secured for 14,343 Mexicans sent to work in various occupations, as follows:

Occupations	Number of Mexicans sent to work	Per cent of total
Total.....	14,343	100.0
Railroad laborers.....	5,682	39.6
Laborers (not elsewhere specified).....	3,821	26.6
Agricultural laborers.....	3,491	24.4
Building and construction laborers.....	721	5.0
Hotel and restaurant.....	410	2.9
Industries.....	134	.9
Homes and apartments.....	75	.5
Mercantile establishments.....	9	.1

The exact occupational designations at which these Mexicans were sent out to work are shown in subsequent tables. The preceding tabulation shows that two-fifths of the labor handled by private employment agencies is railroad labor, recruited by the agencies for the commissary companies which supply Mexican labor to railroads and to which reference was already made in the preceding chapter. The remaining three-fifths, as will be seen, are also either unskilled or semi-skilled workers.

AVERAGE WAGE RATES

The average hourly, daily, weekly, and monthly wage rates, with and without board, of the 14,343 Mexicans to whom the private employment agencies sold jobs are shown in the following tabulations:

	<i>Average</i>	<i>Number of Mexicans receiving</i>
Wage rates without board:		
Hourly -----	\$0.43	3,310
Daily -----	3.51	2,937
Weekly -----	16.60	41
Monthly -----	67.86	7
Pieceworkers -----	----	1,546
Wage rates with board:		
Hourly -----	\$0.38	5
Daily -----	2.61	341
Weekly -----	14.99	301
Monthly -----	47.75	137
Pieceworkers -----	----	32
Track laborers:		
Hourly -----	\$0.38	4,313
Daily -----	3.06	1,348
Contracts -----	----	17
Total -----		14,343

It will be noted in the above tabulation that the average hourly wage rate, without board, is 43 cents; with board, 38 cents, a difference of 5 cents. The average daily wage rate, without board, is \$3.51; with board, \$2.61, a difference of 90 cents. The difference between the average weekly wage rates, with and without board, is only \$1.61. The explanation for this small difference is that the weekly jobs which offer board are largely hotel and restaurant jobs, and are quite different from the jobs which do not include board.

WAGE RATES WITHOUT BOARD

Table 34 and Charts 24 and 25 show the hourly and daily wage rates, without board, of 6243 Mexicans to whom private employment agencies furnished jobs.

It will be observed that of the 3306 Mexicans who filled jobs at hourly wage rates, 2769, or 83.8 per cent, received wage rates from 40 to 45 cents and 98.4 per cent of these Mexicans received less than 45 cents per hour.

Of the 2937 Mexicans who were sent to work at daily wage rates, 1110, or 37.8 per cent, received from \$3 to \$3.50; whereas, 1567, or 53.4 per cent, received from \$3.50 to \$4. Of the 2937 sent to work at daily wage rates, 2859, or 97.3 per cent, received less than \$4 per day.

CHART 24

HOURLY WAGE RATES OF 3,506 MEXICAN WORKERS WHO SECURED JOBS THROUGH PRIVATE EMPLOYMENT AGENCIES IN CALIFORNIA DURING THE CALENDAR YEAR 1928.

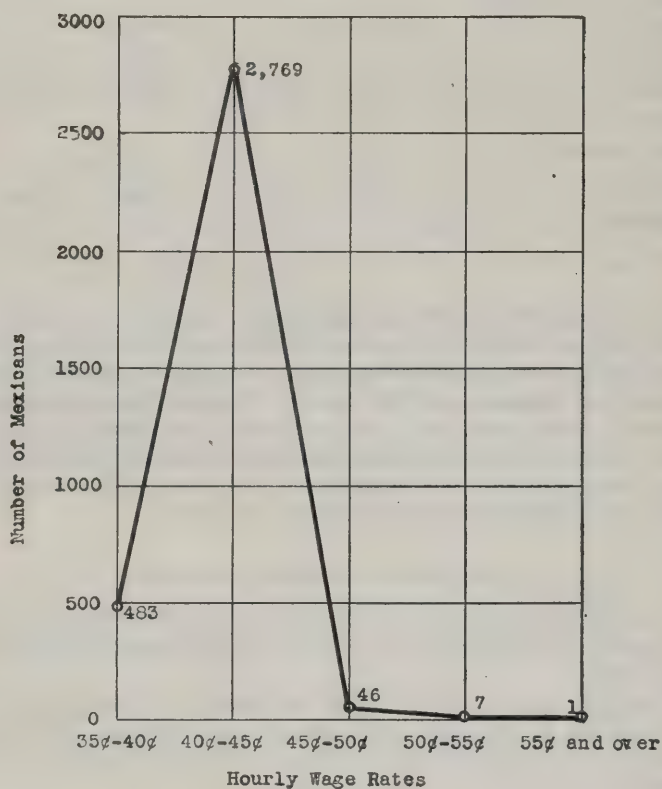


TABLE 34. HOURLY AND DAILY WAGE RATES, WITHOUT BOARD, OF 6243 MEXICANS TO WHOM PRIVATE EMPLOYMENT AGENCIES IN CALIFORNIA FURNISHED JOBS DURING THE CALENDAR YEAR 1928*

Wage rates	Hourly wage rates		
	Number of Mexicans	Per cent of total	Cumulative percentages
Total	3,306	100.0	-----
\$0.35 to \$0.40	483	14.6	14.6
.40 to .45	2,769	83.8	98.4
.45 to .50	46	1.4	99.8
.50 to .55	7	.2	100.0
.55 and over	1	(A)	100.0

Wage rates	Daily wage rates		
	Number of Mexicans	Per cent of total	Cumulative percentages
Total	2,937	100.0	-----
\$1.50 to \$2.00	10	.3	.3
2.00 to 2.50	71	2.4	2.7
2.50 to 3.00	101	3.4	6.1
3.00 to 3.50	1,110	37.8	43.9
3.50 to 4.00	1,567	53.4	97.3
4.00 to 4.50	22	.7	98.0
4.50 to 5.00	51	1.8	99.8
5.00 and over	5	.2	100.0

*This table does not include forty-one Mexicans, whose average weekly wage rate, without board was \$16.60, and does not include seven more Mexicans whose average monthly wage rate was \$67.86.
(A) Less than one-tenth of one per cent.

WAGE RATES WITH BOARD

In Table 35, next presented, are shown the daily, weekly, and monthly wage rates, with board, of 787 Mexican laborers to whom the private employment agencies furnished jobs.

A perusal of this table shows that of the 349 Mexicans who were sent to work at daily wage rates, 223, or 63.9 per cent, received from \$2 to \$2.50 per day; 51, or 14.6 per cent, received from \$2.50 to \$3 per day; and 60, or 17.2 per cent, received from \$3.50 to \$4 per day.

Of the 301 Mexicans who were sent to work at weekly rates of wages, with board, 74, or 24.6 per cent, received from \$12 to \$14; and 189, or 62.8 per cent, received from \$16 to \$18.

The same private employment agencies furnished 137 jobs to as many Mexicans at monthly wage rates, with board. Of this total 49, or 35.8 per cent, received under \$40, and 38, or 27.8 per cent, received from \$60 to \$70.

In addition to the 787 Mexican laborers, whose wage rates are shown in Table 35, five other Mexicans were sent to work at hourly wage rates, with board. These Mexicans were paid from 30 to 40 cents per hour.

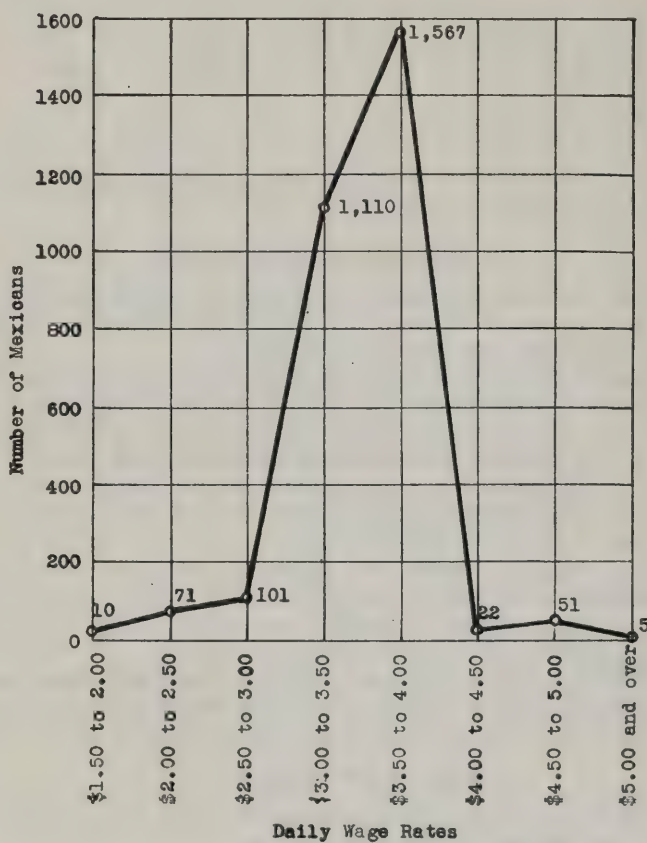
FREE CAMPING FACILITIES

It should be borne in mind that in agricultural occupations at which Mexicans are employed, they are usually furnished, free of charge, camping facilities, such as tents, shacks, or houses. This holds true not only in cases where board is furnished, but also in cases where the Mexicans board themselves. Usually, the Mexicans furnished their own bedding, and sometimes their own tents.

The same is true in building and construction, especially in the construction of roads and highways, when such construction is carried

CHART 25

DAILY WAGE RATES OF 2,937 MEXICAN WORKERS WHO SECURED JOBS THROUGH PRIVATE EMPLOYMENT AGENCIES IN CALIFORNIA DURING THE CALENDAR YEAR 1928.



on away from centers of population. In such instances Mexicans and others are frequently furnished free camping facilities.

The Division of Housing and Sanitation of the Department of Industrial Relations has supervision over the adequacy of the camping facilities furnished by employers when such camps are for more than five employees.

TABLE 35. DAILY, WEEKLY, AND MONTHLY WAGE RATES, WITH BOARD, OF 787 MEXICANS TO WHOM PRIVATE EMPLOYMENT AGENCIES IN CALIFORNIA FURNISHED JOBS DURING THE CALENDAR YEAR 1928

Wage rates	Daily wage rates		
	Number of Mexicans	Per cent of total	Cumulative percentages
Total	349	100.0	-----
\$1.00 to \$1.50	1	.3	.3
1.50 to 2.00	5	1.4	1.7
2.00 to 2.50	223	63.9	65.6
2.50 to 3.00	51	14.6	80.2
3.00 to 3.50	8	2.3	82.5
3.50 to 4.00	60	17.2	99.7
4.00 and over	1	.3	100.0
Weekly wage rates			
Total	301	100.0	-----
Under \$12.00	16	5.3	5.3
\$12.00 to \$14.00	74	24.6	29.9
14.00 to 16.00	11	3.7	33.6
16.00 to 18.00	189	62.8	96.4
18.00 to 20.00	1	.3	96.7
20.00 and over	10	3.3	100.0
Monthly wage rates			
Total	137	100.0	-----
Under \$40.00	49	35.8	35.8
\$40.00 to \$50.00	21	15.3	51.1
50.00 to 60.00	14	10.2	61.3
60.00 to 70.00	38	27.8	89.1
70.00 to 80.00	15	10.9	100.0

WAGE RATES BY OCCUPATIONAL GROUPS

The hourly, daily, weekly, and monthly wage rates, with and without board, of 7071 Mexicans to whom the private employment agencies furnished jobs are shown by occupational groups in Tables 36 and 37.

Wage rates, without board, are shown in Table 36. The average hourly wage rate of laborers was 44 cents; their average daily wage rate was \$3.80; and their average weekly wage rate was \$15.89. For agricultural laborers the average hourly wage was 36 cents; their daily wage rate was \$3.04; and their average weekly wage rate was \$12. Other average wage rates, without board, shown in Table 36, are: For building and construction laborers the average hourly rate was 46 cents; their average daily wage rate was \$3.90; for hotel and restaurant workers the average daily rate was \$3, while the average weekly rate was \$10; for workers in industries the average daily rate was \$3.79, while their average weekly rate was \$19.10.

Wage rates, with board, are shown in Table 37. The average daily wage rate for agricultural laborers was \$2.62; their average monthly wage rate was \$58.66. For building and construction laborers the average daily wage rate was \$2.33, and their average monthly wage rate was \$50. For hotel and restaurant workers the average weekly wage rate was \$15.28, and the average monthly wage rate was \$59.74. The average daily wage rate for the Mexicans sent to work in homes and apartments was \$1.86; their weekly wage was \$10.38, and their average monthly wage rate was \$27.79. In many instances these rates undoubtedly also included free rent, although this fact was not reported by the employment agencies.

TABLE 36. AVERAGE HOURLY, DAILY, AND WEEKLY WAGE RATES, WITHOUT BOARD, PAID TO 6284 MEXICANS TO WHOM PRIVATE EMPLOYMENT AGENCIES IN CALIFORNIA FURNISHED JOBS DURING THE CALENDAR YEAR 1928, BY OCCUPATIONAL GROUPS

Occupational groups	Hourly wage rates	
	Average	Number of Mexicans
Total.....	\$0.43	3,306
Laborers (not elsewhere specified).....	.44	2,754
Agricultural laborers.....	.36	493
Building and construction laborers.....	.46	58
Industries.....	.50	1
Daily wage rates		
Total.....	\$3.51	2,937
Laborers (not elsewhere specified).....	\$3.80	984
Agricultural laborers.....	3.04	1,223
Building and construction laborers.....	3.90	652
Hotel and restaurant.....	3.00	1
Industries.....	3.79	76
Mercantile.....	2.50	1
Weekly wage rates		
Total.....	\$16.60	41
Laborers (not elsewhere specified).....	\$15.89	20
Agricultural laborers.....	12.00	5
Hotel and restaurant.....	10.00	1
Industries.....	19.10	10
Mercantile.....	20.33	5

TABLE 37. AVERAGE DAILY, WEEKLY, AND MONTHLY WAGE RATES, WITH BOARD, PAID TO 787 MEXICANS TO WHOM PRIVATE EMPLOYMENT AGENCIES IN CALIFORNIA FURNISHED JOBS DURING THE CALENDAR YEAR 1928, BY OCCUPATIONAL GROUPS

Occupational groups	Daily wage rates	
	Average	Number of Mexicans
Total	\$2.60	349
Agricultural laborers.....	\$2.62	282
Building and construction laborers.....	2.33	9
Hotel and restaurant.....	2.66	51
Homes and apartments.....	1.86	7
Weekly wage rates		
Total	\$14.99	301
Hotel and restaurant.....	\$15.28	284
Homes and apartments.....	10.30	17
Monthly wage rates		
Total	\$47.75	137
Agricultural laborers.....	\$58.66	15
Building and construction laborers.....	50.00	3
Hotel and restaurant.....	59.74	69
Homes and apartments.....	27.79	50

REPRESENTATIVENESS OF THE WAGE RATES

The foregoing two tables show average wage rates by occupational groups. These statistics were derived from Tables 38 and 39, next exhibited, which show, in detail, the occupations and wage rates paid to 8661 Mexicans, other than railroad laborers, to whom the fourteen private employment agencies, already referred to, furnished jobs during the calendar year 1928.

Altogether, as was shown in a preceding section of this chapter, these private employment agencies furnished jobs to 14,343 Mexicans during 1928. Of this total 5682 were railroad laborers and 8661 were other workers. Tables 34 to 39 relate to the wage rates of the 8661 Mexicans.

It is probable that in general average wage rates based upon reports from private employment agencies may be somewhat lower than the prevailing average wage rates in various occupations. The reason for this is that the wage rates quoted by employment agencies are those at which workers are hired. Many employers raise the wages of their employees at regular intervals until the maximum rates of pay are reached. However, since most of the Mexicans hired through employment agencies are laborers sent to work on seasonal and relatively short time jobs, the average wage rates based upon the records of employment agencies presented in this report may be considered, on the whole, representative and indicative of prevailing wage rates.

TABLE 38. AVERAGE HOURLY, DAILY, WEEKLY, MONTHLY AND MISCELLANEOUS WAGE RATES*, WITHOUT BOARD, PAID TO 7837 MEXICANS TO WHOM PRIVATE EMPLOYMENT AGENCIES IN CALIFORNIA FURNISHED JOBS DURING THE CALENDAR YEAR 1928, BY OCCUPATIONS

Occupations	Average	Number of Mexicans	Occupations	Average	Number of Mexicans
Hourly wage rates					
Total.....	\$0.43	3,306	Laborers.....	\$0.44	2,754
Building laborers.....	\$0.45	34	Peach pickers.....	.35	10
Carpenter.....	1.00	1	Pruners.....	.35	4
Corn huskers.....	.35	10	Ranch workers.....	.35	264
Ditchers.....	.38	3	Sanding.....	.40	2
Drivers.....	.45	2	Steam shovel.....	.45	3
Farm laborers.....	.35	5	Teamsters.....	.45	7
Fruit growers.....	.40	7	Thinning beets.....	.35	6
Fruit pickers.....	.37	93	Thinning peaches.....	.35	18
Grade man.....	.50	1	Tomato pickers.....	.35	6
Hoing lettuce.....	.35	64	Tunnel workers.....	.50	3
Irrigators.....	.40	6	Vulcanizing.....	.50	1
			Woodchoppers.....	.50	2
Daily wage rates					
Total.....	\$3.51	2,937	Ore sorters.....	\$3.50	5
Baker's helper.....	\$4.00	1	Painters.....	4.66	13
Bean shockers.....	2.64	57	Picking husks.....	3.00	30
Bean toppers.....	3.02	195	Planting tomatoes.....	3.30	4
Building laborer.....	3.50	1	Plasterers.....	7.00	4
Drivers.....	4.00	3	Porter.....	3.00	1
Factory workers.....	1.50	10	Prune pickers.....	3.25	4
Farmers.....	3.50	12	Ranch workers.....	3.07	270
Fruit pickers.....	3.11	79	Sanding.....	2.25	2
Grade men.....	4.02	16	Sewer diggers.....	3.00	20
Grape pickers.....	2.12	69	Solicitor.....	2.50	1
Highway laborers.....	4.50	7	Surface muckers.....	2.87	43
Hoing cotton.....	3.15	9	Teamsters.....	3.98	525
Hoing lettuce.....	3.00	49	Thinning beets.....	3.09	102
Jack hammerers.....	4.60	28	Thinning peaches.....	3.26	309
Junk yard.....	3.50	11	Tomato pickers.....	3.00	34
Laborers.....	3.80	984	Tunnel workers.....	4.50	3
Miners.....	3.74	29	Vulcanizing.....	4.00	2
			Wood carver.....	8.00	1
			Wood choppers.....	3.00	4
Weekly wage rates					
Total.....	\$16.60	41	Fruit pickers.....	\$12.00	5
Bootblack.....	\$15.00	1	Laundry.....	20.50	6
Cleaning autos.....	17.00	1	Laborers.....	15.89	20
Clerks.....	13.33	2	Porter.....	10.00	1
Factory workers.....	18.00	2	Salesmen.....	25.00	2
			Solicitor.....	25.00	1
Monthly wage rates					
Total.....	\$67.86	7	Porter.....	\$75.00	1
Clerk.....	\$75.00	1	Ranch workers.....	87.50	2
Janitors.....	50.00	2	Sheep herder.....	50.00	1

*Miscellaneous wage rates: Alaska canneries, 48 at \$170 per season; almond pickers, 3 at 15 cents per sack; clearing land, 11 at \$60 per acre; contract work, 42 at \$8.52 per acre; corn huskers, 8 at \$5 per acre; corn huskers, 6 at 10 cents per sack; cotton pickers, 309 at 1 1/4 cents per pound; dobe makers, 2 at \$75 per dobe; fig pickers, 2 at 20 cents per box; fish cannery workers, 4 by piece work; pea pickers, 58 by piece work; prune pickers, 82 at 8 cents per box; ranch workers, 46 by contract; rice cutters, 91 at \$15 per acre; salesman, 1 by contract; sewer digger, 1 by contract; spinach pickers, 8 at 6 cents per crate; thinning beets, 12 at \$6.33 per acre; fruit pickers, 510 by piece work; grape pickers, 15 at 4 cents per box; hoing corn, 6 by contract; laborers, 10 by piece work; mechanic, 1 on commission; melon coverers, 46 at \$14 per M; olive pickers, 101 by piece work; painters, 1 by contract; pants finisher, 1 at 45 cents per pants; paper hanger, 1 at 25 cents per roll; tomato pickers, 39 by piece work; walnut pickers, 5 at 70 cents per sack; wood choppers, 76 by piece work. Total miscellaneous: 1546.

TABLE 39. AVERAGE HOURLY, DAILY, WEEKLY, MONTHLY, AND MISCELLANEOUS WAGE RATES, WITH BOARD, PAID TO 824 MEXICANS TO WHOM PRIVATE EMPLOYMENT AGENCIES IN CALIFORNIA FURNISHED JOBS DURING THE CALENDAR YEAR 1923, BY OCCUPATIONS

Occupations	Average	Number of Mexicans	Occupations	Average	Number of Mexicans
Hourly wage rates					
Total	\$0.38	5			
Bus boy	\$0.30	1	Dishwashers	\$0.40	4
Daily wage rates					
Total	\$2.61	349	Housework	\$1.60	5
Beet loaders	\$3.93	60	Irrigators	3.00	2
Beet hoers	2.00	15	Pantrymen	3.00	2
Bus boys	3.25	3	Porter	3.00	1
Cook	5.00	1	Pruners	2.70	2
Cutting sunflowers	2.50	10	Ranch workers	2.29	192
Dishwashers	2.59	37	Teamsters	2.43	7
Drivers	2.00	2	Waitresses	2.32	6
Fountain work	2.00	1	Yardmen	2.50	2
			Herdng turkeys	1.00	1
Weekly wage rates					
Total	\$14.99	301	Kitchen helpers	\$14.31	6
Bus boys	\$16.00	15	Pantrymen	22.33	3
Cooks	20.67	6	Porters	16.70	5
Dishwashers	16.21	169	Supply boy	18.00	1
Housework	9.63	16	Waitresses	12.30	71
Janitors	12.00	3	Waiters	14.25	5
			Yardman	21.00	1
Monthly wage rates					
Total	\$47.75	137	Janitor	\$50.00	1
Bus boys	\$48.60	17	Kitchen helpers	46.65	3
Cooks	76.55	9	Milkers	70.00	5
Cook's helper	70.00	1	Night clerk	60.00	1
Dishwashers	62.38	24	Pantrymen	65.00	2
Flunkies	60.92	11	Porter	40.00	1
Housework	27.34	49	Ranch workers	53.33	9
Irrigator	50.00	1	Teamsters	50.00	3

Miscellaneous wage rates: Woodchoppers, 27 at \$2.67 per cord; woodchoppers, 5 at \$2 per tier.
Total miscellaneous: 32.

OCCUPATIONS OF MEXICAN IMMIGRANTS AND EMIGRANTS

In view of the fact that Mexicans are employed in large numbers in nonagricultural occupations, the questions arise whether the alien immigrant Mexicans are primarily agricultural or nonagricultural workers and whether, in the United States, the Mexicans follow the same occupations which they followed in Mexico.

As regards occupations of immigrants, before and after coming to the United States, it appears to be an established fact that the tendency among them, particularly among those who arrive into the United States as farmers and farm laborers, is to abandon these occupations and to enter into unskilled or semiskilled trades in the United States.⁴

⁴ See "Occupations of Immigrants Before and After Coming to the United States," by Louis Bloch, in the Quarterly Publications of the American Statistical Association, June, 1921, pp. 750-764.

Mr. Harry Jerome, in his book on Migration and Business Cycles, says the following regarding the changing occupations of immigrants:

"In the immigration years 1908 to 1923, 26 per cent of immigrants were classified as 'laborers,' while 70 per cent of emigrants are placed in this class. On the other hand, 25 per cent of immigrants and less than 2 per cent of emigrants are listed as farm laborers; and the skilled who compose 22 per cent of the immigrants were only 12 per cent of the emigrants."⁸

In Table 40, the occupations of immigrant aliens, all nationalities, and of immigrant alien Mexicans are compared with occupations of the emigrant aliens, all nationalities, and of the emigrant alien Mexicans. The data included in this table, taken from the reports of the commissioner general of immigration, are for the six fiscal years ended June 30, 1928.

It will be noticed that whereas 32 per cent of all immigrant aliens admitted are skilled, only 10.4 per cent of the alien immigrant Mexicans are skilled; and while only 23.7 per cent of all immigrant aliens admitted are classified as laborers, 77.5 per cent of the immigrant alien Mexicans are so classified. Again, farmers and farm laborers were 13.9 per cent of the total immigrant aliens admitted, but only 4.7 per cent of Mexicans admitted were in this occupation.

Of all emigrant aliens who departed during the six years, 15.4 per cent were in the skilled occupations and 60.5 per cent were laborers. As regards immigrants, as a whole, therefore, it appears that they abandon the skilled and farming occupations in the United States and become laborers or semiskilled workers.

The situation appears to be different with the Mexican immigrants. Of the departing Mexican immigrant aliens 74.1 per cent were laborers, compared with 77.5 per cent laborers of the incoming Mexicans. The proportion of Mexican emigrant aliens in the skilled occupations is very nearly the same as is this percentage of Mexican immigrant aliens.

Even allowing for probable errors in the reported occupations of immigrants and emigrants, it appears clear from the data in Table 40, that the Mexican immigrants are preponderantly laborers and that they are not primarily agricultural laborers. While other immigrants, who come in as farmers and farm laborers or as skilled workers, become unskilled laborers in the United States, Mexican immigrants, who come in as laborers, remain laborers in the United States.

⁸ Harry Jerome: "Migration and Business Cycles," published by the National Bureau of Economic Research, Inc., 1926, p. 47.

TABLE 40. OCCUPATIONS OF IMMIGRANT ALIENS, ALL NATIONALITIES, AND OF IMMIGRANT ALIEN MEXICANS ADMITTED INTO THE UNITED STATES COMPARED WITH THE OCCUPATIONS OF EMIGRANT ALIENS, ALL NATIONALITIES, AND OF EMIGRANT ALIEN MEXICANS DEPARTED FROM THE UNITED STATES, DURING SIX FISCAL YEARS ENDED JUNE 30, 1928

Occupations	Admitted		Departed	
	Total number	Per cent of total	Total number	Per cent of total
Total aliens, all nationalities.....	2,471,047	100.0	478,782	100.0
Having occupations.....	1,517,249	61.4	350,136	73.1
No occupations.....	953,798	38.6	128,646	26.9
Having occupations.....	1,517,249	100.0	350,136	100.0
Skilled occupations.....	485,673	32.0	53,893	15.4
Farmers and farm laborers.....	210,183	13.9	10,935	3.1
Laborers.....	359,948	23.7	211,793	60.5
All other occupations.....	461,445	30.4	73,515	21.0
Total alien Mexicans.....	349,904	100.0	17,037	100.0
Having occupations.....	222,945	63.7	10,576	62.1
No occupations.....	126,959	36.3	6,461	37.9
Having occupations.....	222,945	100.0	10,576	100.0
Skilled occupations.....	23,260	10.4	1,176	11.1
Farmers and farm laborers.....	10,400	4.7	410	3.9
Laborers.....	172,867	77.5	7,833	74.1
All other occupations.....	16,418	7.4	1,157	10.9

SUMMARY

The figures presented in this chapter regarding the occupations and average wage rates of Mexicans may be briefly restated as follows:

1. According to the best information available, the following wage rates are paid to Mexicans employed in manufacturing industries (Table 32):

(a) 43.6 per cent receive hourly wage rates less than 50 cents; 24.3 per cent from 50 to 55 cents; and 32.1 per cent 55 or more cents.

(b) 32.8 per cent receive daily wage rates from \$4 to \$4.50; 13.6 per cent from \$4.50 to \$5; 12 per cent from \$5 to \$5.50; 59.6 per cent under \$4.50; and 40.4 per cent \$4.50 or more.

(c) 15 per cent receive weekly wage rates from \$16 to \$18; 14 per cent, from \$18 to \$20; 14 per cent, from \$24 to \$26; 12.5 per cent, from \$30 to \$32; 49.3 per cent, under \$24; 72.8 per cent, under \$30; and 27.2 per cent, \$30 or more.

2. Most Mexicans in manufacturing industries work as laborers; but Mexicans are also employed in relatively skilled occupations, such as the following (Table 33):

(a) In the metals, machinery, and conveyances group of industries: Blacksmiths, core makers, foundry machine moulders, machinists, mechanics, pipe makers, and polishers;

(b) In the wood manufactures group of industries: Finishers, machinists, stickermen, and upholsterers;

(c) In the chemical, oils, and paints industries: Joint turners, mechanics, and painters;

(d) In the printing and paper goods group of industries: Bookbinders, and workers in photo and job press departments.

(e) In the foods, beverages, and tobacco group of industries: Bakers, butchers, mechanics, and packers.

3. In fruit and vegetable canneries, Mexican female workers are employed mostly in cutting departments, occasionally in canning departments, but rarely in packing departments.

4. In the building and construction industry, Mexicans are employed chiefly as common laborers, at pick and shovel work and at trench digging and cesspool work; also at grading.

5. Judging by the reports received from representative building and construction firms, hourly wage rates of Mexicans in this industry range from 40 to 50 cents; daily wage rates range from \$3.50 to \$5; but 50 cents per hour and \$4 per day appear to be the prevailing rates of pay for Mexicans in this industry.

6. Mexicans are employed by railroads primarily as "section and extra gang" laborers, whose average hourly wage rate is 38 cents and whose average daily wage rate is \$3.06.

7. Fourteen private employment agencies, from which reports were received, sent 14,343 Mexicans to work at various jobs during the calendar year 1928. Of this total, 39.6 per cent were railroad laborers; 24.4 per cent, agricultural laborers; 5.0 per cent, building and construction laborers; 26.6 per cent, other laborers; and 4.4 per cent, workers in

industries, in hotels and restaurants, in homes and apartments, and in mercantile establishments.

8. The average wage rates, without board, of Mexicans other than railroad workers, sent to work by employment agencies, are as follows:

(a) Hourly, 43 cents; daily, \$3.51; weekly, \$16.60; and monthly, \$67.86.

9. The average wage rates, with board, of Mexicans other than railroad workers, sent to work by employment agencies, are as follows:

(a) Hourly, 38 cents; daily, \$2.61; weekly, \$14.99; and monthly, \$47.75.

10. In agriculture, in building and construction, and on railroads, camping facilities, free of charge, are often provided in addition to the wages paid.

11. Although the wage rates quoted by employment agencies are those at which men are hired, the average wage rates of Mexicans based upon the records of employment agencies may be considered, on the whole, as representative and indicative of prevailing wage rates.

12. The preponderant majority of Mexican alien immigrants who come into the United States are "laborers," not "farmers and farm laborers." while other immigrant aliens who arrive as farmers and farm laborers and as skilled workers abandon these occupations in the United States to become laborers, or unskilled workers, the Mexicans who enter the United States as laborers, or unskilled workers, remain such in the United States (Table 40).

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CHAPTER VI

MEXICAN LABOR UNIONS

That the Mexican immigrants are beginning to orientate themselves in California is evidenced by the fact that they have begun to organize into unions for the purpose of improving living and working conditions in the land of their adoption. The effort to organize the Mexican workers into unions seems to have begun in Los Angeles in November, 1927. On the tenth day of that month, a committee of the Federation of Mexican Societies in Los Angeles met and adopted a resolution calling upon the mutual and benefit societies affiliated with the Federation to lend their moral and financial support to the cause of organizing trade unions of Mexican workers.

This resolution recited the "deplorable condition of abandonment and isolation" in which the Mexicans lived in the United States, "deprived of food, cooperation and mutual help." The resolution stated, "that the present conditions of the Mexican worker compel him to work on a minimum salary basis to his own detriment and the harmful effect to the workingmen of this region and those of American nationality who naturally feel that the competition is detrimental," and called attention to the fact that much discussion had taken place at the convention of the American Federation of Labor held in Los Angeles in 1927, regarding the harmful effects of Mexican competition with American workers.¹

THE CONFEDERATION OF MEXICAN LABOR UNIONS

Soon after this resolution was sent out to the Federated Mexican Societies local unions were organized in Los Angeles and in other places in southern California, which formed the Confederation of Mexican Labor Unions (*Confederacion de Uniones Obreras Mexicanas*). On March 23, 1928, the Committee on Laws of the Confederation formulated a constitution, later adopted by the Confederation Convention, modeled after the Regional Confederation of Labor in Mexico (the CROM). The following are some of the points which appear in the Declaration of Principles embodied in the constitution:

1. That the exploited class, the greater part of which is made up of manual labor, is right in establishing a class struggle in order to effect an economic and moral betterment of its conditions, and at last its complete freedom from capitalistic tyranny.

2. That in order to be able to oppose the organization, each day more complete and intelligent, of the exploiters, the exploited class must organize as such, the base of its organization being the union of resistance, in accord with the rights which the laws of this country concede to native and foreign workers.

¹ From a typewritten copy of the resolution, dated November 10, 1927, and signed by the following members of the committee: Pascual S. Rodriguez, Francisco O. Currola, Luis F. Bustamante, Armando Vargas de la Maza, Leandró Venegas, Lino Carrillo, Pedro M. Salinas, and F. Alfonso Pesqueira, Consul of Mexico.

3. That the corporations, possessors of the natural and social wealth, being integral parts of the international association of industry, commerce and banking, the disinherited class must also integrate by means of its federations and confederation into a single union of all the labor of the world.

The constitution also provided for a Central Committee composed of two delegates from each of the federated unions. The Central Committee functions for the Confederation between conventions, and is authorized and instructed by the constitution "to make solidarity agreements with labor organizations, national and foreign, as may be appropriate, but always without weakening in any manner the autonomy of this organization and the nationality of its components."

Article 18 of the constitution also provides that "the Central Committee is charged with the duty of taking the necessary action with the Mexican government duly to regulate Mexican immigration to this country and repatriation."²

This requirement, incorporated in the constitution, that the Central Committee seek to regulate further Mexican immigration into the United States was explained by officials of Mexican unions to an investigator for the Fact-Finding Committee to mean that the Mexican laborers already in the United States feel the competition of the newly arriving Mexican immigrants. It is therefore one of the important aims of the Confederation to seek to restrict further Mexican immigration into the United States and to try to repatriate as many Mexican laborers as wish to return to their native land. It is one of the purposes of the Confederation to prevail upon the Mexican government to offer colonization opportunities to those Mexicans who find it difficult to make a living in California because of lack of employment.

THE MANIFESTO

On January 9, 1928, the Central Committee of the Confederation of Mexican Labor Unions issued a Manifesto setting forth principles of the Confederation and inviting all Mexican societies and unorganized Mexican laborers to attend the first convention of the Confederation. Since this manifesto describes the philosophy, aspirations, and purposes of the Mexican labor movement in California an exact copy of it, published in English by the Central Committee, is reproduced below:

MANIFESTO

From the active Group of the Federation of Mexican Laborer's Union in the United States

Fellow Countrymen:

In view of the difficult situation which confronts approximately a million Mexican laborers residing in the United States, the active group which directs the work of the Federation of Mexican Laborer's Unions which have just been founded in the city of Los Angeles, has decided to publish this Manifest in order to make known its fundamental principles and the point of view it has taken toward a successful accomplishment of the work it has initiated.

It is undisputable that the numerous Mexican Colonies in the United States are composed almost in their whole of working men, proletarians that so far have lived

² Constitucion de la Confederacion de Uniones Obreras Mexicanas, Marzo 23 de 1928, Los Angeles, California.

in the utmost disorganization, helpless and ignorant of the world wide Social movement, which works entirely within the law for their improvement.

Social unity is indispensable for the prosperity of the laboring classes, promoting their defense, stimulating remunerative salaries and the constant betterment of the proletarian.

This added to the conditions which prevail among Mexican labor that has come into the United States to lend its work and effort, along with the fact that he is a foreigner, which deprives him of the full protection that is given to the natives and in the present circumstances is compelled to work at a minimum wage which is not only harmful to himself, but also to the organized American workman.

All this at the present makes necessary an organization capable of uniting as a whole the Mexican laboring classes in the United States. On the other hand it must be understood that this movement aim is not to agitate, nor to spread or instigate disolvent ideas. All that is desired is to equalize Mexican labor to American labor and to obtain for them what the Law justly allows them.

The active group recognizes that the laboring Mexican has not come to this country to legislate, and considers absurd propagation of disolvent doctrines which only lead to the ruin of the worker, mucha more sin he is a foreigner.

For the carrying out of these ideas and to form a general plan of activities, a convention will be held in the city of Los Angeles to which all the Mexican Societies established in the United States no matter what their principles and also the unorganized labor are invited to attend, that they may join this movement for their own welfare conscious that the effort that they put on this work shall transform the present concept of the Mexican laborer in the United States.

And so that it will not be supposed that the movement in question is harmful, the Active Group makes known its fundamental principles.

PRINCIPLES THAT THE FEDERATION OF MEXICAN LABORERS WILL UPHOLD

1. To organize all Mexican worker in the U. S. in Unions according to Sindical principles.

2. To establish a solid pact with the American and the Mexican working men that any difficulty in the future may be solved mutually.

3. To establish likewise solid relations with the organized Labor of Mexico (Confederacion Regional Obrera Mexicana) and to try to stop the immigration of unorganized Labor into the U. S. which is harmful to the working men of both Countries.

4. To do away with the exploitation of which Mexican victims in the so called employment Agencies, and to get the unions to constitute their own employment department in which stpply and demand can be carried on with out a fee so that the workingman's economical interests may not suffer.

5. To constitute prevision offices with the exclusive object of illustrating to Mexican laborers who for the first time come to the U. S. as well as to those who already reside here, all that is referent to working systems, job revenues, contract, forms, interpretations' translations from inglish to spanish or vice-versa working man's insurance indemnizations etc. etc.

6. To keep Mexican laborers from being exploited in the so called commissary stores that still exist in some regions of the U. S., by substituting in their place cooperative stores in which the working man can get all his needs at just prices.

7. To study and resolve in accord with the Mexican government the best systems of repatriation so that those wishing to go back will form agricultural cooperative and receive the best guarantees.

8. Negotiate with the Mexican Govern so that the inmigration of Mexican Labor into the U. S. may be regulated.

Besides the effort for the realization of these principles, the Federation Mexican Labor Unions will do all within its power toward the improvement and good reputation of the Mexican colonies in the U. S., having as a point of view the following principles.

1. Animate by all possible way the conservation of our racial and patriotic principles.

2. To promote a strong cultural campagn giving preference to the education of our children, for which we shall build schools and libraries as is possible.

3. To raise a beneficence fund towards helping our indigent countrymen and to build up or help other Mexican Societies for the establishment of exclusive Mexican hospitals, orphan asylums, alm houses, etc.

4. Constitute Committees of defence which will have competent lawyers, paid by the Mexican colonies themselves so that these with the help of the consulate can effectively defend Mexican who are put in jail, in many cases by mere ignorance of the law.

After having made known these principles the active group invites all Mexican workmen in the U. S. to form labor unions that they may lend their contingent to this great undertaking adhesions received in the office of the Federation.

COMITE CENTRAL:

Elias S. Garcia, Srio. Gral. Enrique Toral Srio. del Interior. Pascual S. Diaz, Secretario del Exterior. Armando Flores, Srio. Tesorero. Jesus M. Olguin, Srio. de Education. Manuel Olmos, Srio. de Actas. Lucas A. Raya, Srio. de Ingles. Manuel F. Cabanillas, Srio. de Agricultura. Alberto R. Tellez Srio. de Trabajo. Rafael Gutierrez, Srio. de Prensa. Organizadores Grales, Manuel Olmos, y Armando Flores.

Another manifesto, which is in all respects similar to the one just quoted, but worded a little differently, was issued by the General Committee of the Confederation in March, 1929. This manifesto advised that: "In order to make known the work developed in the first year of the life of the Confederation of Mexican Labor Unions, there will soon be held in the city of Los Angeles the second convention in which will be made known all the work carried on for the benefit of Mexican labor in the United States, to which it formally invites all the Mexican societies established in the United States, whatever may be their principles and also to all the Mexican workers even though not organized in any way, so that they may join in this just struggle for their own interests, knowing that the force which they put in the work will transform the present conception which is held of the Mexican worker in the United States."

The principles of this manifesto also called for the organization of all Mexican workers in the United States against exploitation by employment agencies, and commissary stores. The securing of higher wages for all Mexican laborers, the restricting of further Mexican immigration into the United States, the organizing of schools for Mexican children, and the establishing of defense funds to aid "Mexicans in jails, there in many cases through sheer ignorance of the laws," are among the objectives also included in March, 1929, manifesto.

THE FIRST GENERAL CONVENTION

The first general convention of the Confederation of Mexican Labor Unions was held in Los Angeles on May 5, 6 and 7, 1928. The following is a list of unions which, as members of the Confederation, sent delegates to the convention:³

- Federacion de Uniones Obreras Mexicanas, Los Angeles.
- Union No. 1, Los Angeles.
- Union No. 2, El Modena.
- Union No. 3, Garden Grove.
- Union No. 4, Palo Verde, Los Angeles.
- Union No. 5, Orange.

³ See *Adelante, El Unico Periodico Obrero*, Viernes, mayo 4 de 1928, p. 5. Published at 621½ Echandi St., Los Angeles, California.

Union No. 6, Attwood.
 Union No. 7, Stanton.
 Union No. 8, Santa Ana.
 Union No. 9, Talbert, Santa Ana.
 Union No. 10, San Fernando.
 Federacion de Uniones Obreras Mexicanas Del Oeste, Modena.
 Union No. 11, Anaheim.
 Union No. 12, Gloryetta.
 Union No. 13, Santa Monica.
 Union No. 14, Placentia.
 Union No. 15, Buena Park.
 Union No. 16, Moor Park.
 Union No. 17, La Jolla, Anaheim.
 Union No. 18, Corona.
 Union No. 19, Fullerton.
 Union No. 20, San Bernardino.
 Union No. 21, Colton.
 Union Obreras, Los Angeles.

In addition to delegates from these unions there were also present delegates from Mexican mutual aid societies, which lent their support to the organization of the Confederation.

Sr. Emelio Mujica came to the convention from Mexico as fraternal delegate of the Confederacion Regional Obrera Mexicana, the CROM, but there was no delegate from the American Federation of Labor or from any other American labor union present at the convention.⁴

Among the subjects covered by the resolutions introduced at the convention were the following:

1. That in view of the fact that thousands of Mexican laborers in the United States were already suffering want and deprivations, because of lack of work, the Mexican government and the CROM be urged to obstruct and discourage all further immigration of Mexicans into the United States.

2. That each member of the Confederation of Mexican Labor Unions in the United States write at once to his relatives and friends in Mexico urging them not to come to the United States, because of the desperate position in which the Mexican laborers in the United States find themselves.

3. That the Confederation of Mexican Labor Unions observe the first day of May, as a labor holiday, instead of Labor day in September.

4. That schools be established by each local labor union for the children of Mexicans.

5. That a pact of solidarity with the American Federation of Labor be negotiated, and

6. That an intensive campaign of organization be instituted.

Other resolutions introduced at the convention condemned several California industrial companies for the manner in which they treat their Mexican laborers.

The convention elected a central committee to carry on the work of the Confederation and to suggest changes to the constitution for consideration by the next convention.

⁴ Sr. Mujica remained in Los Angeles for about a month after the adjournment of the convention and helped organize the Mexican unions in southern California.

THE NEW CONSTITUTION

The principles enunciated in the new constitution prepared by the Central Committee for submission to the next convention of the Confederation scheduled to be held in Los Angeles in May, 1929,⁵ also emphasizes the class struggle and maintains that "the exploitees, to which belong the greater part of the laborers, have the right to organize the struggle between classes (class struggle) in order to obtain the moral and economical betterment of their conditions up to the complete liberation from the capitalistic tyranny."^{5a}

Article 1 of the General Program of this revised constitution explains that since "the results in the industry are obtained through the efforts of the man, the Confederacion de Uniones Obreras Mexicanas does acknowledge that the industries must be in the hands of those who are capable of maintaining said industries in production." In the fifth and sixth articles of the general program of the new constitution, the Confederation undertakes to "study and determine, in accordance with the Government of Mexico, the best systems of repatriations . . . in order that the laborers that return to Mexico do constitute agricultural cooperatives, and they may obtain land in good condition, and the necessary material help, and to bring action before the Mexican Government for the purpose that the immigration of Mexican laborers into the United States should be duly regulated and limited."

The constitution of the Confederation of Mexican Labor Unions calls for the formation of local Federations to be composed of the unions within regions in which there are several local unions. Each Federation must send two delegates to the Central Committee. These delegates, together with a Secretary General, a Secretary for the Interior, a Secretary for the Exterior, a Secretary-Treasurer, and a Secretary for the Acts, constitute the Central Committee. The secretaries of the Central Committee are to be elected at the annual convention of the Confederation.

The Central Committee appoints permanent committees to carry on the work of the Confederation, among which is the Committee of Labor, whose duties are described in the constitution as follows:

To watch over the welfare of the members of the Confederation seeing that the wages are in proportion to the necessities, and to take, when necessary, the legal steps for the purpose but proceeding always with tact and diplomacy.

To try to solve the conflicts between patrons and laborers which may arise because of wages, excessive work, ill treatments, incompetency, unjustifiable discharge, ill behavior, etc., and to assist when necessary the committees of the kind of all and each one of the groups forming the Confederation for the solution of similar cases.

To keep a book of registry of all the conflicts of this nature in which the committee have meddled, and have been solved as well as of those whose solution is pending.⁶

⁵ The Central Committee later decided not to hold the convention until 1930.

^{5a} *Constitucion De La Confederacion De Uniones Obreras Mexicanas*, Septiembre 21 de 1928, Los Angeles, California.

⁶ Our quotations in English of the revised constitution are from a translation of the *Constitucion De La Confederacion De Uniones Obreras Mexicanas*, Septiembre 21 de 1928, Los Angeles, California, prepared by the Central Committee of the Confederation.

THE IMPORTANCE OF THE CONFEDERATION

If the importance of the Confederation of Mexican Labor Unions in California is to be judged solely by its present membership, it must be considered relatively insignificant. According to a statement made to an investigator for the Fact-Finding Committee by Pascual S. Rodriguez, the present secretary general of the Confederation, the total membership of the Confederation was between 2000 and 3000 in May, 1928, but that its present (March, 1929) dues paying membership is only about 200. The secretary general, however, explained that the membership of the local unions constituting the Confederation fluctuates with the amount of employment which their members have during the year. In the winter months, work is slack, and the Mexican labor unions register small membership, but the membership increases when Mexicans are employed.⁷

The fact that the Mexican laborers are beginning to organize into unions is significant from the standpoint of those employers who look upon Mexican laborers as tractable and docile persons. It appears probable that, if these labor unions will be able to retain and enlarge their membership, they will make attempts to secure better wages and working conditions to justify the existence of their organizations.

Whatever the facts regarding the adequacy of the supply of Mexican labor for the harvesting of California farm products and for the requirements of railroads and industries, it seems that the Mexicans themselves consider that there is already an oversupply of Mexican workers in California, as evidenced by the fact that they have incorporated in their constitution articles pertaining to the limiting of further Mexican immigration into the United States.

Thus far, the several locals of the Confederation of Mexican Labor Unions have not affiliated with American city labor councils, but the Central Committee of the Confederation is at present considering affiliation with the Central Labor Council of Los Angeles.⁸

Although the Declaration of Principles of the Confederation's constitution urges the importance of the "class struggle" and the "complete liberation [of the proletariat] from the capitalistic tyranny," it also recognizes the need of organizing "Unions of resistance, under the provisions of the laws of this country." It is interesting that the officials of the Central Committee and of the local Mexican unions interviewed by an investigator for the Fact-Finding Committee reiterated that it was their purpose to carry on the organization of Mexican laborers only as permitted by the laws of the United States. In fact, to insure that their organization is functioning within the laws of California, the question of incorporating the Confederation was the main subject of discussion at the meeting of the Central Committee, held

⁷ In April, 1929, the Confederacion de Uniones Obreras Mexicanas had under its jurisdiction eleven local unions located in El Modena, Anaheim, Santa Monica, Santa Ana, La Habra, San Bernardino, Glorietta, and Buena Park. There were two locals in Santa Monica and three locals in Santa Ana. In addition, there was also affiliated with the Confederation the Federacion de Uniones del Este, located in El Modena.

⁸ At a meeting of the Central Committee of the Confederation of Mexican Labor Unions held in the Labor Temple, in Los Angeles, on March 17, 1929, it was voted to affiliate with the Central Labor Council of Los Angeles, if such affiliation could be arranged. On June 26, 1928, the Central Committee passed a resolution of adherence to the principles of the American Federation of Labor.

in the Labor Temple in Los Angeles on March 17, 1929. The officials of the Central Committee advised the meeting that such incorporation was not required by law and would serve no useful purpose. It was therefore decided not to incorporate.

THE CONTRACT SYSTEM AND OTHER GRIEVANCES

Prognostications as to the probable future activities of the Mexican labor unions are not within the scope of this report. But the formation of Mexican labor unions in the State of California was considered a fact worth describing. It is equally important to describe some of the working conditions of which the Mexican laborers frequently complain and which give rise to grievances which furnish the ammunition for the Mexican labor propagandists.

It was already noted in a preceding chapter that the large interstate railroads depend primarily upon commissary companies for their Mexican track and section laborers. These commissary companies are afforded the privilege of furnishing to the Mexican track and section laborers board, groceries, and other necessities of life.

These commissary companies do not themselves hire all the Mexican laborers, but instead they depend upon private fee-charging employment agencies to recruit for them the needed numbers of track and section laborers. The Mexican laborers pay fees to the agencies for the railroad jobs. If the laborer happens to be hired directly by the employment office of a commissary company, he does not pay a fee for the same job for which he would have to pay a fee if he were hired through the private employment agency.

The reference to exploitation of Mexican laborers by private employment agencies in the manifesto quoted above relates to the fees which the Mexican laborers pay for railroad and other jobs, which they buy from private employment agencies.

The Division of Labor Statistics and Law Enforcement of the Department of Industrial Relations receives repeated complaints from Mexican laborers regarding overcharges made by agents of commissary companies. These complaints frequently charge that Mexican laborers are coerced into buying supplies from these commissary companies, and that the laborers who refuse to patronize the commissary companies are discharged, or otherwise discriminated against.

The Mexican laborers hired by the commissary companies are given free railroad passes to the places where they are needed by the railroad companies. While en route to their places of work, the commissary company furnishes lunches to the hired laborers for which the laborers are expected to pay. Complaints that the charges for these meals are exorbitant and that they are in effect fees for the jobs were received by the Division of Labor Statistics and Law Enforcement. In one case, at least, the division found, upon investigation, that these charges for meals were exorbitant and were disguised employment agency fees.⁹ In a similar case, the Bureau of Labor Statistics of the state of Oregon prosecuted an agent of the same commissary company for charging exorbitant rates for lunches, which the bureau held was

⁹ This case was adjusted by an agreement with the commissary company, whereby the company agreed to return to all Mexican laborers involved the excessive lunch fee and by promising to reduce the charges for such lunches in the future.

in the nature of an employment agency fee. The prosecuted agent was in this case convicted by an Oregon court.

But the thing most frequently complained of by Mexican laborers employed in agricultural pursuits is the labor contract system used in the harvesting of agricultural crops. It is customary for the owner of the crop to enter into an agreement with a labor contractor for the harvesting of the crop. The owner of the crop, who is the land owner, or the lessee of the farm land, agrees to pay to the contractor a stipulated sum of money for the faithful performance of the contract. This contract usually provides for the making of progress payments for the products harvested. The contract also stipulates that a certain percentage of the money (often 25 per cent) which may become due and payable to the contractor for the products harvested is to be retained by the owner of the crop as a guarantee of the proper completion of the contract. The labor contractor hires the laborers and undertakes to pay them their wages, but the laborers must agree that a certain percentage of their wages, equal to the percentage withheld by the owner of the crop, will be withheld until the end of the harvesting, or the completion of the contract.

It is a notorious fact that as a result of this labor contract system many agricultural laborers, Mexicans and others, are often deprived of their full wages. Every now and then one of these labor contractors absconds with the progress payments given him by the crop owner, without paying his laborers. Sometimes, the labor contractor runs off with the final payment which includes the money withheld as a guarantee of the fulfillment of the contract. It also happens that the owner of the crop is unable to meet his payments to the contractor, with the result that the laborers are not paid their wages.

Under the terms of the contract between the labor contractor and the owner of the crop, the latter can not be legally held for the wages lost by the laborers. But the contractor is usually financially irresponsible; so that it is impossible to collect unpaid wages from him. Neither can the laborers resort to the mechanic's lien law, as there is no lien on the crop for labor performed on it.

This labor contract system, in one form or another, is widespread throughout the state and is used in the harvesting of most of the California agricultural crops. The secretary of the San Bernardino local of the Confederation of Mexican Labor Unions told an investigator for the Fact-Finding Committee that it was the main purpose of the local to "fight against the labor contractor." The secretary explained that in picking oranges, the Mexican laborers get from five to eight cents per box, out of which the labor contractor, himself a Mexican, gets one cent. In addition the labor contractor gets twenty-five cents for the transportation of the Mexican laborers from San Bernardino to and from the orange groves, often only a distance of a few miles. He felt that this charge for transportation was too high considering the fact that dozens of Mexicans are transported in motor trucks only short distances. He pointed out that often, on short jobs, when there are only 1000 boxes to pick, the labor contractor gets as many as thirty men to do the work. He collects from every man twenty-five cents for the round trip to and from the orange grove and one cent per box picked. Since thirty men are employed on the job, their earnings are

small and inadequate. He also averred that the Mexican laborers have no way of checking whether they get full credit for the boxes of oranges picked by them, and that many boxes get "lost."¹⁰

Whether or not this complaint has merit, the fact is that the Mexican laborers feel that the contract system works to their disadvantage and is used as an unfair means of exploiting them.

On May 24, 1928, the local union of Mexican laborers in Santa Ana issued the following appeal for redress against the labor contractor:

A PETITION FROM THE UNION OF MEXICAN LABORING MEN OF
SANTA ANA, CALIFORNIA

to the

CHAMBER OF COMMERCE, THE LABOR COMMISSION, AND THE
AMERICAN PUBLIC IN GENERAL:

In view of the fact that the Mexican, because of not being acquainted with the language, customs, and laws of the United States, is becoming the prey of professional despoilers, the Mexican laboring people of this city are directing this petition to the Chamber of Commerce, the Labor Commission and to the American people in general:

To the Chamber of Commerce, we solicit your cooperation and influence as far as possible in reaching the proper authorities who can put an end to acts of certain individuals who, in an unjust and arbitrary manner, are taking away from the Mexican workmen much of their wages—even a half, in some cases.

As consumers, the Mexican people can not get along with the small wages received and they contract debts which they can not pay.

Having learned the true conditions, we trust the Chamber of Commerce will cooperate with us in attaining the reasonable ends we desire.

To the Labor Commission we beg that you begin an investigation of two individuals who control our labor, and deprive the Mexican workingman of a large part of his wages. The undersigned is glad and willing to cooperate with your Commission and furnish to you all the necessary information within his reach.

To the American Public: We ask your moral support to the end that this unjust treatment of Mexican workmen may stop. This element, which is a large producer, has the right to obtain the necessities of life.

The American people, with that spirit of justice which has always characterized it can, by showing its interest and influence, help us to win out and secure that to which we feel, we are justly entitled.

Respectfully,

(Signed) Yours, L. LUCIO.

May 28, 1928.

The "two individuals who control our labor" referred to in this petition are labor contractors, themselves Mexicans, through whom some growers of Orange County were hiring Mexican workers. Mr. L. Lucio appeared before the board of directors of the Santa Ana Chamber of Commerce and charged that the Mexican laborers were receiving only \$2.50 per day from the labor contractors, while they were receiving \$3.75 per day, per man, from the grower, thus making a profit of \$1.25 per day.

After investigating this complaint, the Chamber of Commerce of Santa Ana found that the contractors were receiving from the grower

¹⁰ The secretary of this union also said that labor contractors on ditch work for which Mexican laborers were paid at the rate of twelve cents per foot, also frequently cheat the laborers as to the number of feet they dig.

\$3 per day for every Mexican laborer furnished by the contractor, and that the contractor was paying these laborers \$2.50 per day. The fifty cents retained by the contractor was to cover his transportation charges, to and from work, compensation insurance, and other expenses.

This, and similar complaints of exploitation of Mexican laborers by contractors, was investigated by the Long Beach District Office of the Division of Labor Statistics and Law Enforcement. The investigation disclosed that the Mexican labor contractor was in effect the employer and that he was hiring laborers at the rate of \$2.50 per day, which he was actually paying them. The contractor was not legally obliged to pay his laborers more than he bargained for. The fact that he was receiving \$3 per day per man from the grower did not change the situation. He could not be considered an employment agent under the California private employment agency act, because the contractor himself was paying wages to the Mexican laborers whom he hired and whose employer he claimed to be.

In Imperial County, where, as will be seen in the next chapter, the labor contract system was responsible for an abortive strike of Mexican laborers, the growers have recognized some of the evils of the contract system and have taken steps to remedy them.

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CHAPTER VII

THE STRIKE OF MEXICAN CANTALOUPE PICKERS

Early in May, 1928, while the Fact-Finding Committee was carrying on its investigation of the Mexican immigration problem in California, there occurred a labor disturbance in the Imperial Valley which attracted state-wide attention. This disturbance, as will be seen in the following report, manifested itself in an abortive strike of Mexican cantaloupe pickers against the provision of the labor contract in the Imperial Valley. As soon as this labor trouble began, Mr. Will J. French, Director of the Department of Industrial Relations, sent the statistician of the Division of Labor Statistics and Law Enforcement to make a complete investigation of the causes and effects of the difficulties which the growers were experiencing with their Mexican laborers. Since the investigator's report, heretofore unpublished, has a direct bearing upon the Mexican labor problem in California, it is made the subject of this chapter and is produced below substantially in its original form.

DEPARTMENT OF INDUSTRIAL RELATIONS
DIVISION OF LABOR STATISTICS AND LAW ENFORCEMENT
STATE BUILDING, SAN FRANCISCO

May 26, 1928.

REPORT ON THE STRIKE OF THE
IMPERIAL VALLEY CANTALOUPE PICKERS

Hon. Will J. French, Director,
Department of Industrial Relations,
State of California,
State Building, San Francisco.

Sir:

In compliance with your instructions, I visited the Imperial Valley to investigate the causes and conditions of employment which led to the strike of the cantaloupe pickers and to ascertain the facts surrounding the arrests of many Mexican laborers. In order to secure an impartial and unbiased account of facts which resulted in the incarceration and subsequent release of about sixty cantaloupe pickers, I interviewed Mr. Elmer W. Heald, district attorney of the Imperial County, Mr. Charles L. Gillett, sheriff of the Imperial County, officials of the Union of Workers of the Imperial Valley, officials, superintendents and field men of employers, and several jailed workers. I also conferred with Messrs. Hermolao E. Torres, vice consul of Mexico, and Alfred Blaisdell, attorney for the vice consul and for the arrested Mexican workers.

While I hesitate burdening you with a lengthy report on a labor disturbance which already appears to have been practically settled, I feel that a thorough understanding of the origin of this labor trouble requires a detailed explanation of the working conditions of cantaloupe pickers, who are mostly immigrant alien Mexican laborers.

The Picking Agreement

The picking of cantaloupes in the Imperial Valley begins early in May and lasts about eight weeks. Approximately, between 4500 to 5000 male workers are engaged in the harvesting of this crop. The preponderant majority of these men are Mexicans, but Filipinos and other Orientals are also working on some ranches as cantaloupe pickers. The bulk of the cantaloupe acreage is around Brawley, Westmoreland, and Holtville.

Before the season's picking begins, the grower of the melons, who in most cases leases the land from an absentee landlord, enter into a picking agreement with a labor contractor. This contractor is usually a Mexican, but there are also Japanese, Filipino, and Hindoo contractors. There is a standard picking agreement in the Imperial Valley which is used with slight variations by all growers, large or small. This agreement makes it obligatory upon the labor contractor to furnish sufficient help to harvest the crop in a workmanlike manner. The grower obligates himself to make weekly payments to the labor contractor, who is referred to as the "picker," for all crates of melons accepted by the distributor, less 25 per cent of the total amount of money which may become due to the contractor. This percentage is retained by the grower until the completion of the contract as a guarantee of the fulfillment of its conditions. The contract emphasizes the fact that "the picker" is an "independent contractor" and stipulates that the pickers hired by the contractor are his own employees for whose acts or omissions the grower is not responsible. The contract further provides that the contractor, not the grower, must comply with the requirements of the Workmen's Compensation Act.

It is a fact that in most cases, the labor contractor, is financially no more responsible than are the Mexican laborers whom he hires to do the picking. If the contractor gets from the grower $13\frac{1}{2}$ cents per standard crate of melons, he usually retains half a cent for his work of hiring others and for his responsibility of handling and distributing the money received from the grower. Some contractors board the pickers and before paying them they make the proper deductions to cover the board bills. Several of the growers whom I interviewed professed that they did not know how the contractor distributed the money among his workers. It is more or less of a cooperative arrangement whereby the contractor acts as the intermediary between the growers and the pickers. It saves the grower the trouble of hiring each worker and of keeping a record of his account. At the end of the season, the grower pays to the contractor for the last week's crates marketed plus the percentage held to insure the completion of the contract.

The difficulties with the contract usually start towards the end of the season. Sometimes the contractor absconds with the last payment he receives from the grower and leaves his workers stranded without the wages for their last week's work and minus the 25 per cent withheld from season's wages. If the contractor is honest enough and willing to pay his workers, his intentions are sometimes checkmated by the failure of the grower to make the last payment to the contractor. The growers are often financed by other persons and a bad market, poor management, or an unsuccessful crop leaves them without funds before the season is over. There is another aspect to this situation. In some cases the grower makes a contract with a Japanese contractor to cultivate, pick, and pack the crop. The Japanese contractor in turn lets out the picking and the packing contracts to other contractors. In some cases, this Japanese contractor fails to pay the picking or packing contractor to the detriment of their respective workers.

These defalcations are not infrequent, and the Mexican laborers in the Imperial Valley have suffered considerably on account of them. The records of the El Centro office of the Division of Labor Statistics and Law Enforcement are replete with cases of defaulting contractors. Where the contractor absconds with the last payment received from the grower, it is almost next to impossible to do anything for the laborers affected. The grower can not be held, because it was the contractor, not the grower, who hired them and who was supposed to pay them their wages. If a crop failure, a bad market, or poor management is responsible for the financial reverses of the grower, and the contractor does not get paid, the workers are deprived not only of their last week's pay but also of the 25 per cent of the season's wages. The perennial defalcations of the contractors or of the growers have resulted in genuine dissatisfaction with the contract system on the part of Mexican laborers. Not only do they complain that they often do not get their wages at the end of the season, but they also claim that the contractor often shorts them and pays them for less crates than they pick.

Although the labor contractor is not a new phenomenon in the Imperial Valley, at least one of the provisions of the picking agreement, and of similar agreements, is probably illegal. It is very doubtful whether the contractor who hires the picker on a piece work basis may legally withhold 25 per cent of every week's wages.¹

La Union de Trabajadores Del Valle Imperial (The Union of Workers of the Imperial Valley)

The difficulties which the Mexican laborers have been experiencing with the labor contractors are undoubtedly, in large measure, responsible for the organization of the Union of Workers of the Imperial Valley. I was told by Sr. Hermolao E. Torres, vice consul of Mexico, that Sr. Carlos V. Ariza, former consul of Mexico in Calexico conceived the idea of organizing the Mexican laborers. Mr. Ariza was consul of Mexico in Calexico for several years and during his term of office he was frequently called upon by his countrymen to help them collect their wages from defaulting contractors. Mr. Ariza would naturally call upon the El Centro office of the Division of Labor Statistics and Law Enforcement for assistance in these matters. While our El Centro office collected many thousands of dollars for the Mexican laborers, in many instances our El Centro office was unable to collect the wages of workers of the Imperial Valley whose employers were irresponsible labor contractors, or growers. Mr. Ariza was aware of the facts surrounding the working conditions of the Mexican workers in the Imperial Valley, and he apparently considered these conditions as justifying the formation of a Union of Mexican Workers. I was told by Mr. Torres that Mr. Ariza had addressed several organization meetings which resulted in the formation of La Union de Trabajadores Del Valle Imperial.²

When Mr. Carlos V. Ariza ceased to be consul of Mexico he joined a firm of American attorneys in El Centro, to act as Spanish interpreter and to get an enlarged Mexican clientele. The services of this firm of attorneys were engaged to incorporate the union under the laws of the State of California. It is the belief of Mr. Elmer Heald, district attorney of the Imperial county, that Mr. Ariza was not directly responsible for the strike which followed the organization of the union. From what I could gather on this subject, the former Mexican consul of Calexico decided that he would have nothing further to do with the union as soon as its members went on strike and a number of its members got into difficulties and public opinion was aroused against them. I am citing Mr. Ariza's part in the formation of the union only because many people in the Imperial Valley blamed him for the strike of the Mexican laborers. Personally, I believe that if it were not for Mr. Ariza, the union would probably have been organized anyway. I am basing my belief upon the fact that similar Mexican unions have been very recently organized throughout southern California and that one of the principal aims of these unions is to do away with the labor contracting system. (I am referring to the Confederacion De Uniones Obreras Mexicanas.)

The Incorporation of the Union

The union was organized in the latter part of April. Its board of directors was selected on April 22, 1928. Its birth was announced in the Imperial Valley under the name of the "Mexican Labor Union of the Imperial Valley, Inc." or as the "Union of United Workers of Imperial Valley." The original articles of incorporation as prepared by the firm of attorneys referred to in the preceding paragraph carried the name of "Union of United Workers of the Imperial Valley, Inc." But the original articles were returned by our Secretary of State because they did not specify under which Civil Code the incorporation was wanted. The attorneys took advantage of it and changed the name of the union to "Mexican Mutual Aid Society of Imperial Valley." The revised articles of incorporation were sent to the Secretary of State at Sacramento on May 15, 1928. The objects of this society as set forth in article II of the articles of incorporation are, among others, "to assist and protect the members in their dealings with other persons and to counsel and advise the members in all matters pertaining to their respective contracts of employment, and to assist the members in the collection of moneys and wages due the

¹ Our laws provide that wages must be paid in full semi-monthly, or monthly where the workers are lodged and boarded.

² Ten exhibits, submitted by the investigator, in corroboration of statements made by him in this report, are not included in this chapter.

*members as a result of their work and employment in Imperial Valley.*³ The headquarters of this union are in El Centro, but the location of its largest local is in Brawley. Branches of the union were also organized in Westmoreland and in Calipatria. The officers of the union claimed to have 1200 members, as of May 4, 1928, in El Centro, Brawley, Westmoreland and Calipatria. Branches of the union have been organized in these places.

The Demands

During the first week in May, when the growers were getting ready to sign up the labor contractors, they were surprised to receive written demands from the union of Mexican laborers. These demands, which were delivered by messengers to the principal companies operating in the Imperial Valley, were couched in very respectful language. The officers of the Brawley branch of the union visited the secretary of the Brawley Chamber of Commerce, and asked him to help them negotiate with the employers. While the secretary did not consider all their demands excessive, he declined the honor of acting as their intermediary. A statement of the wages and working conditions wanted by the union, signed by the president, secretary, and treasurer, was also addressed to the Chamber of Commerce of El Centro. The officers of the union asked the cooperation of the El Centro Chamber of Commerce in its efforts to secure improved working conditions. The following is an exact copy of the statement of wages and working conditions requested by the union and delivered to the principal cantaloupe growers during the first week in May, 1928:

TO WHOM IT MAY CONCERN :

Hereby we make to your acknowledgement, that on the 22d day of April, of the year 1928, was formed the board of directors of the Union of United Workers of Imperial Valley, State of California.

By the same means we opportunely believe on directing to you, soliciting your valuable help for a convenience agreement to the picking season of cantaloupes, tomatoes and watermelons.

In accordance with the bad occasions that we've had in the past years, it makes us necessary of a better understanding of our business among the Mexican people residing as strangers in the United States. We want to keep on cooperating with our hand of labor, but we claim a more liberal wages, enough to cover our most urgent necessities of the actual situations, and we hereby propose to you gentlemen the points of our wishes.

During the year we scarcely work 185 days, of which we acquire the sum of \$555 in which we couldn't meet our expenses of alimentation, clothing, house rent, medicine, automobile, and other small exigents.

As you understand, with this amount above stated, we live in the most unhonorable and miserable way, in our concept. For instance, you know that the picking season of cantaloupes is at hand, and we make to your acknowledgment that the prices we are asking for are very reasonable according to justice of the companies and we union laborers.

We hereby note the prices in accordance with all the laborers and were approved convenient, and we hereby wait for the approval of the honorable companies. The fact is that in the past years in cases like the present, they have demonstrated their willing attitude as we've said before in our sacrifices, in compliments of our labors, for such reason we wish that the prices we ask for will be approved.

Therefore, we ask of your valuable moral and material influence to our petition before the companies.

³ The italics are mine.

For the above anticipated, this union retires, giving you many thanks for the present.

Yours truly,

(Signed) ROMAN MIRELES,
REFUGIO RIOS,
JOSE L. ALONZO,
F. BARRERA,
MANUEL GARCIA,
PASCUAL M. ACEVES,
BENITO GUTIERREZ,
PONCIANO MARTINEZ,
FIRZO AVILEZ,
FRANCISCO HERNANDEZ,
Board of Directors.

TO WHOM IT MAY CONCERN:

Prices that we wish the companies to pay, starting with the early crop:
The least price of cantaloupes is:

Standard crates	-----	\$0.15	per crate
Flat crates	-----	.17½	per flat

All empty crates must be distributed all over the fields by the companies own account, and the full crates must be hauled by the pickers, at the same time the company or farmers must furnish such as horses, wagons, or trucks, to be at hand, and the packing sheds must be built in the fields.

The companies must furnish picking sacks and enough ice.

In the final picking season the *least* re-collection must be at least two crates to the acre.

Prices on Honey Dew per crate is 8 cents.

Must furnish enough wagons of Honey Dew.

Prices of Casaba per crate ----. Able conditions for the hauling of said crop.

Prices of watermelon cutters are \$1.25 per hour, and for watermelon pickers is \$1 per hour.

Prices on tomatoes per crate are:

Ripe	-----	\$0.15	per crate
Pink	-----	.14	per crate
Green	-----	.13	per crate

These prices are for every packed crate, including the hauling, but one cent less if said crop is just picked and left in the field.

Prices per hour in any kind of picking is 75 cents the least.

All percentage left weekly must be deposited in any bank in the city by the companies or farmers.

Prices for sorting and handling crates is 75 cents an hour, the least.

Prices for nailing, stamping, and loading is 5 cents a crate.

The companies must furnish lumber and brush enough to build sheds for the laborers and install all necessary closets for the service of the same.

In case of accidents caused to the laborers during work, the companies must cover all expenses during their sickness, and if further consequence appear, caused by illness, the companies must pay indemnity as the law requires.

UNION WORKERS OF IMPERIAL VALLEY,

May 3, 1928.

(Signed) ROMAN MIRELES,
REFUGIO RIOS,
JOSE L. ALONZO,
F. BARRERA,
MANUEL GARCIA,
PASCUAL M. ACEVES,
BENITO GUTIERREZ,
PONCIANO MARTINEZ,
FIRZO AVILEZ,
FRANCISCO HERNANDEZ,
Board of Directors.

When these demands were delivered, several of the companies had already signed up their labor contractors at the rate of $13\frac{1}{2}$ cents per standard crate. The union asked for 15 cents per crate. In addition, the union also asked that the companies give the workers free ice for the drinking water in the fields and also that the companies furnish the picking sacks free of charge. In some cases the growers furnished a certain amount of ice free; other growers furnished sacks free; still other growers charged the cantaloupe pickers for the ice and sacks. The growers did not consider the demand for 15 cents and free ice and sacks too unreasonable, but they felt that the demand for 75 cents per hour and other demands were exorbitant. The prevailing hourly rate last year and in former years for cantaloupe picking was between 50 and 60 cents.⁴ The growers did not want to recognize, or negotiate with, the union, because they felt that the union did not represent the preponderant majority of the Mexican cantaloupe pickers who were willing to work under the established working conditions.

Refusal to Sign the Picking Agreement

The presentation of the union's demands was synchronized with and was followed by the refusal of cantaloupe pickers to go to work on the basis of the old working conditions. From what I could gather the union did not plan a strike at this time, but hoped to come to an agreement with the employers through conciliatory means. The union, however, lost control of its members and of its sympathizers, with the result that a spontaneous strike occurred on most of the ranches in and about Brawley and Westmoreland. The Mexican laborers who were already on the ranches preparatory to their going to work were not united as to their desire to strike for better working conditions. According to the reports I could gather, some of them refused to work; while most of them were willing to start, or continue picking melons.

The growers became genuinely alarmed. Heretofore they have been accustomed to considering the Mexican workers as bovine and tractable individuals, best adapted to the climatic conditions in the Imperial Valley and therefore the most desirable workers in the valley. The organization of a union of Mexican laborers seems to have evoked in the growers an ardent wish for its earliest demise. While the growers recognize the right of the Mexican laborers to organize into a legitimate union, they feel that such union might hamper the orderly and amicable relations which had heretofore existed between them and their Mexican laborers.

Arrests on the Sears Ranch

The first four Mexican laborers arrested were Juan Barcelo, David Lopez, Pamila Merano and Jose Diaz. They were arrested on May 7, and arraigned before Hon. H. B. Griffin, Justice of the Peace of the Brawley Township. These four defendants were charged by Deputy Sheriff Geo. W. Wright with disturbing the peace, but they pleaded "not guilty" and were confined in the county jail in default of \$1,000 bail each, fixed by Judge Griffin. These four Mexicans were arrested on the Baughman ranch of Sears Bros. Co.⁵ The circumstances surrounding this arrest were related to me by Mr. E. L. Sears himself. The facts in the case as given me by Mr. Sears are substantially as follows:

The Sears Bros. Co. had already signed up with the labor contractor at the rate of $13\frac{1}{2}$ cents per crate. The company always furnished 100 pounds of free ice daily, but did not furnish the picking sacks. For about three or four days prior to May the seventh the Mexicans argued whether they should or should not go to work on the basis of the labor contract already signed. About half of the thirty laborers on the ranch were willing to work; while the other half insisted on the union contract.⁶ The recalcitrant workers harangued and argued with willing workers and prevented them from beginning to pick the melons. The fifteen union workers threatened and tried to take away the sacks from the other fifteen pickers who were ready to start working. My informant, Mr. Sears, lost patience with

⁴ Cantaloupe picking is done on a piece work basis as explained in a foregoing section of this report, but often additional pickers are hired in the middle of the season on an hourly basis.

⁵ This ranch is located nine miles northwest of Brawley.

⁶ It should be explained here that frequently all pickers hired by the contract-picker are asked to sign the labor contract. These pickers are not legal parties to the contract, but many growers prefer to have their signatures in addition to the signature of the labor contractor.

the disturbers and discharged them, ordering them to leave the company's property. The discharged laborers, however, insisted that they had a right to remain in the camp, on the company's property, and produced a letter from the union authorizing them to remain on the premises. Needless to say, this letter did not exercise a profound influence upon Mr. Sears. He called upon the district attorney and immediately secured the services of the sheriff, who came to the ranch and arrested the four defendants already referred to. These four were the only ones who were left on the ranch out of the fifteen laborers who had first refused to move off the company's property. Eleven laborers had apparently left the premises before the sheriff arrived on the scene.

Deputy Sheriffs Mobilized

What transpired on the Sears' ranch is typical of what took place on other ranches in the disturbed cantaloupe district about Brawley and Westmoreland. The Mexican laborers were agitated and were eagerly awaiting the outcome of their first efforts at organization. They gathered in pool rooms and on street corners in Brawley and Westmoreland, discussing loudly and vociferously the affairs of their union, their difficulties with their employers, and the jailing of their countrymen. Although the weather was rather cool and the melons were not ripening as rapidly as they would have, had it been warmer, the growers became anxious lest they would suffer partial loss of their crop. The full weight of the law was called into action. The sheriff was authorized to deputize willing assistants. About forty men were made deputy sheriffs, some of whom were the field inspectors, foremen and superintendents of the growers.⁷

The Arrest of the District Attorney's Visitors

Mr. Elmer Heald, the district attorney of the Imperial County, sent for a number of Mexican laborers to come to his office to tell him what the trouble was about, and to advise them of their duties and rights under the laws. On May 8th, about three o'clock in the afternoon, twelve Mexican laborers assembled in front of the county courthouse in El Centro preparatory to their meeting with the district attorney. Sheriff Gillett was not aware of the purpose of these men's visit in El Centro; so he arrested them and booked them "held for investigation." But when about an hour later the district attorney missed his invited visitors, the sheriff discovered his error and released the prisoners.⁸

Other Arrests

The county officials were determined to stamp out all signs of law-breaking and to prevent possible violence and possible serious damage to the crops. On May 9th, the sheriff and his deputies were most active in their efforts to enforce the law. On that day they arrested thirty-six Mexican laborers. Most of these men were picked up on a ranch four miles north of Westmoreland, under circumstances similar to those attending the arrest of the first four laborers on the Sears ranch. Thirty-three of the jailed Mexican laborers were booked by the sheriff as "vagrants," but the complaint which was filed against them by Geo. W. Wright, deputy sheriff, on May 11th, charged them with "disturbing the peace."⁹ These laborers were held in jail until May 17th, in default of \$250 bail each.¹⁰ On that day they were

⁷ I did not ascertain the exact number of men who were deputized by the sheriff, but the newspapers in the valley said that between 40 and 60 men were deputized. I heard the sheriff testify in the superior court that he deputized about forty citizens.

⁸ The following were the twelve Mexicans arrested in front of the courthouse: F. B. Gonzales, Ramon Duarte, Felix Estrada, Abraham Perez, J. Barrara, Jesus Aguilana, Luis Baragas, Frank Martinez, Angel Espanza, Antoninal Golindo, R. Gonzales, and Jose Estrada.

⁹ The following Mexican laborers were arrested on May 9th. M. S. Turazas, M. Comocho, Filberto Rico, Jose Garcia, Julio Lozano, Jose Chavez, E. Garcia, A. Martinez, E. Guin, Agapito Arroyo, Francisco Sistos, B. Ramirez, Anolinio Perez, L. Chavez, Jesus Chaves, Martin Perez, Joaquin Somaudio, C. B. Billala, Abalino Guillen, Julian Perez, A. Arazco, Undeladia Riello, Mart Samudio, Robilo Eschario, Louis Escaran, Juan Sepulvia, Salvador Modehka, V. Ramirez, Pino Pacheco, Portfoilo Estrado, Antonio Artiz, Elardio Humanez, Louis Torres, Juan Vega, Jose Gonzales, Apolino Guterez.

¹⁰ Filberto Rico was held until May 14th in default of \$1,000 bail. He was charged with disturbing the peace, but was released "by order of the district attorney" on May 14th. Jose Gonzales, Apolino Guterez, M. C. Turazaz, and Mr. Comocho were released on May 11th. The sheriff's record shows that they were released "by order of the district attorney." Louis Torres and Juan Vega pleaded guilty on May 16th, and were given 30 days suspended jail sentences.

released on their own recognizance by the justice of the peace of Westmoreland Township. Their trial was set for June 6, 1928.

Arrested for Resisting an Officer

On May 10th, Sheriff Charles L. Gillett arrested Abraham Perez, Thomas Rodriguez, Felix Rodriguez, and his wife, Francisca Rodriguez. These defendants were booked in the sheriff's office for "resisting an officer." The complaint filed against them by Geo. W. Wright charged them with "disturbing the peace."

The sheriff said that when he entered the Westmoreland pool hall owned by Thomas Rodriguez he was shoved out of the place by the crowd of Mexicans who were assembled there. He thereupon arrested the three Rodriguez and Abraham Perez. An entirely different version of the story was given me by Mrs. Francisca Rodriguez. This is substantially her story: On May 10th, at about ten-thirty in the morning, the sheriff entered the pool hall and found about six Mexican laborers chatting. The sheriff ordered Felix Rodriguez to tell the assembled Mexicans to leave the pool hall and to go to work. Her husband refused to do it. Mr. Gillett then informed Rodriguez that he was the sheriff, and repeated his order. Rodriguez still refused to order his customers out of the pool hall. Thereupon, the sheriff drew his gun. Mrs. Francisca Rodriguez grabbed the sheriff's arm to prevent him from striking or shooting her husband. The sheriff thereupon arrested the three Rodriguez, and Abraham Perez, who was also on the premises. On May 11th, these four defendants were released by order of Justice F. T. Cook of Westmoreland, who accepted their own bonds of \$250 each. Their trial is still pending, but the trial date is not set.

More Arrests

On May 11th Frank Hernandez was arrested in El Centro and was charged with "disturbing the peace." His bail was set at \$1,000, which he could not furnish. Frank Hernandez was one of the strike leaders, and was born in Arizona. Manuel Alcantar was arrested in Westmoreland on May 13th, was charged with disturbing the peace, and was released on May 14th "by order of the sheriff." Jesus Avalos was arrested in Brawley on May 13th, and was charged with disturbing the peace. He was turned over to the U. S. Immigration authorities in Calexico.¹¹ Manuel Murietta was arrested in Brawley on May 13th, and was charged with disturbing the peace. On May 16th, he pleaded guilty and was given a ninety days suspended jail sentence. A. M. Maldonado was arrested in Brawley on May 14th. He was booked "held for investigation," and was released on May 16th.

Habeas Corpus Proceedings

The trials of Juan Barcello, David Lopez, Pamilla Merano and Jose Diaz, who were arrested in Brawley on May 7th and were lodged in jail in default of \$1,000 bail each, was set for June 7, 1928. The trial of Frank Hernandez, arrested on May 11th and held in default of \$1,000 bail, was also set for June 7, 1928. Attorney Alfred Blaisdell of Calexico, who was retained to defend the jailed Mexican laborers, filed two writs of habeas corpus in the superior court in El Centro; one on behalf of Frank Hernandez; the other on behalf of Barcello, Lopez, Merano and Diaz.

The hearings on these writs took place on May 15th before Judge A. C. Finney.¹² The hearings disclosed that the immediate reason for the arrest of Frank Hernandez was that one of Sheriff Gillett's secret service men had spotted Hernandez as one of the chief labor agitators responsible for the Mexican labor trouble. Sheriff Gillett also testified that several years ago the same Hernandez was wanted by the county authorities for having run away with a pay roll and the wife of one of his employees. But it was also revealed during the hearings on this writ of habeas corpus that Hernandez was not a recent arrival in the Imperial Valley and that the county authorities could have apprehended him long before he was arrested in El Centro. Judge Finney held that under the circumstances the bail of \$1,000 was not excessive and that the date of the trial, June 7th, was only less than

¹¹ On May 16th, Mr. Herbert Hadley, Inspector in Charge of the port of entry in Calexico, told me that of two Mexicans turned over to him by Sheriff Gillett, he released one and returned the other into the custody of the sheriff. Neither of the two were subject to deportation.

¹² It will be recalled that Frank Hernandez is an American citizen born in Arizona. He speaks English fluently.

thirty days after his arrest and was therefore reasonable under the circumstances. The upshot of this decision was that the next day Frank Hernandez appeared in Judge Mayfield's court in El Centro, pleaded guilty and took a six months' suspended jail sentence. This was the result of an understanding with the district attorney's office, who offered to recommend a suspended sentence for him if he would plead guilty and if he would return to Arizona where he was born. Frank Hernandez left the Imperial County.

David Lopez, one of the other four defendants, on whose behalf the second writ of habeas corpus was filed, was not brought into court. I subsequently learned that on the morning of the fifteenth of June, he decided to plead guilty and to accept a six months' suspended jail sentence. The district attorney recommended that the sentence be suspended during good behavior.

As regards Barcelo, Merano and Diaz, Judge Finney ruled that the bail be reduced from \$1,000 to \$500. The bail might have remained at \$1,000, as Merano and Diaz remained in jail until May 19th. On that day they changed their plea of not guilty to guilty, and were sentenced to ninety days in the county jail by Judge H. B. Griffin of Brawley. The sentences were suspended upon the recommendation of the district attorney. Juan Barcelo furnished bond for his appearance and was released on May 18th. It should be added that after the hearing in the superior court on May 15th, the defendants, Barcelo, Merano and Diaz, were moved to less desirable quarters in the county jail. Whether this was calculated to expedite their plea of guilty, or whether it was necessary as a disciplinary measure, I did not ascertain.

Stern Justice

Mr. Charles L. Gillett has been sheriff of the Imperial County for about six years, but the hot sun of the Imperial Valley did not vitiate his ardent enthusiasm for law enforcement. Prompted by an intuitive sense of justice and spurred on by the requirements of the occasion, he sallied forth undauntedly to bring order out of the chaos which threatened to engulf the land of the cantaloupes. Mr. Elmer Heald, the district attorney, told me that he believed that oppression breeds radicalism "but that under the circumstances I did not know how else I could handle the situation." Neither could the sheriff see any other way of handling the situation. He stated time and again that he did not care how many unions the Mexicans organized, but that so long as he was sheriff he would permit no agitation, intimidation, or interference with the harvesting of the cantaloupe crop by the willing workers. By virtue of his office of Sheriff of the Imperial County, he ordered three Mexican and one Negro pool halls in Westmoreland closed, and he instructed his deputy in Westmoreland to arrest the proprietors should they dare to violate his injunction. The reason for this order was that pool halls are the workers' gathering places, and in times of labor trouble, pool halls might be used for meetings, at which fiery and gesticulating orators might agitate. The sheriff also ordered the union office at Brawley closed, and advised the union officers and others that he would arrest those who would attempt to open the union office. Neither the pool halls nor the union office were open on May 18th, when I left the Imperial Valley.¹⁹

In a preceding paragraph I have already pointed out that Sheriff Gillett had turned over two of his prisoners to the U. S. Immigration authorities. Further evidence of his determination to stamp out the labor trouble may be gleaned from the following quotation from Imperial Valley Press of May 9, 1928: "In warning the men at the jail yesterday afternoon, the sheriff made it clear that quick justice would be meted out to anyone caught seeking to bring about a riotous gathering and warned those that are not satisfied with conditions here that they might better return to Mexico. He intimated that at the first outbreak of any kind as a result of the movement now afoot, a general deportation movement of all Mexican laborers employed in the valley would begin. In closing his talk the sheriff made it clear that those abiding by the laws and not taking part in the strike movement would not be molested in any way."

The sheriff's talk did not fall upon deaf ears. What the Mexicans thought of it can be learned by reading the article translated from a Spanish newspaper published in Mexicali. The article suggests, in part, that if the Mexicans are threatened with deportation for "their peaceful demand * * * to have their salaries

¹⁹ The district attorney told me on May 18th that he had advised the sheriff on that day to permit the pool halls to be opened. If the pool halls will become disorderly, he will recommend the revocation of their licenses.

raised one cent * * * the North-American oilmen, who have made such strenuous efforts in Mexico for the reformation of our oil legislation, will find it much more practical to leave Mexico if they do not like our way of handling matters." Another paragraph in this article reads as follows: "When the people of the United States stood before the formidable problem of agricultural domination by the Japanese in California, they stopped the yellow immigrants without a moment's hesitation. Why should our Mexican laborers not be allowed to organize according to the law of the United States for the better protection against those Japanese ranchers who, in the Imperial Valley, have been a source of constant trouble to our consul and to the North American authorities on account of non-fulfillment of labor contracts with Mexicans and of nonpayment of their salaries." No mention is made in the article of defaulting Mexican labor contractors.

I have quoted these paragraphs to depict the feelings which were engendered during the labor trouble in the Imperial Valley.

The county authorities were determined to stop what threatened to become a general strike and what might have resulted in serious riots. Undoubtedly many innocent Mexican laborers were arrested on charges of vagrancy and disturbing the peace, but it is equally certain the arrests would have been made if the strikers were other aliens or were native-born citizens. Of the three prisoners I interviewed, one, Juan Vega, was born in Clifton, Arizona; another, Manuel Camacho, 19 years old, has been 11 years in the United States; while the third, C. B. Bilalos, 18 years old, has been 8 years in the United States. The trio were picked up, with many others, on the Larson ranch, four miles north of Westmoreland. They claimed that they did not know what they were arrested for and averred that they were entirely innocent.

While, as I have just stated, many of the arrested Mexicans were undoubtedly innocent of either vagrancy or disturbing the peace, it is also unquestionably true that others were guilty as charged—at least, technically. In the melee the authorities found it impractical to separate the culprits from the innocent and therefore resorted to the expedient of wholesale arrests. Refugio Rios, secretary of the Brawley branch of the Mexican Labor Union of the Imperial Valley, issued a statement which was published in the Imperial Valley Press and in the Brawley News, on May 10, 1928, disavowing all overt acts on the part of the members of the union and reiterating that the union was established for the betterment of the living conditions of the members and to "protect them and help them in the difficulties, principally in matters connected with the payment of their wages for day labor or of their compensation for contract work, from which contracts during a number of years, our people have experienced considerable trouble in getting full payment for the work performed by them."

The sheriff's decisiveness in rounding up and incarcerating actual and potential disturbers of the peace undoubtedly had the effect of stopping a movement which might have resulted in an effective general strike and in heavy losses to the growers.

Anonymous Circulars

Not one of the many persons whom I interviewed in the Imperial Valley could give me a coherent account of the causes which led to the strike and of the incidents which brought about the numerous arrests. Every one seemed to have another version of the story; so that I had to gather documentary evidence to check up the conclusions which I was forming during my investigation.

I secured, among other documents, copies of anonymous circulars which were apparently printed by the growers. In one of these circulars the attention of the Mexican laborers is called to the fact that they owed loyalty to the growers and shippers of the Imperial Valley in return for their united opposition to legislation proposed in congress to put Mexicans under the quota restriction laws. Two other circulars are not so conciliatory in tone. They warn the Mexican laborers of the Imperial Valley that thousands of outside Mexican and other laborers are ready to be imported into the valley to take the place of the striking cantaloupe pickers. Since these circulars are not too long, I am quoting them below in full.

MEXICANS:

WORKERS LOOK OUT!

Federal officers of the United States are watching the working conditions in the Imperial Valley.

You know that the Imperial Valley growers and shippers have expended thousands of dollars for their cause. They have sent representatives to

Washington in order to fight legislation which may prevent you from entering this country.

Many of you, who are now in the Imperial Valley, would have to return to your country with little chance of coming back to the United States, were it not for the valley growers and shippers who have spent their time and money in your behalf.

Remember this. If you fail to cooperate, the same men who have given their time and their money to get you into this country and to protect you here, the same men will turn against you. They will use their funds and their influence to have you brought back to your country and your chances of seeing the United States again will be rather remote. Remember this carefully before cooperating with those who are working solely for their own interests and who enrich themselves at your expense. They have nothing to lose. You lose everything and gain nothing.

ATTENTION MEXICAN WORKERS:

The organization of the Imperial Valley Growers and Shippers of Melons offers you a regular wage scale which you pay to organizers who defraud you and who are not interested in your personal wellbeing. Remember the sufferings you had to endure several years ago. You were then persuaded to enter an organization which seized your money and deprived you of your profits.

At the present time the Imperial Valley planters have mobilized, all through Arizona, New Mexico and Texas, thousands of Mexican laborers who are ready to come to the Imperial Valley at short notice and who will seize your work. The railway company is prepared to bring these workers to the valley within twenty-four hours.

The manager of the union of said organized districts tells them not to be afraid. This is true. Many of you know that, just now, more men are out of work in the West than in former years.

So don't be deceived. Many of you have your families and your homes in the Imperial Valley. If they introduce outside workers there, you and your families will have to suffer. Even though you might be willing to work and to accept the wage scale offered by the growers and shippers, the laborers from outside will, nevertheless, seize your work and you will then be in need.

This information is furnished you by experts who are interested in your welfare, while the paid organizers merely try to defraud you and to have you included in their lists.

Many of you have prospects of obtaining work. Accept it at once. Tomorrow it may be too late.

ATTENTION MEXICAN WORKERS:

Note the following exact copies of telegrams received by the Western Union and Postal Telegraph Co. The originals can be seen at the respective offices.

WESTERN UNION.

El Paso, Texas. 1103A. May 7, 1928.
Association of Growers and Shippers,
Brawley, California.

There is no limit to the number of workers whom we can send. There is no work here at the present time. People are anxious to go to the Imperial Valley if they can get work. Please note that we have now 800 men on the list. Can leave at short notice. Southern Pacific figures that they can be brought to Brawley in thirty-six hours. If you want more men, we can send 5000, if required.

Received, Employment Agent.

POSTAL TELEGRAPH-COMMERCIAL CABLE.

Phoenix, Ariz., May 7, 1928.
Association of Growers and Shippers,
Brawley, California.

At present we have about 900 men. They are ready to go to Imperial Valley. Southern Pacific has train ready to deliver the men at short notice.

I understand that you need them for Wednesday afternoon. You should give us definite advice on Tuesday afternoon. We will send them so as to be ready for work on Wednesday morning. We can obtain about 600 men more, if you give us one day's time.

Employment Agent.

In reply to these circulars, the Imperial Valley Workers' Union issued a circular warning the "companions" to be on guard against "knaves," and "Isariots" and assuring striking cantaloupe pickers that "no workers will arrive from other parts."

Suspended Sentences in Exchange for Pleas of Guilty

When the arrests of the Mexican laborers started, Mr. Elmer Heald, the district attorney, made it clear that he would be willing to recommend suspended jail sentences for those who would voluntarily plead guilty.¹⁴ Mr. Heald felt that he had sufficient evidence to convict the arrested laborers; that if they could be released it would save the county the expense of feeding them; and that if they did not behave after their release, it would be a relatively easy matter to return them to jail to serve their suspended sentences. In several cases, as shown in a foregoing section of this report, the defendants pleaded guilty and received the suspended sentences. I am inclined to believe that in these cases the defendants *did not* consider themselves guilty, but decided that, since they could not furnish the bail, it was best for them to accept the bargain offered by the county officials.

The trial of the thirty-three laborers was scheduled to take place on May 17th before F. T. Cook, justice of the peace of Westmoreland Township. But the prisoners were not brought into court. Mr. Law, a deputy district attorney, explained that Sheriff Gillett had to appear in a federal court in San Diego and that therefore they could not try the cases. He asked that the trial be put off for about ten days, because the district attorney's office was too busy to go to trial sooner. In the meantime, he asked the judge that the prisoners be kept in jail in default of bail. Mr. Blaisdell strongly objected to the failure of the sheriff to bring the prisoners into court and pointed to that fact as proof that the district attorney's office and the sheriff took it for granted that the court would grant the postponement. He asked that the prisoners be released on their own recognizances. The judge did not want the prisoners "to go out and raise hell," but neither was he inclined to feed them at the expense of the county. Mr. Law, the deputy district attorney, would not approve of the idea of the letting out of the prisoners on their own recognizances; however, he withdrew his objections to Mr. Blaisdell's motion. The judge then ruled in favor of the prisoners, and the trial was set for June 6, 1928.

Mr. Elmer Heald, the district attorney, was not pleased with the release of the laborers without bond. "If the judge would hold them on bail," Mr. Heald told me the day after the release of the prisoners, "they would enter pleas of guilty next day and would go to work and behave themselves. I instructed the deputy to insist on bail."

Conclusion

Mr. Gillett asserted, and several company officials alleged, that radicals and "reds" were directing the strike of the cantaloupe pickers and were causing dissatisfaction among them. But I could find no tangible evidence to support this view. Certainly, the fact that the union officials sought to enlist the Chambers of Commerce as their go-between does not lend credence to this theory.

However, with the exception of the subdued anxiety and interest which hovers about the pending trials of the thirty-three men, released on their own recognizances, and of the pending trials of Abraham Perez, Felix Rodriguez, his wife Francisca Rodriguez, Tomas Rodriguez, and Juan Barcelo, things are now relatively quiet in the Imperial Valley. The growers, of course, would not deal with the union,

¹⁴ On May 14th, I was present at a conference between Messrs. Clarence Smith, deputy district attorney, Charles L. Gillett, sheriff, Alfred Blaisdell, attorney for the defendants, and Hermolao E. Torres, vice consul of Mexico. At this conference Mr. Smith repeated the offer of the district attorney to recommend sixty days suspended jail sentence if the same forty incarcerated laborers would plead guilty. The offer was not accepted by Messrs. Blaisdell and Torres. Their counter suggestion was to the effect that the district attorney release the innocent prisoners and that he try only those who were actually guilty, if there were such men in jail. There was no bargain made at this conference.

although most of them decided to pay the 15 cents per standard crate, as demanded by the union.

But, although the incident of the strike is over, the major issues involved in the strike remain. Further consideration must be given to the requests of the Mexican laborers: (1) for better housing conditions; (2) for safeguards against defaulting contractors, and (3) for proper insurance under the Workmen's Compensation, Insurance and Safety Act of the State of California.

Mr. Elmer Heald, who, as district attorney, handled many cases of defaulting labor contractors, expressed his opinion to the effect that the contract system must go. He felt that the growers must find a way of protecting the wages earned by their pickers and other laborers. If the agreement, which permits the contractor to withhold 20 or 25 per cent from the laborers' wages is illegal, that portion of the contract should be changed or amended, or, else, the amount withheld should be deposited in the bank, as requested by the Mexican laborers. These matters deserve the immediate and serious attention on the part of the employers of labor in the Imperial Valley. Working conditions which give rise to real and justifiable grievances can not be remedied by rough threats of deportation or by smooth talk of loyalty to the employers in exchange for past favors. Better future amicable relations between the growers and their laborers will be assured only by directing attention to the fundamental causes of the strike, rather than by resorting to the easier expedient of hurling time-worn and ineffective accusations of radicalism and red propagandism.

Respectfully submitted.

(Signed) LOUIS BLOCH, Statistician.
Division of Labor Statistics and Law Enforcement,
Department of Industrial Relations.

THE ATTITUDE OF THE DISTRICT ATTORNEY

On May 31, 1928, Mr. Louis Bloch handed the preceding report on the strike to Mr. Elmer Heald, the district attorney of Imperial County. On the same day, after reading the report. Mr. Heald, in an interview with Mr. Bloch, said the following regarding his own position during the strike.

Mr. Heald felt that while the report was on the whole correct and accurate as to details, it gave the erroneous impression that the district attorney's office was unreasonable in its conduct during the labor troubles described in the report. "I told you," said Mr. Heald, "that I had nothing against the Mexicans organizing; that they had a perfect right to form a union and demand more wages from their employers. I told this to the organizers of the union who came to my office, and I made my position in the matter quite clear to them." It was the intention of the district attorney's office, according to Mr. Heald, to prevent possible violence or bloodshed as a result of the strike. The cantaloupe pickers use knives in their work, and he was afraid that these knives might be used against one another if the strike would assume violent proportions. Mr. Heald told the Mexicans who came to his office that they had a right to strike, but that they had to move off the employer's property if they did not want to work for the employer, and that they had no right whatever to interfere with the men who wished to work. He denied also that he had given any encouragement to Sheriff Gillett to arrest Mexican laborers indiscriminately. Mr. Heald said that he had no hand whatever in the arrest of the thirty-three Mexicans in Westmoreland and Brawley—he knew nothing of their arrest until he saw them in jail through his office window. The sheriff acted on his own initiative in this connection, and the sheriff did not ask the advice of the district attorney before arresting these Mexicans.

Mr. Heald said that he could have convicted Frank Hernandez, but that he recommended a suspended sentence for him because he wanted to be lenient with him. He said that Frank Hernandez was known to be all over the valley during the strike. He ran about between Westmoreland and Brawley and was on all ranches instigating trouble.

Mr. Heald repeated that it was his policy to be lenient with all those who volunteered to plead guilty, because he was interested primarily in preventing threatened violence and possible bloodshed.

In this interview Mr. Heald again stated his belief that something should be done to rectify the present iniquitous provisions of the labor contract. He said that he would be willing to cooperate with the Department of Industrial Relations to the full extent in preventing abuses which arise as a result of the present labor contract prevalent in the Imperial Valley.

DISMISSAL OF CHARGES

The trial of the thirty-three Mexican laborers, released on their own recognizances on May 17th, by Justice Cook of Westmoreland, which was set for June 6, 1928, did not take place because, several days before the trial, the district attorney recommended to Justice Cook that the charges against the defendants be dismissed, to which the justice readily assented. This disposed of all cases of arrest which followed the formation of the Mexican labor union in the Imperial Valley and the subsequent undeveloped strike of cantaloupe pickers.

THE REVISION OF THE PICKING AGREEMENT

The principal complaint of the cantaloupe pickers, as was seen in the foregoing report, was against the provisions of the picking agreement under which 25 per cent of the wages earned by them were withheld until the end of the picking season and under which the labor contractor, not the grower, was responsible for the wages of the laborers. These are the provisions of the picking agreement in the Imperial Valley, and of agricultural labor contracts in other places in California, which have caused dissatisfaction and loss of wages among Mexican and other agricultural laborers in California.

Since the California laws relating to payment of wages provide that wages must be paid in full at least twice a month,¹⁵ the Division of Labor Statistics and Law Enforcement of the Department of Industrial Relations undertook to enlist the cooperation of the growers of the Imperial Valley in its effort to change these provisions of the picking agreement. Accordingly, the Division called a mass meeting of growers of the Imperial Valley. This meeting was held in the court house at El Centro on December 13, 1928. It was presided over by Mr. Elmer Heald, the district attorney of Imperial County. Mr. Walter G. Mathewson, Chief of the Division of Labor Statistics and Law Enforcement, explained to the growers who were present at the meeting the labor law requirements regarding payment of wages and the necessity of changing the picking agreement in conformity with the law. The

¹⁵ Wages may be paid only once a month if board and lodging is furnished to employees.

growers' meeting expressed themselves as being in favor of modifying the picking agreement to meet with the desires of the Department of Industrial Relations.

The meeting elected a committee of five growers, Messrs. Fred R. Bright, J. P. Carter, A. N. Jack, L. C. Seibert, and George Swink, to cooperate with the Division of Labor Statistics and Law Enforcement in the preparation of a substitute picking agreement which would do away with the objectionable provisions of the picking agreement then in use.

This committee of growers, together with Louis Bloch, statistician for the Division of Labor Statistics and Law Enforcement, held several conferences and formulated a new "Standard Picking Agreement" in lieu of the former picking agreement. It was agreed by the committee of growers that it would not be obligatory upon all growers in the Imperial Valley to use the same uniform "Standard Picking Agreement," but that all picking agreements used would conform to the following five principles adopted by the committee:

1. Under the present picking agreement it has been the custom to withhold from wages earned 25 or more per cent to guarantee the completion of the agreement, and the picking of the melons. This practice shall be discontinued hereafter. Instead, wages will be paid weekly after proper deductions are made for all advances made for material, supplies, and necessities of life..

2. The full price to be paid for the various kinds of melons shall be specified in the contract. But in addition and apart from the wages to be paid for picking, the grower will offer a *bonus* of not exceeding one cent for each packed standard, pony and jumbo crate of cantaloupes and one-half cent for each packed flat crate of cantaloupes and each packed crate of Honey Dews accepted by the grower.

3. This *bonus* will be paid at the discretion of the grower at the end of the season and will be prorated among all laborers who complied with the contract according to their respective earnings under the contract during the season.

4. The grower, *not the contractor*, shall assume full responsibility for the payment of all wages earned under the contract.

5. The grower shall continue to be the sole and exclusive judge as to the sufficiency of the number of laborers employed under the agreement, as to the full and complete fulfillment of the contract, and as to the proper workmanship of the laborers performing the work under the agreement.

The "Standard Picking Agreement" adopted by the committee of growers which embodies the five principles just enumerated, was approved by the Department of Industrial Relations in the following letter:

December 28, 1928.

Mr. A. N. Jack, Chairman,
Growers' Committee for the Revision of the Picking Agreement,
Jack Bros. & McBurney Co.,
Brawley, California.

Dear Sir:

This is to advise you that the STANDARD PICKING AGREEMENT worked out by the committee of five growers elected at the mass meeting held in the superior court room, and submitted to us through our Dr. Louis Bloch, in El Centro, on December 13, 1928, meets with the approval of the Division of Labor Statistics and Law Enforcement of the Department of Industrial Relations because it does away with the provisions of the Picking Agreement heretofore used under which growers withheld from contractors certain percentages of the weekly payments, thereby causing the contractors to withhold wages from laborers in violation of the California payment of wages laws, and because under the STANDARD PICKING AGREEMENT,

the growers, not the contractors, will pay to the laborers all wages earned under the agreement.

Thanking you for your cooperation in this matter, I remain,

Yours very truly,

(Signed) WALTER G. MATHEWSON,
Chief of Division of Labor Statistics and Law Enforcement,
Department of Industrial Relations.

Approved by: (Signed) WILL J. FRENCH, Director,
Department of Industrial Relations.

Copies to:

Messrs. L. C. Seibert,
George Swink,
Fred R. Bright,
George Carter.

FUTURE LABOR RELATIONS

The revision of the labor contract in the Imperial Valley by removing the clauses which frequently resulted in wage losses by Mexican and other laborers in the valley, should bring about better labor relations between the growers and their workers. Much depends upon the general recognition and adoption by the growers of the Imperial Valley of the value of the Standard Picking Agreement which seeks to safeguard the earnings of their agricultural laborers.

There are already several influential larger growers in the Imperial Valley who did away entirely with the labor contractor and who hire their Mexican laborers without the intervention of any labor agent. These growers find that best results and better labor relations can be secured by dealing directly with their own laborers, instead of through a middleman or a labor contractor. There are also many large growers in the Imperial Valley who carry workmen's compensation insurance for their agricultural laborers and who feel that that is better policy than is the policy of applying for exemption under the workmen's compensation law.

The Mexican Mutual Aid Society of Imperial Valley, Inc., which is the union of Mexican laborers, was not done away with by the arresting of strikers, or would-be strikers, during the labor trouble described in this chapter. This union now (April, 1929) has offices in Brawley, and it seems to have the support of the Mexican agricultural workers of Imperial County. Its principal objectives, according to the pronouncements of its officials, appear to be the bettering and safeguarding of wages, the securing of the benefits of the workmen's compensation law, and the improving of housing conditions. No doubt, any progress made by the growers themselves in these matters will lead in the direction of stable and satisfactory labor relations in the Imperial Valley.

PART III

LABOR NEEDS IN CALIFORNIA CROP
PRODUCTION

With

PARTICULAR REFERENCE TO THE MEXICAN

(Prepared by the Department of Agriculture)

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INTRODUCTION

This report entitled "Labor Needs in California Crop Production with Particular Reference to the Mexican" is in answer to a request made upon the College of Agriculture, University of California, in May, 1928, by Mr. George H. Hecke, Director of Agriculture, State Department of Agriculture, in his capacity as a member of a committee appointed by Governor C. C. Young to study the Mexican situation. This request was concurred in and emphasized by R. N. Wilson of the California Development Board, R. H. Taylor of the California Legislative Committee and Alex. Johnson of the California Farm Bureau Federation.

The contents of this report are largely a compilation of information obtained from many personal interviews and several hundred lengthy questionnaires. The scope of the study was confined to the economic influence and need of Mexican labor and its effect upon agriculture. The social aspects, and the needs for and effect upon industries other than agriculture was eliminated from this study. The inquiry was carefully planned and extensively conducted.

These data indicate a number of pertinent findings, these being set forth on the succeeding pages of this report.

Manual Labor Needs of California Crop Enterprises.

To provide the necessary labor for handling soils; caring for trees, vines, and bushes; caring for growing crops; harvesting of the final crops; and for other details incident to a production of an annual output estimated at over eleven million tons of field, fruit, and truck crops valued at more than \$474,000,000, necessitates the employing of tens of thousands of men, women, and children. Growers augment the work of themselves and their families by hiring a veritable army of hands. They tap all available supplies of workers willing and able to do the different tasks involved in so great a farm production. This means use of white workers, of Mexicans and Japanese, of Filipinos, Porto Ricans, Chinese, Negroes, East Indians, American Indians, Armenians, Portuguese, Italians, Greeks, and on through a long list of races and nationalities.

The amount of manual labor required to produce California crops can be measured by combining:

- a. Acreages of crops.
- b. Rate of work for different operations.

Tables 1 and 2 are indicative of the acreages of California's more important crops and the manual labor needs in connection therewith.

In addition to the crops listed in Table 1 labor is also required in the production of other crops. Labor is likewise needed for many

special farm operations, such as preparing products for market (sorting, wrapping and packing, cleaning, resacking, etc.) details of which are not listed here.

Table 2 is an indication of the amount of man labor required to handle specified details of production and harvest for a number of crops. This table, compiled from data collected over a period of years by workers in Farm Management, shows total man labor requirements (in man-days—"M.D." in the table) for the crops specified and operations indicated without reference to whether the work is done by owner, tenant, members of the operator's family, by exchange with neighbors, or through the hiring of labor. Crops and operations have been chosen, however, for which much labor is hired, this labor including Mexicans, Filipinos, Porto Ricans, Japanese, East Indians, Negroes, etc., as well as white. The data are for mature plantings. They show total man labor needs amounting to thousands of man-days for the operations listed. The listing does not include pruning and other care of small fruits, or harvesting small fruits. It does not include a vast amount of man labor needed to plant and care for young orchards, new plantings of alfalfa, hops, asparagus, rhubarb, and other perennial plantings, nor all operations incident to the proper production of the different products listed below. It omits tractor and truck work, and teamsters' work.

TABLE 1. ACREAGE OF CALIFORNIA CROPS

<i>Classification</i>	<i>Acres*</i>		<i>Classification</i>	<i>Acres*</i>	
Deciduous tree fruits (Mature Orchards) -----	706,159		Truck crops -----		347,330
Almonds -----	84,445		Artichokes -----	9,940	
Apples -----	57,106		Asparagus -----	58,380	
Apricots -----	80,710		Beans (green) -----	3,570	
Cherries -----	11,521		Cabbage -----	6,400	
Peaches -----	141,936		Carrots -----	3,250	
Pears -----	56,515		Cauliflower -----	8,950	
Plums -----	33,458		Celery -----	8,850	
Prunes -----	165,161		Cucumbers -----	2,120	
Walnuts -----	75,307		Lettuce -----	76,410	
Subtropical fruits (Mature Orchards) -----	307,471		Melons -----		
Avocados -----	708		Cantaloupes -----	45,720	
Dates -----	893		Watermelons -----	9,780	
Figs -----	45,132		Onions -----	9,750	
Grapefruit -----	6,223		Peas (green) -----	27,500	
Lemons -----	43,179		Rhubarb -----	1,200	
Olives -----	25,445		Spinach -----	12,200	
Oranges -----	185,891		Sweet potatoes -----	12,000	
Grapes (Mature Vineyards) -----	660,526		Tomatoes -----	51,510	
Juice grapes -----	169,017		Field crops -----		1,909,725
Raisin grapes -----	346,985		Alfalfa -----	1,001,000	
Table grapes -----	144,524		Bean (dry field) -----	296,000	
Small fruits -----			Corn (Indian) -----	77,000	
Blackberries -----	Acres		Cotton -----	128,000	
Currants -----	data not		Hops -----	6,000	
Loganberries -----	obtainable		Peppers -----	3,725	
Raspberries -----			Potatoes -----	52,000	
Strawberries -----	3,750		Rice -----	160,000	
			Sorghums (grain) -----	130,000	
			Sugar beets -----	56,000	

* Most of these data are from "California Crop Report—1927" U. S. D. A. and State Dept. of Agriculture cooperating.

TABLE 2. RATE OF WORK AND LABOR REQUIREMENTS FOR SPECIFIED CROPS AND OPERATIONS

(M. D. means Man Day—the amount of work one man can do in nine hours.)

<i>Pruning orchards—</i>	<i>Number trees</i>	<i>Work per m.d.</i>	<i>Total number of m.d.</i>
Almonds -----	6,755,000	120 trees	56,200
Apples -----	3,768,996	20 trees	188,400
Apricots -----	6,457,000	25 trees	258,300

		Work per m.d.	Total num- ber of m.d.
Pruning orchards—			
Cherries	Number trees	160 trees	5,700
Figs	922,000	60 trees	30,000
Grapefruit	1,805,280	90 trees	6,400
Lemons	560,000	30 trees	115,100
Oranges	3,454,000	50 trees	334,600
Olives	16,730,000	20 trees	76,000
Peaches	1,526,700	35 trees	405,500
Pears	14,000,000	25 trees	224,000
Plums	5,600,000	40 trees	66,900
Prunes	2,676,000	30 trees	385,400
Walnuts	11,561,000	15 trees	85,300
	1,280,000		
Number vines			
Pruning vineyards	372,000,000	300 vines	1,240,000
Collecting and burning brush— Acres			
Orchards	1,013,992	1 acre	1,014,000
Vineyards	658,528	5 acres	131,700
Planting cantaloupes	45,720	5 acres	9,140
Planting celery	8,850	4/10 acre	22,125
Planting lettuce	76,410	2 1/2 acres	30,500
Planting onions (seed)	9,750	1 acre	9,750
Planting sweet potatoes	12,000	3/4 acre	18,000
Planting tomatoes	51,510	1,000 plants	51,500
Weeding onions	9,750	1/2 acre	78,000
Chopping cotton	128,000	20 acres	64,000
Thinning and push hoeing			
lettuce	76,410	1/2 acre	152,800
Thinning sugar beets	56,000	1/2 acre	112,000
Hoeing beans	296,000	6 acres	49,300
Hoeing corn and sorghums	207,000	10 acres	20,700
Hoeing cotton	128,000	5 acres	25,600
Hoeing rhubarb	12,000	1/2 acre	6,000
Tonnage			
Shocking hay	5,624,000 tons	10 tons	562,400
Harvesting almonds	12,000 tons	300 lbs.	80,000
Picking apples	186,000 tons	3,000 lbs.	124,000
Picking apricots	208,000 tons	1,200 lbs.	430,000
Picking cherries	12,000 tons	150 lbs.	160,000
Picking peaches	427,000 tons	1,600 lbs.	53,300
Picking pears	181,000 tons	1 ton	181,000
Picking plums	57,000 tons		
Picking up prunes	203,000 tons	1,500 lbs.	266,600
Harvesting walnuts	48,500 tons	400 lbs.	242,500
Picking dates	3,200 tons	225 lbs.	28,600
Picking figs	12,000 tons	600 lbs.	40,000
Picking lemons	243,000 tons	1,750 lbs.	277,000
Picking olives	15,500 tons	300 lbs.	103,000
Picking oranges and grape- fruit	812,000 tons	1 1/2 tons	541,000
Picking grapes (juice)	473,000 tons	1 1/2 tons	315,200
Picking grapes (raisin)	285,000 tons	1/2 tons dry basis	570,000
Picking grapes (table)	651,000 tons	1 ton	651,000
Cutting asparagus	71,800 tons	400 lbs.	359,000
Pulling, trimming, sorting and packing celery	1,328,000 California crates	14 crates	97,700
Picking cucumbers	8,087 tons		
Field harvesting of lettuce	402,000 tons	1 ton	402,000
Picking cantaloupes	7,557,000 standard crates	40 crates	188,900
Picking watermelons	62,892 tons	4 tons	13,200
Pulling, topping and sacking onions	79,200 tons	5 tons	13,800
Picking peas (market)	34,200 tons	250 lbs.	249,600
Picking, washing and packing rhubarb	2,400,000 boxes	12 boxes	200,000
Picking up sweet potatoes	32,400 tons	1 1/2 tons	25,900
Picking tomatoes	225,600 tons	1 ton	225,600
Picking cotton	43,547,000 lbs.	200 lbs.	217,700
Picking hops	9,900,000 lbs.	250 lbs.	39,600
Picking up potatoes	238,600 tons	3 tons	79,500
Shocking rice	268,800 tons	8 tons	33,600
Cutting grain sorghum heads	121,680 acres	3/4 acre	162,200
Pulling, topping and loading sugar beets	449,000 acres	6 tons	74,800

The last column of Table 2 indicates something of the need of California crop producers for labor including "common labor," a term

which is used to designate the class of help used for such tasks as thinning fruit, picking fruit, hoeing and chopping of cotton; picking cotton; hoeing and thinning of sugar beets; pulling, topping and loading of sugar beets; thinning onions; harvesting and topping onions; picking corn, gathering lettuce, cauliflower, cabbage, etc., etc.

The amount of common labor which *must be hired*, summarized from 1320 questionnaires returned by farm operators, was as follows:

Total acreage reported 406,447 acres.

Acreage—crops requiring hand labor 301,659 acres (74+per cent).

Workers employed regularly 178,775 man months (a man month being the equivalent to one man employed for one month).

Workers employed at "peak" periods 98,759 man months (55.2 per cent of regular needs).

In other words the regular needs of this group of farm operators call for the equivalent of 14,900 men the year around, plus peak needs equivalent to 16,450 men for six months. By comparing the acreage given by this group with total acreages for the state as shown above, some idea can be got of the vast amount of man-power needed by California farmers.

Need for Labor Fluctuates During Year.

The need for farm labor by California farm operators fluctuates during the year. This is due to the seasonal nature of many of the operations incident to the production of most crops of high man-labor requirements. There are certain time limits within which the work must be done. This applies to pruning, to spraying, to planting time, to soil handling, and particularly to the harvesting of perishable crops, truck and fruit being heavily represented in the list of perishables.

This point is illustrated in the following table of selected operations showing the time limits (generally for the state) when these tasks must be performed in order to insure best results:

Pruning deciduous fruit and nut trees----	December, January, February
Pruning citrus trees (Valencia oranges and lemons) -----	May, June; August, September
Pruning citrus trees (Navel oranges and grapefruit) -----	February, March, April
Pruning olive trees -----	December, January, February
Pruning bush fruits-----	July, August, September, October
Pruning grapes -----	December, January, February
Planting cantaloupes and other melons:	
Imperial Valley -----	December, January, February, March
Other sections -----	March, April, May
Planting celery -----	June, July
Planting beans -----	April, May
Planting cotton -----	March, April
Planting onions -----	November to April (inclusive)
Planting sweet potatoes -----	April, May, June
Planting sugar beets -----	January, February, March
Planting tomatoes -----	April, May
Chopping cotton -----	May, June
Thinning peaches and apricots-----	April
Thinning sugar beets-----	March, April, May
Picking currants -----	May, June
Harvesting almonds -----	August 20 to September 30
Picking apricots -----	June, July
Picking cherries -----	May 15 to June 30
Picking peaches -----	August, September

Picking pears -----	August 15 to 31, September
Picking plums -----	May, June, July
Picking up prunes -----	August 15 to September 30
Picking grapes -----	July, August, September
Picking olives -----	May, June, July, August, September, October
Picking lemons -----	July, August, September
Picking oranges (bulk of picking) -----	November 15 to December, January, February, March, April, May 15
Harvesting walnuts -----	September, October
Picking cotton -----	September, October, November, De- cember, January
Picking hops -----	August 15 to September
Harvesting potatoes -----	July; September, October
Harvesting rice -----	September, October, November 1 to 15
Harvesting grain sorghums -----	September, October
Harvesting sugar beets -----	August, September, October
Cutting asparagus -----	February 15, March, April, May, June, July
Harvesting celery -----	November, December, January
Harvesting cucumbers -----	July, August, September
Picking peas -----	March, April, May
Harvesting cantaloupes:	
Imperial Valley -----	May, June, July 1 to 20
Other sections -----	July, August
Harvesting melons other than cantaloupes:	
Imperial Valley -----	May, June, July, August
Other sections -----	July 15 to 30, August, September, October
Harvesting sweet potatoes -----	August, September, October, November
Picking tomatoes -----	July, August, September, October

Data gleaned from 768 questionnaires covering employment amounting to 88,275 man months and tabulated by months shows the distribution of labor needs over a year period. Classification of this labor by months (measured as man months; that is, one man employed for one month constitutes one man month; thus if three men are employed for two months the use amounts to six man months; if two men are employed for three months and one man for twelve months the use amounts to 18 man months):

	Use of labor	
	Man months	Pctg. of total
January -----	3,627	4.1
February -----	3,764	4.3
March -----	6,601	7.5
April -----	6,370	7.2
May -----	7,716	8.7
June -----	7,479	8.4
July -----	11,700	13.2
August -----	8,178	9.3
September -----	12,733	14.5
October -----	8,852	10.0
November -----	6,951	7.9
December -----	4,304	4.9

It is evident, from these data, that the slack need for men occurs in December, January, and February. The need in March, April May and June, and in November, is over 90 per cent greater than in the slack time. The period of greatest need is July, August, September, and October, with nearly three times the need of the slack period. September is outstanding in its requirement of farm labor.

Extent of Employment of Farm Labor (Other Than White).

In order to collect data concerning the use by California farmers of farm labor other than white workers, a questionnaire was submitted to 5166 farm operators in all parts of California. The inquiry was designed to develop information concerning the use of Mexicans, Filipinos, Porto Ricans, Japanese, East Indians, Chinese, and Negroes.

The lists of names to whom this questionnaire was submitted were drawn from the membership lists of the various agricultural cooperative associations in the state, supplemented by carefully selected lists of representative growers for products not covered by cooperative organizations. In addition to the canvass of farm operators, questionnaires were submitted to 92 secretaries of California Chambers of Commerce and Boards of Trade; to 50 Horticultural Commissioners belonging to the agricultural counties; to 460 chairmen of the various farm centers of the California Farm Bureau Federation; and to 42 presidents of the County Farm Bureaus. From a total of 1395 replies from farmers, 55 replies from secretaries of Chambers of Commerce and Boards of Trade, 27 replies from Horticultural Commissioners, and 143 replies from presidents and chairmen of California Farm Bureau Federation farm centers, supplemented by field studies, it is possible to obtain a rather definite idea of the extent to which these people are used.

The returns from 1320 farm operators apply to a total of 458,357 acres, including the following table:

TABLE 3. CLASSIFICATION OF CROP ENTERPRISES OF 1320 FARM OPERATORS REPORTING USE OF FARM LABOR

<i>Acres</i>		<i>Acres</i>	
Deciduous tree fruits-----	83,871	Field crops-----	124,493
Almonds-----	14,142	Alfalfa-----	15,470
Apples-----	1,021	Beans-----	19,090
Apricots-----	3,686	Corn (maize and sorghums)-----	3,059
Cherries-----	442	Cotton-----	11,740
Figs-----	1,448	Grain (barley, wheat, oats)-----	48,846
Nectarines-----	25	Hay (other than alfalfa)-----	5,754
Peaches-----	15,255	Hops-----	30
Pears-----	5,650	Potatoes-----	1,075
Plums-----	829	Rice-----	19,085
Prunes-----	13,467	Sugar beets-----	344
Walnuts-----	8,485	Truck crops-----	38,187
Various (not differentiated)-----	19,421	Asparagus-----	9,250
Subtropical fruits-----	116,825	Lettuce-----	4,909
Dates-----	3,147	Melons-----	6,567
Grapefruit-----	709	Onions-----	458
Lemons-----	4,436	Tomatoes-----	411
Limes-----	26,705	Miscellaneous (not differentiated)-----	16,592
Olives-----	1,531	Miscellaneous-----	49,586
Oranges-----	80,297	Nursery stock-----	7
Grapes-----	28,699	Destur-----	36,848
Small fruits-----	43	Others-----	12,731
Bush fruits-----	23		
Strawberries-----	20		

Extent of Employment According to Questionnaire Returns from Farm Operators.

Of 1287 returns giving data concerning employment, 27 stated that they hired no help, while 330 more stated that they used none of the groups under consideration; *i. e.*, Mexicans, Filipinos, Japanese, Chinese, Porto Ricans, East Indians, and Negroes. The number employing some one or more of these groups was 930.

The replies from these 930 employing farm operators indicated use of the different groups as follows:

Mexicans by 814 operators
 Japanese by 247 operators
 Filipinos by 194 operators
 Chinese by 52 operators
 East Indians by 48 operators
 Negroes by 35 operators
 Porto Ricans by 18 operators

Use of Farm Labor Other Than White Workers According to Locality.

The greatest use of labor (other than white) is shown in the following table, made up from 891 records:

TABLE 4. USE OF FARM LABOR OTHER THAN WHITE, GROUPED ACCORDING TO LOCALITY, ACCORDING TO PERCENTAGE OF REPLIES

	<i>Number of reports</i>	<i>Mexican</i>	<i>Porto Rican</i>	<i>Chinese</i>	<i>Negro</i>	<i>Filipino</i>	<i>Jap- anese</i>	<i>Hindu</i>
Imperial and Coachella Valleys -----	27	75	0	0	11	7	7	0
Southern California----	405	84	*	2	*	6	5	2
Central Coast -----	134	47	6	6	0	18	21	1
Northern Coast -----	87	36	3	14	2	15	28	2
Sacramento Valley ---	196	32	*	6	2	18	29	12
San Joaquin Valley----	503	56	*	3	4	17	17	2
Mountain and Desert--	27	21	0	3	0	15	29	32

* Less than 1%.

Attention is called to the extent that Mexicans are used in the Imperial and Coachella valleys and in southern California generally. The negro is second. The use of labor in the Coast sections and the San Joaquin Valley shows that Japanese are a close second to Mexicans, with a generous use of Filipinos (in third place), and some use of Chinese. The Sacramento Valley shows a greater use of Japanese than is reported for any of the other sections except the mountain and desert (the small number of records, however, limiting the usefulness of this data pertaining to this area). In the Sacramento Valley the use of Japanese is second only to the Mexicans, while the use of Hindus shows a marked gain.

The locality classification as used in these various tables is arbitrary and as follows:

1. Imperial and Coachella valleys, consisting of Imperial County and the Coachella Valley in Riverside County.

2. Southern California, consisting of the counties of Santa Barbara, Ventura, Los Angeles, Orange, San Bernardino (eastern portion), Riverside County (eastern portion), and San Diego.

3. Central Coast counties; *i. e.*, Contra Costa, Alameda, Santa Clara, San Benito, Santa Cruz, Monterey, and San Luis Obispo.

4. Northern Coast counties; *i. e.*, Marin, Napa, Solano, Sonoma, Mendocino, Humboldt, and Trinity.

5. Sacramento Valley, consisting of Shasta, Tehama, Glenn, Butte, Colusa, Sutter, Yolo, Yuba, and Sacramento counties.

6. San Joaquin Valley, consisting of San Joaquin, Stanislaus, Merced, Madera, Fresno, Kings, Tulare, and Kern counties.

7. The mountainous or desert counties; *i. e.*, Placer, El Dorado, Inyo, Mono, Mariposa, Amador, Alpine, Calaveras, Sierra, Plumas, Lassen, Modoc, Siskiyou, and Nevada.

Use of Farm Labor Other Than White According to Type of Business.

The greatest dependence on labor, other than white, in the production of crops is placed upon Mexicans. This is shown in percentages in the following table (based on 933 records):

	Number of records	Mexican	Porto Rican	Chinese	Negro	Filipino	Jap- anese	Hindu
Deciduous fruit -----	628	51%	2%	5%	2%	15%	21%	4%
Grapes -----	506	55%	*	5%	2%	13%	20%	4%
Citrus fruits -----	220	76%	*	2%	1%	12%	7%	1%
Field crops -----	459	60%	1%	5%	4%	12%	14%	4%
Truck crops -----	45	63%	0	2%	2%	14%	15%	4%
Diversified -----	129	61%	3%	3%	2%	16%	9%	6%
Nuts -----	174	71%	*	2%	2%	8%	16%	1%

* Less than 1%.

In the industries set forth above answers to our questionnaires indicate that the use of Mexicans is particularly marked in the production and care of citrus fruits and orchards, and of nuts and nut trees, and in the production of truck and field crops. The use of Japanese is greatest in the production of deciduous fruits, including nuts and grapes, and in truck and field crops. The use of Filipinos is fairly well distributed over the entire field of agriculture. The use of Chinese is in the deciduous fruit, and in the grape and field crop enterprises. The use of Porto Ricans, Negroes, and Hindus is here too slight to warrant analysis.

Use of Farm Labor Other Than White Labor According to Size of Business.

A study of labor (other than white) classified according to the size of the farm business is shown as percentages in the tabulating below of 891 records:

Size of farm	Number of records	Mexican	Porto Rican	Chinese	Negro	Filipino	Jap- anese	Hindu
5-19 acres -----	86	75%	1%	2%	1%	4%	17%	0%
20-39 acres -----	193	71%	1%	4%	*	9%	14%	0%
40-79 acres -----	229	63%	1%	2%	2%	13%	17%	2%
80 acres and over -----	875	53%	2%	4%	2%	16%	18%	5%

* Less than 1%.

According to these data use of Mexicans is proportionally greater on the smaller-sized farms. Next to Mexicans the Japanese are employed the greatest number of times irrespective of farm size. Use of the Filipino tends to increase as the size of the farm business increases. It is somewhat remarkable, the rapidity with which the employment of the Filipino increased with the size of the business; and, conversely, the small amount of his employment by operators on small acreages. The use of Porto Rican, Chinese, Negro, and Hindu labor, while relatively unimportant, is largely confined to the large holdings.

Employers' Use of Different Groups for Specific Tasks.

Employers who have had experience with several sorts of labor find that different tasks can oftentimes be best performed by different groups. Thus our field inquiries developed that a number of sugar beet growers prefer Filipinos for thinning, and Mexicans for pulling, topping, and loading; some rice growers prefer white labor for binding, but Mexicans or East Indians for shocking; some almond growers will use

Mexicans for hoeing and weeding but prefer whites in the harvest; orchardists tend to favor Mexicans for picking, but Japanese for pruning; grape growers give Mexicans as their first choice for picking, with Japanese a second and Filipinos a third choice; for pruning, grape men place Japanese first; the great majority of citrus growers prefer Mexicans for picking; one tomato grower prefers Japanese in growing the plants but Filipinos for picking; one orchardist selects whites for picking apricots but Mexicans for knocking almonds; another employer uses Mexicans for teaming, irrigating, and harvesting corn and fruit, but employs Japanese for pruning orchard trees and packing fruit; another prefers Mexicans for grapes and figs and whites for drying peaches; another prefers whites for teaming, tray work, and pruning, but uses Mexicans for hoeing and piling beans and for general ranch work; another uses Negroes for teaming, tractor, and general land work, with Mexicans for picking walnuts, oranges, and lemons; another uses Mexicans for orange picking and Japanese for olive harvest. Carrying this study forward another step, it is interesting to note the use of different classes, Stanislaus County growers appear to favor Mexicans, Porto Ricans, or Filipinos, for thinning peaches, and picking peaches and grapes, but prefer Japanese for melon work; in Santa Clara County Japanese are preferred as laborers for seed farms.

Employers' Conception of Satisfactory Labor.

The preceding paragraphs have shown the need of an available labor supply able and willing to do the work essential to industry and crop production. What, now, do employers consider satisfactory labor to be?

The specifications that follow come from many employers. No order is observed, since views differ and the half dozen outstanding requirements of one employer will not be the half dozen of another. Employers do not agree upon any single type of labor as best, because the individual employer's opinion reflects all his own contacts, demands, ideals, capacity for sympathy and charitableness, command of funds, experience of the worker's attitude towards fellow-workers, etc., and between no two employers are such factors just the same in either kind or degree.

The following list is, however, suggestive:

1. Willingness to take wages employer feels he can pay.

The farmer recognizes differences of wage scale as between the farm, railroad maintenance of way and car-cleaning, warehouse jobs, unskilled and semiskilled town jobs, road, logging, and construction camps, and the like. What he must pay is governed in part by wages prevailing in industries competing in the same labor market as his own; what he can pay is governed by the size of his business, *i.e.*, by the amount of production he can obtain with his knowledge and equipment. And his production in turn is influenced heavily by weather, pests, and other factors beyond his control, by the prices at which he must sell, and by the proportion of gross income that he can afford to pay for labor.

2. Willingness to put up with the housing provided.

Employers of large numbers for some short period, *e. g.*, two weeks to two months, feel unable to supply living quarters as durable and otherwise satisfactory as they could if their labor need were year-long. Others think employees do not in general appreciate better housing enough to warrant such investments.

3. Willingness to accept the board furnished.

4. Ability to do the work, to "deliver;" skill in operations; in short, dependability.

5. Physical capacity, physical adequacy for the job.

6. Freedom from communicable disease.

7. Willingness to do the job set.

8. Some initiative.

9. Morality—at least to the safeguarding of women and children.

10. If a married man, a wife to fit in with the ranch group.

11. Kindness to animals.

12. Carefulness with equipment.

13. Loyalty.

14. Willingness to stick until the work or season is done.

15. A labor market as cheap as possible with respect to cash wages.

16. A supply great enough to make for quick replacements without undue interference with the progress of the job.

17. Availability.

Farm Operators' Reasons for Using Labor Other Than White.

The dozen predominating reasons why farm operators employ Mexican, Filipino, Japanese, etc., in place of white labor are as follows, the number indicating times that the particular reply was given:

Available	328 times
Dependable	119 times
Not enough white help	60 times
Work at tasks repugnant to white workers	55 times
Better workers	42 times
Stay with job	37 times
More satisfactory	33 times
Cheaper	24 times
Steady	19 times
More efficient	16 times
Stand heat better	14 times
Willing	11 times

Other reasons advanced, though only in limited numbers, once, twice, or up to a dozen times, center on such things as that they board selves, house selves, furnish own transportation, are more reasonable, seek work, work Sundays, mind own affairs, follow instructions, are not liable to strike, are better adapted, take short period jobs, are tractable, intelligent, and industrious.

Thus the employers who favor the use of groups other than white labor find in them a closer approach to five outstanding requirements that employers have constantly in mind, these being :

Availability.
 Capability.
 Dependability.
 Tractability.
 Economicalness.

**Employers' Experiences With White Labor for Work Now Being Done
 by Mexicans, Filipinos, Etc.**

A compilation of the experiences of employing farm operators with white labor doing work for which Mexicans, Filipinos, and others of the groups under study are frequently hired, covers a wide variety of reasons for preferring the nonwhite groups. Conspicuous is the objection that white labor will not stay with the job—that it is given to leaving at any time, owing, as many believe, to a roving disposition. Fully 25 per cent of the various reasons advanced center in this one thing alone. Closely associated, in number of times advanced, is the statement that white labor is unsatisfactory because it is inefficient, shiftless, slow, lazy and unreliable. Nearly 25 per cent of the views so state. And of those nearly half add that the Mexicans or Japanese, or some other indicated group, is superior in their workmanship and general satisfactoriness. The next reason, in order of numbers of times advanced, is the difficulty of getting white labor when needed. Ten per cent of the reasons stress nonavailability. In the experience of 10 per cent of the employers, white labor is unable to, or will not, do “stoop” labor, usually because of the nature of the work but at times because of heat or other adverse working conditions. Five per cent find white labor too costly.

Other reasons advanced cover: bad habits; unwillingness to follow instructions; more exacting as to working and living conditions; sensitive; tend to “stir up trouble,” and liable to strike when employer needs all the help he can get.

Farm Operators' Reasons for Not Using Groups Other Than White.

Farm operators who hire men give the following reasons for *not* employing these groups. (We present this, like the above set of reasons, merely to show what farmers are thinking, without any attempt on our part to draw conclusions):

Sufficient white help	119 times
Prefer white men	62 times
White help superior	21 times
Not available	16 times
Dislike them	16 times
Do not need them	13 times
Thieving	12 times
Inability to comprehend	10 times

Other reasons, given a few times, center on such items as: ignorant, require close supervision, poor workers, lazy, unhygienic, dirty, less faithful, lack interest, clannish, tend to create friction with white workers.

Preference of Farm Operators for Various Kinds of Labor.

In order to determine employers' preferences for the various groups under study, replies from 669 employing farm operators, complete enough to be tabulated, were assembled with the following results:

<i>Preferences (in order of frequency in replies)</i>	<i>Number</i>	<i>Proportion of total replies— percentage</i>
For—		
Mexicans	323	35.7
Whites	185	20.5
Japanese	134	14.8
Filipinos	64	7.1
Chinese	33	3.7
East Indians	20	2.2
Negroes	14	1.5
Porto Ricans	2	.2
Mexicans or Japanese	29	3.2
Whites or Mexicans	19	2.1
Mexicans or Filipinos	15	1.7
Filipinos or Japanese	11	1.2
Whites or Japanese	6	.7
Mexicans or Negroes	6	.7
Chinese or Japanese	5	.6
Mexicans or East Indians	4	.4
Mexicans or Chinese	4	.4
Japanese or East Indians	3	.3
Whites or East Indians	2	.2
Whites or Filipinos	1	.1
Filipinos or East Indians	1	.1
Filipinos or Chinese	1	.1
Whites or Chinese	1	.1
Whites, Mexicans or Japanese	4	.4
Mexicans, Filipinos or Japanese	4	.4
Whites, Japanese or East Indians	2	.2
Filipinos, Japanese or East Indians	2	.2
Whites, Mexicans or Negroes	1	.1
Whites, Mexicans or Porto Ricans	1	.1
Mexicans, Chinese or Japanese	1	.1
Mexicans, Filipinos or Chinese	1	.1
Mexicans, East Indians or Negroes	1	.1
Mexicans, Filipinos or East Indians	1	.1
Filipinos, Chinese, Japanese or East Indians	1	.1
Mexicans, Filipinos, Japanese or Chinese	1	.1
Whites, Filipinos, Japanese or East Indians	1	.1
	904	99.7

According to preferences as expressed by this group of farm operators—and the group is probably a typical cross section of the employing farmers of California—the dominant desire for labor able to handle the common tasks incident to the production of crops requiring considerable man labor is for some group other than white. This is shown with considerable force when the different opinions are weighed in order to include the double, triple, or quadruple replies:

Total preferences	703
Total favoring use of white labor	169 24%
Total favoring use of some group other than white labor	534 76%

A development of this study is the showing of a marked preference for the Mexican above any other single group (aside from the white) that farm operators deem suited to their requirements. This is shown statistically below:

	<i>Extent of preferences</i>	
	<i>Number</i>	<i>Percentages</i>
Mexicans -----	303	53.0
Japanese -----	128	22.4
Filipinos -----	65	11.4
Chinese -----	31	5.4
Negroes -----	23	4.0
East Indians -----	20	3.5
Porto Ricans -----	2	.3
Totals -----	572	100.0

Employers' Preferences According to Locality.

The following table classifies employers' preferences according to the locality where they are operating:

Locality *	No. of records	Employers' preferences in percentages							
		White	Mexican	Filipino	Porto Rican	Chinese	Japanese	East Indian	Negro
Imperial and Coachella Valleys ---	21	42	46	0	4	0	8	0	0
Southern California ---	213	23	65	4	0	2	3	2	1
San Joaquin Valley ---	214	19	42	11	0	3	20	2	3
Sacramento Valley ---	94	26	24	12	0	4	27	7	0
Central coast counties -----	63	12	27	7	1	4	18	0	1
North coast counties -----	51	14	25	7	0	13	31	1	6

* Due to fewness of records, "Mountain and Desert Counties" not included.

Employers' Preferences According to Type of Business.

The next table shows the preferences of employing farm operators according to the types of business. Attention is confined to the four groups of whites, Mexicans, Filipinos and Japanese. Replies were included which indicated but a single preference in each case; double, triple or quadruple opinions being ignored in the preparation of this table:

Type of farming	No. of replies	Employers' preferences (percentages) for			
		Whites	Mexicans	Filipinos	Japanese
Deciduous tree fruits -----	119	47	33	4	16
Grapes -----	39	15	55	15	15
Subtropical fruits -----	49	8	86	4	2
Diversified (combination of fruits, truck and field crops) -----	190	28	53	4	15

Employers' Preferences According to Size of Business.

The table which follows shows preferences of employing farm operators classified according to the size of farm with which each is concerned. In this classification attention obviously centers on the desire for whites, Mexicans, Filipinos and Japanese. The table is built from 458 replies indicating but a single preference (double, triple and quadruple preferences being ignored):

Size of farm business (acres)	Number of replies	Employers' preferences in percentages							
		Whites	Mexicans	Filipinos	Japanese	Porto Ricans	Hindus	Chinese	Negroes
Less than 20 ---	46	59	29	0	10	0	0	2	0
20 to 40 -----	84	39	45	5	8	0	0	3	0
40 to 80 -----	106	31	41	8	13	0	0	4	3
Over 80 -----	222	17	55	5	18	0	0	1	4

Analysis of Employers' Views Concerning Mexican Labor.

In the preceding section, reasons were set forth as to why farm operators in California either do or do not hire some group other than white workers. The opinions dealt with all groups. In order to get at the views of employing farm operators, a special inquiry was made

to determine the advantages of and objections to Mexicans as a source of common labor.

The views expressed are given below under headings:

- (a) Advantages of Mexicans as farm hands.
- (b) Objections to Mexicans as farm hands.

The listing follows in the order of the greatest number of times that each statement was given by employing farm operators.

Advantages of Mexicans as Farm Hands.

The striking advantages of Mexicans as farm hands are their availability in numbers when needed and their characteristic of staying with the job. More than 25 per cent of the various opinions put emphasis on availability. "Staying with the job" made up 10 per cent of the opinions. From this point the list dropped on down through such advantages as:

- Dependable, steady, and reliable.
- Good workers and willing to work.
- Adapted to, can and will do, stoop labor.
- Willing to work.
- Move off when not needed.
- Cheaper.
- Less trouble.
- Board and house themselves.
- Experienced.
- Tractable and cheerful.
- Easily satisfied.
- Will follow instructions.
- Can stand heat.
- Require less watching.
- Will do work by contract.

Objections to Mexicans as Farm Hands.

A number of objections to Mexicans as farm hands are advanced by employing farm operators. Sometimes one employer gives both good and bad points, but usually each individual statement contains only advantages or objections. Of a total of 543 opinions setting forth both favorable and unfavorable reactions, 288 were of a favorable and 255 of an unfavorable nature. These figures apply to the number of opinions advanced and not to the number of reporting employers.

Marked among the objections are:

- Require herding, driving, and constant watching.
- Dirty.
- Lazy.
- Slow.
- Unreliable.
- Limited intelligence.
- Thieving.
- Untrustworthy and tricky.
- Dishonest.

Other objections, in order of relative importance, but less frequently mentioned than items of the list given above, put stress on:

Not thorough.

Diseased.

Bad habits.

Too many children.

Not dependable.

Strike readily.

Lack sense of duty and responsibility.

Fail to comprehend and follow orders.

Effect Upon Agriculture Generally If Mexicans Are Placed on a Quota Basis.

In order to discover the reaction of farm operators to the possible effect upon their farming if Mexicans were placed upon a quota basis, a question on this phase of the subject was inserted in the questionnaire sent out. The outcome of our assembling of the replies *may* show what employers feel would be the effect of curtailing Mexican immigration upon agriculture generally as followed in California. This table reflects the views of 719 employers of farm labor:

<i>Opinion</i>	<i>Number of replies</i>	<i>Percentages of total</i>
No effect -----	197	27
Would make difficulties -----	480	67
Would help situation -----	42	6
Totals -----	719	100

A more comprehensive idea of the conditions likely to result, in the opinions as listed above, follows if a reassembling of the replies is made in accordance with (a) locality, (b) type of industry being followed, and (c) size of holdings. The findings thus classified are shown in the next three tables:

Effect of Placing Mexicans Upon a Quota Basis: Replies Grouped According to Locality.

Replies classified according to where the answering employers are operating are given in the next table:

<i>Employers* located in</i>	<i>Number of records</i>	<i>Percentage of employers reporting:</i>		
		<i>"No effect"</i>	<i>"Presents difficulties"</i>	<i>"Probably would help"</i>
Southern California -----	182	29	65	6
San Joaquin Valley -----	314	19	75	6
Sacramento Valley -----	97	42	53	5
Central coast counties -----	44	32	61	7

* Omitted localities represented by too few records to justify their inclusion.

Effect of Placing Mexicans Upon a Quota Basis: Replies Grouped According to Type of Business.

The next table shows the findings grouped according to the outstanding type of business being conducted by the answering employers:

<i>Principal type of business</i>	<i>Number of replies</i>	<i>Percentage of employers reporting:</i>		
		<i>"No effect"</i>	<i>"Presents difficulties"</i>	<i>"Probably would help"</i>
Deciduous tree fruits -----	302	36	56	8
Grapes -----	195	13	82	5
Citrus and subtropical fruits -----	95	28	71	1
Truck crops -----	51	29	67	4
Diversified -----	54	29	67	4

The next table shows the influence of size of farm being operated by the answering employers as this affects the replies:

Size of farm	Number of replies	Percentage of employers reporting:		
		"No effect"	"Presents difficulties"	"Probably would help"
Under 20 acres but not under 5 acres	90	53	34	13
20 to 40 acres-----	197	30	62	8
40 to 80 acres-----	142	30	65	5
Over 80 acres-----	290	18	78	4

**Effect on Specific Farming Operations of Farm Operators If Mexicans
Are Placed Upon Quota Basis.**

To a question as to the specific effect upon the farming operations of the individual employers, replies ran as follows:

Would affect farming operations—

Adversely -----	449
Advantageously -----	42
Temporarily disadvantageously -----	9
No effect -----	198
Do not know-----	33

The effect of limiting the numbers of incoming Mexicans (the result that placing Mexicans upon a quota basis is expected to have) would, in the opinion of the majority, be disadvantageous. The outstanding bad effects as listed in the replies center in a belief that farmers could not get their work done, on account of labor scarcity. This was asserted 173 times. The next opinion, repeated time and again, was to the effect that costs would increase. This was declared 79 times. The other reasons were either very few in number or indefinite in nature. A dozen replies stated "disastrous"; others see in curtailment "increased waste" and "inefficiency"; "change to some other type of farming"; "necessity to quit"; "reduction in acreage"; "bankruptcy for all but family farms," and "replacement of Mexicans by Negroes." Those who see an advantage in the curtailing of Mexican immigration are likewise few in number, but their replies reflect beliefs that such curtailment would result in "a better community to live in"; "better chance for white labor"; "help unemployment situation," and "would help the over-production problem."

Another set of replies, bearing upon the effect on farming should Mexicans be placed upon a quota basis, answers the question whether the employer now using Mexicans would resort to white labor upon the curtailment of the Mexican supply. Of 656 offering an opinion, 458 answered "yes," 198 "no." Of the 458 answering "yes," 74 qualified with some such phrase as "if available," "would have to," "would try," "if I can get white labor," and "if they'd work." And many of those answering "yes" made some comment such as "would just drive me out of the business," "doubt if there would be enough white labor to go round," and "would not get away from present inefficiency of white laborers." Some who answer "no" give as reasons the probability of an insufficient supply, inability of white men to labor under their climatic or working conditions, and general dissatisfaction with the present available supply of white labor.

Comparison of Wages Paid to Different Groups of Laborers.

The 1321 questionnaires returned by employers who reported their wage scale, give the following comparable data as to wages paid to Mexicans, Filipinos, Porto Ricans, Japanese, Negroes, and Hindus, and also to white labor. Wages as reported below include a charge for board and lodging.

Comparison of	Total number of reports	Number reporting same scale	Number reporting higher for	Number reporting higher for	Average wage scale					
					Per day	Per hour	(These columns correspond to groups as marked in first vertical column)			
Whites and Mexicans.....	233	53	Whites.....	129	Mexicans.....	51	\$3.60	\$3.46	38.8	37.2
Whites and Filipinos.....	59	29	Whites.....	30	Filipinos.....	0	3.70	3.47	37.5	36.2
Whites and Chinese.....	13	9	Whites.....	4	Chinese.....	0	3.56	3.43	38.3	36.7
Whites and Japanese.....	66	40	Whites.....	14	Japanese.....	12	3.70	3.76	39.0	37.5
Whites and Negroes.....	16	10	Whites.....	5	Negroes.....	1	3.69	3.48	40.0	37.5
Mexicans and Filipinos.....	58	47	Mexicans.....	4	Filipinos.....	7	3.43	3.44	36.5	36.4
Mexicans and Chinese.....	12	11	Mexicans.....	0	Chinese.....	1	3.40	3.48	36.6	36.6
Mexicans and Japanese.....	70	30	Mexicans.....	3	Japanese.....	33	3.58	3.73	35.7	39.1
Mexicans and Negroes.....	14	7	Mexicans.....	7	Negroes.....	4	3.43	3.54	37.7	37.7
Filipinos and Japanese.....	35	26	Filipinos.....	3	Japanese.....	8	3.43	3.58	36.9	37.3
Chinese and Japanese.....	12	9	Chinese.....	1	Japanese.....	3	3.44	3.50	36.2	37.6
	588	271	(-----)	317						

The tabulation of wage scales, as just given, shows the relationship between wages paid to different groups as compiled from records showing at least two groups of laborers doing comparable work.

The Japanese was the only group paid consistently more money than the group with which it was compared. This applied not only to Mexicans, Filipinos, and Chinese, in competition with Japanese, but also to white workers, in competition with Japanese. The daily wage paid to Japanese was higher by 6 cents than to Chinese or whites; 15 cents higher than to Filipinos, and 30 cents higher than the Mexican wage scale. The hourly rate shows very little difference. The differences are tabulated below:

	<i>By day</i>	<i>By hour</i>
Increase paid Japanese compared with whites-----	6 cents	---
Increase paid Japanese compared with Mexicans-----	30 cents	3.4 cents
Increase paid Japanese compared with Filipinos-----	15 cents	.4 cents
Increase paid Japanese compared with Chinese-----	6 cents	1.4 cents

The wage schedule for whites in comparison with Mexicans, Filipinos, Chinese, and Negroes was higher on both a day and an hour basis. The differences appear below:

	<i>Day basis</i>	<i>Hour basis</i>
Increase over Mexicans-----	23 cents	1.6 cents
Increase over Filipinos-----	23 cents	1.3 cents
Increase over Chinese-----	13 cents	1.6 cents
Increase over Negroes-----	21 cents	2.5 cents

Not enough data were available to compare the following:

Whites and Porto Ricans.
 Whites and Hindus.
 Mexicans and Filipinos.
 Mexicans and Hindus.
 Porto Ricans and Filipinos.
 Porto Ricans and Chinese.
 Porto Ricans and Japanese.
 Porto Ricans and Hindus.
 Porto Ricans and Negroes.
 Filipinos and Chinese.
 Filipinos and Hindus.
 Filipinos and Negroes.
 Chinese and Negroes.
 Chinese and Hindus.
 Japanese and Hindus.
 Japanese and Negroes.
 Hindus and Negroes.

The range in wage schedules was found to be as follows:

<i>For—</i>	<i>Per day</i>	<i>Per hour</i>
Whites-----	\$3.00—\$6.00	35—50 cents
Mexicans-----	2.75— 6.00	30—45 cents
Filipinos-----	2.50— 4.00	35—40 cents
Chinese-----	2.70— 4.00	35—40 cents
Japanese-----	3.15— 5.00	35—45 cents
Negroes-----	2.80— 4.20	35—40 cents

The greatest frequency in wage scales was as follows:

<i>For—</i>	<i>Per day</i>	<i>Per hour</i>
Whites-----	\$3.50	40 cents
Mexicans-----	3.50	35 cents
Filipinos-----	3.50	35 cents
Chinese-----	3.50	35 cents
Japanese-----	3.50	40 cents
Negroes-----	3.50	35 cents

Data regarding Porto Ricans and Hindus were not sufficient to warrant including.

Comparison of Output of Workers.

A tabulation was attempted of employers' ideas concerning the amount of work these different peoples usually accomplish in comparison with white laborers. The results follow:

<i>Number of replies</i>	<i>Group</i>	<i>Opinions: Output compared with white laborers</i>		
		<i>Same</i>	<i>More</i>	<i>Less</i>
576	Mexicans -----	258	151	167
50	Porto Ricans -----	16	8	26
181	Filipinos -----	60	56	65
100	Chinese -----	30	31	39
244	Japanese -----	71	145	28
69	Negroes -----	29	7	33
1,220		464	398	358

Opinion concerning the Filipino output per day is about equally divided as between "same," "more," and "less"; and likewise for the Chinese.

Summary.

1. In a final analysis of the place that any group of people should occupy in a nation's life the economic advantages must be weighed against the social disadvantages, and vice versa. This presentation deals only with the economic aspect of common labor as it affects California agriculture, with special reference to the Mexican.

2. From the evidence given in detail in the preceding pages, the Mexican is an important factor in the producing of California crops. He is today a principal source of farm labor in California. He does tasks that white workers will not or can not do. He works under climatic and working conditions, such as excessive heat, dust, isolation, and temporary employment; conditions that are often too trying for white workers. He will work in gangs. He will work under direction, taking orders and suggestions.

3. Compared with groups of workers other than whites, that is, Japanese, Filipinos, Porto Ricans, Chinese, Negroes, and East Indians, he is preferred by a large majority of farm operators employing farm labor.

4. A material and abrupt reduction in the present available supply of farm labor will force changes in California agriculture.

PART IV

HEALTH, RELIEF AND DELINQUENCY
CONDITIONS AMONG THE MEXI-
CANS OF CALIFORNIA

(Prepared by the Department of Social Welfare)

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INTRODUCTION

In gathering material concerning social welfare problems among the Mexicans of California, the Department of Social Welfare has drawn upon records and reports of the State Departments of Public Health, Education, Institutions, and Social Welfare, city and county records from the localities where Mexicans constitute a considerable proportion of the population, and records of private social agencies in those districts. Some of this material has been issued in published reports, much is compiled from unpublished but official records, and part was secured by these agencies for the present survey. The bulk of the data from sources other than the state departments is from Los Angeles County for the reasons that, on account of its size and organization, far more record material is available in that county than elsewhere in the state, and also far more Mexicans reside in that county than in any other. In the smaller counties much of the data sought were not obtainable, since the keeping of records is not well developed in the smaller counties nor was it found possible to segregate social data relating to Mexicans. All pertinent data secured, except fragmentary and disconnected items, have been included.

Estimates as to the Mexican population of California vary widely. For the first six months of 1929 the State Bureau of Vital Statistics records over one-sixth of all births in the state as Mexicans.¹ As the birth rate among Mexicans is undoubtedly higher than among the general population and as a large number of the Mexicans have come into the state in the child-bearing ages, the proportion of Mexican births to total births is doubtless far higher than the proportion of Mexicans in the population. Lack of recent census data as to the general population of California as well as to the Mexican population makes difficult any attempt to draw comparisons, but certain estimates of population will assist in arriving at a sense of the significance of the social data which follow.

The estimated Mexican population of Los Angeles County in 1928, as figured by the Los Angeles County Charities Department, the Mexican consul at Los Angeles and others working directly with the Mexicans, was approximately 250,000.² The total population of the county at the same date was estimated³ as approximately 2,270,000 which would indicate that the Mexicans represented about 11 per cent of the county population. At the same date the population of the city of Los Angeles was estimated by the Los Angeles City Police Department as 1,343,000. Of this total Mexicans were estimated to represent

¹ For table of births see page 179.

² Statement of Los Angeles County Charities Department, June, 1928.

³ Estimate accepted by the County Charities Department from calculations of Chamber of Commerce and public service corporations. The 1930 census figures (unofficial) give the population of Los Angeles County as 2,199,557, and that of the city as 1,233,561, which tally fairly closely with the estimates as given. Census figures as to racial segregation will not be available for a considerable time.

slightly over 10 per cent.⁴ The Los Angeles city school system in the school census of 1928 accounted for 48,000 Mexican children, and according to a statement issued by the school department, Los Angeles has a larger population of Mexicans than any other city in the United States or even Mexico with the exception of Mexico City.⁵

Housing.

The Mexican in California, like various other foreign-speaking immigrants in the United States, tends to live in colonies, retaining his traditions and a mode of life not always satisfactory to his American neighbors. How many or what proportion of the Mexicans live in distinctly Mexican districts can not be stated, but the existence of "Little Mexicos," both urban and rural, is a matter of common knowledge.

The tendency of the Mexican to live in a racial group is strengthened by several conditions. On arrival he seldom speaks English and consequently is dependent upon the Spanish-speaking group for adjustment to his new environment. The Mexican commonly performs unskilled and consequently low paid work, so that his choice as to quarters is restricted. In Mexico the laboring classes have been used to very simple living with only the most primitive sanitation, and owners are naturally reluctant to rent their buildings to Mexican tenants if others can be found. In addition, there exists a prejudice against the Mexican which manifests itself in the common classification of the Mexican as "not white."⁶

From an inquiry sent to realty boards in various cities of the state,⁷ 47 replies were received, of which number the following 24 reported segregated districts composed of Mexicans, or Mexicans and other foreigners:

Azusa	Monrovia	San Bernardino
Bakersfield	Montebello	San Fernando
Bell	Napa	Santa Barbara
Compton	Ontario	Santa Maria
Huntington Park	Pomona	Santa Monica
Lankershim	Porterville	Van Nuys
Madera	Redlands	Visalia
Modesto	Riverside	Whittier

⁴ Annual Report, Police Department of Los Angeles City, 1927-8, pp. 9, 56. "The proportion of the race groups was secured by adjusting data from the city school census of children from 3 to 18 years of age, compensating for lack of congruency between the city and city school district and for variations in the probable total persons per child of school age among the races."

⁵ Ethnological study of the Mexicans (unpublished). Research Department, Los Angeles City School System, June, 1928.

⁶ In his study of Mexican labor in the Imperial Valley, Paul S. Taylor discusses this domiciliary isolation: "One of the most striking aspects of the Mexican labor situation in Imperial Valley is the concentration of the Mexican town population in colonies geographically apart from the American community. * * * Most of the Mexicans outside of Calexico are poor, and poverty leaves them little choice of residence outside of the cheapest quarters. Furthermore, there is the natural tendency to gravitate toward the places where, in a strange land, others of one's language, class, and culture may be found. Finally, there is the social pressure from the American community, which generally does not desire Mexicans as neighbors. A symptom of this pressure is the race restriction sometimes included in the deeds to property. * * * The Mexicans in the valley are sensitive to the social ostracism which they face, and do not force themselves in where they feel the pressure against them. * * * The separation of rural Mexicans from American neighbors is as clear as the separation prevailing in the towns." "Mexican Labor in the United States: Imperial Valley," by Paul S. Taylor, pp. 79, 80, 82.

⁷ Inquiry sent out by Professor Elliott G. Mears of Stanford University in cooperation with the California Real Estate Association, February, 1927.

In addition, other boards cited clauses inserted in deeds and sales contracts calculated to confine Orientals, Mexicans and Negroes to certain districts. Although most of these clauses seek to restrict the occupants of the premises to "persons of Caucasian race," in some instances the Mexican was definitely specified as prohibited from occupancy.

Further evidence of the concentration of Mexicans in separate localities and districts is presented in the following list of counties having regular elementary schools with an enrollment of over 90 per cent Mexican.⁸ A total of 58 elementary public schools appear on the record for the school year 1927-28 as having from 90 to 100 per cent enrollment of Mexicans. It should be noted that these schools are not separate schools in mixed districts to which Mexicans must send their children, but are regular public schools, the almost exclusive enrollment of Mexicans being due to the fact that the district is inhabited by virtually none but Mexicans.

<i>County</i>	<i>Number of schools having an enrollment 90 to 100% Mexican</i>
Imperial -----	8
Kern -----	8
Orange -----	14
Los Angeles -----	10
Riverside -----	2
San Bernardino -----	16
Santa Barbara -----	2
Ventura -----	4

The older section of Los Angeles, around and east of the Plaza, is a distinctly Mexican settlement. Spanish is the language commonly heard, the signs in the shops are in Spanish, the goods on sale are distinctly for Mexicans, and the moving picture theaters show only Spanish titles. In the old mission are celebrated colorful and picturesque festivals with all the traditional Mexican games of chance. In a study of the home conditions of the Mexican families made by the principal of the Macey Street School,⁹ and including all families whether or not they had children attending school, the fact was brought out that virtually none of these families owned their own homes. The explanation given was that property in that district was held for industrial developments at prices too high to permit the Mexicans to purchase, and that the developments within the city have forced many of the Mexicans to move to districts farther out. The largest of these is in the Belvedere district, just outside of Los Angeles, known as Maravilla Park. The Mexican population in this district numbers about 45,000,¹⁰ and six large modern public schools have been built in which the enrollment is practically 100 per cent Mexican. One of these schools is a "development school" for subnormal children.

This district is just beyond the city limits and was built up without regard to the proper requirements for sanitation in congested districts. Two, and sometimes three, shacks are built upon one very small lot, leaving little unoccupied ground space. The shacks are flimsy shells, usually constructed of scrap lumber, old boxes, or other salvage.

At various times the city and county health departments have made housing surveys of the Mexican districts. Summary findings of two

⁸ Statistics of California Elementary Schools, 1927-28, California State Department of Education.

⁹ From the records (unpublished) at the Macey Street School, Los Angeles.

¹⁰ Census of Belvedere District made by Los Angeles County Charities Department.

housing surveys made recently by the Los Angeles County Health Department¹¹ give a fair picture of life in the Mexican districts.

One district covered by the survey consisted of eight city blocks in Maravilla Park, containing 317 houses having a population of 1509 persons, or an average of practically 40 houses to the block and 4.8 persons to the house.

The average annual family income was \$795, almost all of the workers being classed as unskilled laborers. Of the 317 houses, 199 were owned and 118 rented, of which number 211 were rated as mere shacks and the remaining 106 as bungalows or semibungalows. Light and ventilation were classed as reasonably good in 154 cases, and as poor in 163 cases. Sixty-two houses had good screens, and 255 had poor screens or none. Only 10 of the houses had cesspools connected up to flush toilets, 16 had cesspools not connected to flush toilets; 147 had privies in fair condition and 144 were classed as privies in poor condition. The attempt to maintain cleanliness under these difficult conditions was evidenced by the report that 227 of the houses were clean and 252 of the yards at least fairly clean.

A check on food supplies and diet showed 158 houses with sufficient food, 95 in which food was somewhat lacking, and 64 in which food was distinctly scant. For preserving food, only 9 had refrigerators, 128 had screened cupboards or coolers, and the balance of 180 had no provisions for keeping food in good condition.

On the home index score card,¹² with 25 as the standard, the district¹³ averages 8.3.

A similar housing survey¹¹ made in a Mexican district in San Fernando covered 357 families, with a total of 1668 persons, 851 adults and 817 children. The income range of the families showed 79 having less than \$400 per year; 112 from \$600 to \$800 per year; 79 from \$800 to \$1,000 per year; and 87, \$1,000 or over. A special study was made of their diet and food supplies which indicated that 35 per cent had plenty of meat in their diet, 56 per cent very little, and 9 per cent none at all. Of vegetables, 40 per cent had plenty, and 60 per cent very few. Milk was received daily by 45 per cent, while 25 per cent took milk occasionally and 30 per cent never bought milk. Automobiles of some description were owned by 39 per cent and 37 per cent possessed musical instruments. On the home index card the San Fernando district, with 25 as the standard, averaged 9.5.

In addition to the large settlements of Mexicans there are smaller camps located on the outskirts of towns, where the common practice is to charge ground rent and permit the renter to erect his own shack. A number of camps of this description located on the outskirts of Whit-

¹¹ The Mexican as a Health Problem—Report (unpublished) by Los Angeles County Health Department, June, 1928.

¹² Score card used in the inspection and rating of home conditions, numerical values being given in place of such rating as "excellent," "fair," or "poor." On such a card a rating of 25 would be given where all the itemized conditions were found "excellent." A score of 8.3 would be decidedly poor.

¹³ Concerning the mode of life of the Mexicans of this district the following statement is made by the Los Angeles County Charities Department: "Virtually all of the Mexicans, regardless of age and physical inability, migrate 'to the fruit' in early summer and return when the seasonal work is over. In good years they bring back enough funds to carry them into, and sometimes through the winter, but in poor years they return with no money, their clothes worn out, and worse off than when they left." And again: "There are possibly not ten homes in Maravilla where the income is really adequate for the family needs."

tier, Montebello, and El Monte were inspected by representatives of the Department of Social Welfare, accompanied by Los Angeles County Health, Charities, and School officials. In camps of this character as the renter has no security of tenure he naturally wastes no money on lasting sanitary improvements. These settlements are sources of constant annoyance to the localities, and only by continual inspection and vigilance on the part of the health authorities can the menace of widespread disease be held in check. Patches of ground are rented as small as twenty by thirty feet. Ground rent varies from one, two, three, five, even ten dollars a month, and in several camps inspected by the department the annual rental would amount to over a thousand dollars an acre, in return for which the owner had made no investment whatever in sanitation or road improvements.

In his study of Mexican labor in the Imperial Valley, Paul S Taylor discusses the housing of agricultural labor in that district: "In the more permanent camps one finds rough lumber houses of a room or two, often screened, seldom painted. Sometimes the kitchen is in one of the rooms, often is in a separate shelter outside the house. A roof of brush or arrow weed may be built out across the front or rear for shade. The 'ditch-bank camp' is the typical temporary camp for the seasonal labor forces with harvest the crops (of course many permanent camps also are located along ditch banks). This type of camp is usually located among the trees that line the irrigation ditches. Its shelters are commonly tents, which the Mexicans generally supply themselves, or pieces of canvas stretched across a pole, with boxes, brush, burlap or what-not across the end. Sometimes the shelters are nothing more than the typical arrow weed *ramada*, consisting of roof and from one to three sides, which provides shade and wind protection. * * * The impermanent types of shelter, tents, *ramadas*, etc. are of course not confined to the temporary camps, but may be found also accommodating the seasonal influx in the permanent camps. The inspectors of the State Housing Commission endeavor to enforce certain minimum standards. These include tents (floored during the lettuce season, but not necessarily in the cantaloupe season), beds, screened cook houses and toilets, bathing facilities, and garbage disposal. Employers are held responsible for the cleanliness of the camps. Up to the present time (1927) the inspectors have experienced considerable difficulty in enforcing these standards, which are by no means universally observed."

Birth Statistics of Mexicans in California.

Beginning in 1926 the State Bureau of Vital Statistics began segregating Mexican births in their records. In that year Mexican births equaled one-seventh of the total. Two years later they rose to one-sixth, and the first six months of 1929 indicate a continued increase. The figures for these years are:

TABLE 1. TOTAL BIRTHS AND NUMBER OF MEXICAN BIRTHS IN CALIFORNIA, 1926-1929

Year	Total births	Mexican births	Per cent Mexican
1926	82,372	11,721	14.2
1927	84,334	12,688	15.0
1928	83,643	13,846	16.6
1929 (Jan.-June)	39,221	6,959	17.7

Most of these births occur in the southern part of the state. In the rural districts of Imperial County, 52 per cent of all births in 1928 were Mexican. In the rural districts of San Bernardino and Riverside counties, more than 40 per cent of all births were Mexican. In some of the cities of Imperial County, the Mexican births in 1928 were between 60 and 70 per cent of all births.

In the following table are given the total births in the counties and cities of California in 1928, the number of Mexican births and the percentage which Mexican births represented of the total. This distribution of Mexican births indicates the migration of Mexican families into the San Joaquin Valley and certain counties of northern California. Santa Barbara and Ventura indicate the presence of a large proportion of Mexicans. In the San Joaquin Valley, Madera, Kings, and the rural districts of Fresno and Kern counties indicate over one-fifth of all births to be Mexican; while an unexpectedly large proportion of Mexican births are found in Amador (26 per cent) Contra Costa rural (19.8 per cent), Lassen (18.2 per cent), Placer (19.7 per cent), San Benito (18 per cent) and Tuolumne (16.4 per cent).

TABLE 2. TOTAL NUMBER OF BIRTHS, NUMBER OF MEXICAN BIRTHS, AND PER CENT WHICH MEXICAN BIRTHS REPRESENT OF TOTAL FOR EACH COUNTY AND CITY OF CALIFORNIA, FOR THE YEAR 1928.¹⁴

<i>County</i>	<i>Total births</i>	<i>Mexican births</i>	<i>Per cent Mexican</i>
CALIFORNIA -----	83,643	13,846	16.6
Alameda -----	534	44	8.2
Oakland -----	4,564	173	3.8
Alameda -----	559	6	1.1
Berkeley -----	809	17	2.1
San Leandro -----	79	3	3.8
Alpine -----	1	--	--
Amador -----	100	26	26.0
Butte -----	413	17	4.1
Chico -----	191	1	0.5
Calaveras -----	60	1	1.7
Colusa -----	150	9	6.0
Contra Costa -----	783	155	19.8
Richmond -----	341	50	14.7
Del Norte -----	55	--	--
El Dorado -----	85	4	4.7
Fresno -----	1,529	309	20.2
Fresno -----	1,093	86	7.9
Glenn -----	150	6	4.0
Humboldt -----	285	--	--
Eureka -----	341	2	0.6
Imperial -----	565	294	52.0
Brawley -----	278	180	64.7
Calxico -----	174	125	71.8
El Centro -----	195	47	24.1
Inyo -----	114	17	14.9
Kern -----	1,051	222	21.1
Bakersfield -----	620	87	14.0
Kings -----	302	65	21.5
Hanford -----	212	39	18.4
Lake -----	56	1	1.8
Lassen -----	264	48	18.2
Los Angeles -----	8,119	2,136	26.3
Los Angeles -----	17,734	4,028	22.7
Alhambra -----	266	20	7.5
Long Beach -----	1,954	84	4.3
Pasadena -----	1,101	137	12.4
Pomona -----	373	80	21.4
Santa Monica -----	745	136	18.2
Glendale -----	922	31	3.4
Monrovia -----	134	25	17.6
Redondo Beach -----	51	5	9.8
Whittier -----	306	34	11.1
South Pasadena -----	137	--	--

¹⁴ Figures for State Department of Public Health, Bureau of Vital Statistics, 1929.

County	Total births	Mexican births	Per cent Mexican
Madera	301	102	33.9
Marin	195	1	0.5
San Rafael	150	2	1.3
Mariposa	25	--	--
Mendocino	314	--	--
Merced	587	89	15.16
Modoc	80	--	--
Mono	11	--	--
Monterey	597	58	9.7
Monterey	142	13	9.1
Napa	117	6	5.1
Napa	120	--	--
Nevada	106	--	--
Orange	1,170	448	38.3
Santa Ana	579	130	22.4
Anaheim	196	34	17.3
Placer	366	72	19.7
Plumas	89	9	10.1
Riverside	813	355	43.7
Riverside	691	190	27.5
Sacramento	400	18	4.5
Sacramento	1,953	113	5.8
San Benito	206	37	18.0
San Bernardino	1,141	508	44.5
Redlands	252	63	25.0
San Bernardino	949	325	34.2
Ontario	171	70	40.9
San Diego	757	239	31.6
San Diego	2,646	464	17.5
San Francisco	8,169	284	3.5
San Joaquin	799	53	6.6
Stockton	834	68	8.1
San Luis Obispo	241	27	11.2
San Luis Obispo	177	16	9.0
San Mateo	375	34	9.1
San Mateo	331	--	--
Santa Barbara	476	161	33.8
Santa Barbara	506	121	23.9
Santa Clara	1,011	83	8.2
San Jose	766	17	2.2
Palo Alto	185	--	--
Santa Clara	68	4	5.9
Santa Cruz	122	9	7.4
Santa Cruz	195	3	1.5
Watsonville	213	10	4.7
Shasta	141	3	2.1
Sierra	14	1	7.1
Siskiyou	440	33	7.5
Solano	210	20	9.5
Vallejo	198	--	--
Sonoma	360	9	2.5
Petaluma	179	--	--
Santa Rosa	189	--	--
Stanislaus	491	40	8.1
Modesto	462	19	4.1
Sutter	129	4	3.1
Tehama	206	3	1.4
Trinity	15	--	--
Tulare	1,207	186	15.4
Visalia	211	36	17.1
Tuolumne	152	25	16.4
Ventura	1,109	439	39.6
Yolo	331	36	10.9
Yuba	39	--	--
Marysville	173	6	3.5

Since 1916 the Los Angeles County Health Department has been segregating its statistics of Mexican births and deaths, in the unincorporated area of the county, and the rapid increase in the number of Mexican births and the proportion which they represent of the total, as given in the following table, indicates the increase of Mexican population in that district. It will be noted that in 1916 Mexican births represented one-eighth of the total but the proportion has increased to nearly one-third of the total in 1927.

TABLE 3. TOTAL BIRTHS IN LOS ANGELES COUNTY, UNINCORPORATED AREA, NUMBER OF WHITE AND MEXICAN BIRTHS, AND PERCENTAGE WHICH WHITE AND MEXICAN BIRTHS REPRESENT OF TOTAL, 1916-1927.¹⁵

Year	Total births	No. white births	No. Mexican births	Per cent white of total	Per cent Mexican of total
1916	1,519	843	193	55.5	12.7
1917	1,571	830	196	52.8	12.5
1918	1,503	828	258	55.1	17.2
1919	1,474	776	276	52.6	18.7
1920	1,867	1,079	375	57.8	20.1
1921	2,300	1,374	458	59.7	19.9
1922	2,468	1,531	489	62.0	19.8
1923	3,229	1,999	806	61.9	25.0
1924	4,194	2,674	1,189	63.7	28.4
1925	4,044	2,461	1,222	60.8	30.2
1926	4,230	2,702	1,276	63.9	30.2
1927	4,435	2,827	1,406	63.7	31.7

Corresponding figures for Los Angeles city from 1918 to 1927 indicate a similar rapid increase in the number of Mexican births and in the proportion from approximately one-twelfth of the total in 1918 to nearly one-fifth in 1927.

TABLE 4. TOTAL NUMBER OF BIRTHS AND MEXICAN BIRTHS IN LOS ANGELES CITY, 1918 TO 1927, WITH PERCENTAGE WHICH MEXICAN BIRTHS COMPRISE OF TOTAL.¹⁶

Year	Total births	No. Mexican births	Per cent Mexican of total
1918	8,581	733	8.5
1919	8,822	850	9.6
1920	10,439	1,313	12.6
1921	12,097	1,708	14.1
1922	13,473	1,869	13.9
1923	14,807	2,206	14.9
1924	18,425	3,140	17.0
1925	19,124	3,225	16.9
1926	18,207	2,976	16.3
1927	18,053	3,449	19.1

Excess of Births Over Deaths.

A tabulation of the white¹⁷ and Mexican deaths in the unincorporated area of Los Angeles County from 1921 to the present time, and a comparison with the births for the same period, indicates a steadily increasing excess of births over deaths among the Mexicans from 247 in 1921 to 950 in 1927, but among the white population in three years out of the seven, the number of deaths exceeded the number of births and the total excess of births over deaths for the seven years is only 241. The rapid increase in all classes of the population by migration overshadows the importance of the increase through excess of births over deaths, but the trend should be noted.

Corresponding figures of the excess of births over deaths, or of deaths over births, for the general population and for the Mexican population of Los Angeles City from 1918 to 1928, indicates that the Mexican share of this increase has grown from one-sixteenth in 1918 to well over one-third in 1927, and during the period of ten years almost one-fourth of the natural increase in population has been Mexican.

¹⁵ Figures from the Los Angeles County Health Department, 1929. The large number of Japanese births in the earlier years covered in this table accounts for most of the difference between the sum of the white plus the Mexican, and the total.

¹⁶ Figures from the Los Angeles City Health Department, 1929.

¹⁷ In addition to the white (Caucasian) and Mexican figures, the total includes Negroes and Orientals. To simplify the table, detail figures for these other groups are not here given, as not significant to the present study.

TABLE 5. TOTAL DEATHS, NUMBER WHITE AND NUMBER MEXICAN DEATHS IN UNINCORPORATED AREA OF LOS ANGELES COUNTY, 1921-1927, WITH EXCESS BIRTHS OVER DEATHS¹⁸ OF WHITES AND MEXICANS.¹⁹

Year	Total deaths	White deaths	Mexican deaths	Excess births over deaths, white	Excess births over deaths, Mexicans
Total	19,150	15,993	2,776	241	4,070
1921	1,835	1,537	211	— 163	247
1922	2,245	1,864	265	— 333	224
1923	2,786	2,235	441	— 236	365
1924	3,025	2,412	497	262	692
1925	2,981	2,778	484	— 317	738
1926	2,975	2,436	419	266	857
1927	3,303	2,731	459	96	947

TABLE 6. TOTAL DEATHS AND NUMBER OF MEXICAN DEATHS IN LOS ANGELES CITY, 1918-1927, WITH EXCESS BIRTHS OVER DEATHS¹⁸ OF TOTAL AND MEXICAN POPULATION.²⁰

Year	Total deaths	Mexican deaths	Excess births over deaths Total	Excess births over deaths Mexicans
Total	98,962	11,280	43,066	10,189
1918	6,833	622	1,748	111
1919	10,075	1,121	— 1,253	— 271
1920	7,788	739	2,651	574
1921	8,203	888	3,894	820
1922	9,259	990	4,214	879
1923	9,885	1,212	4,922	994
1924	11,467	1,495	6,958	1,645
1925	11,288	1,396	7,836	1,829
1926	11,503	1,276	6,704	1,700
1927	12,661	1,541	5,392	1,908

Infant Mortality.

As has been demonstrated by the elaborate studies made by the United States Children's Bureau,²¹ infant mortality may be accepted as an index of the standard of living and intelligence of the group. A comparison of the infant mortality rate²² among the Mexican and white population of Los Angeles County's unincorporated area is significant. With a foreign language group the tendency towards incompleteness in the reporting of vital statistics always exists, but under the present maternal and infant hygiene service conducted by the Los Angeles County Department of Health, every precaution is taken to insure completeness and accuracy. During all this period the district has been within the birth registration area, which implies repeated checks upon the completeness and accuracy of reporting.

TABLE 7. INFANT MORTALITY RATE OF THE WHITE AND MEXICAN POPULATION OF LOS ANGELES COUNTY (UNINCORPORATED AREA), 1916 TO 1929, INCLUSIVE.²³

Year	Infant mortality rate, White	Infant mortality rate, Mexican
1916	70.0	285.0
1917	67.4	255.1
1918	71.3	348.1
1919	61.9	170.0
1920	60.2	186.7
1921	57.6	179.0
1922	78.4	243.4
1923	80.5	250.6
1924	61.3	163.2
1925	58.5	166.1
1926	41.9	124.6
1927	45.4	96.9
1928	51.7	116.8
1929	39.6	104.5

¹⁸ Or excess deaths over births.¹⁹ Figures from the Los Angeles County Health Department, 1929.²⁰ Figures from the Los Angeles City Health Department, 1929.²¹ United States Department of Labor, Children's Bureau. Causal Factors in Infant Mortality, 1925.²² The infant mortality rate is the number of deaths, exclusive of stillbirths, under one year of age per 1000 live births.²³ Figures from Los Angeles County Health Department, 1930.

Comparison of the white and Mexican infant mortality rates indicates sharply the poverty and unintelligent mode of living of the Mexican group. In 1916 over one-fourth of all Mexican babies born died within their first year of life, an extraordinarily high rate, and while the rate showed improvements in 1919, 1920, and 1921, it still stood at 250.6 in 1923. At that time the county established an intensive program of maternal and infant hygiene, which has served to reduce the death rate among Mexican infants to 104.5 in 1929, but this rate still remains over two and a half times as high as among the white population.

Comparison of the white and Mexican infant mortality by causes brings out the contrast still more sharply. In his analysis of the causes of infant deaths, Dr. John L. Pomeroy, director, Los Angeles County Health Department, states:²⁴ "Premature birth is a general cause not related to mode of living, and for this cause little difference is to be noted between the white and Mexican rates. For the other causes, gastrointestinal, communicable, and respiratory diseases, are all controlled mainly by intelligent type of living habits and precaution measures. For these causes the Mexican rate is from two to eight times higher than the white rate." This comparison is indicated in the following table:

TABLE 8. INFANT MORTALITY RATE IN LOS ANGELES COUNTY
(UNINCORPORATED AREA)

Year	Premature birth	Gastrointestinal diseases	Communicable diseases	Respiratory diseases
WHITE				
1921-----	16.74	12.37	7.73	4.37
1922-----	15.03	18.27	13.72	14.37
1923-----	23.01	19.00	9.50	8.00
1924-----	16.08	14.58	8.23	8.23
1925-----	17.07	7.31	10.56	7.31
1926-----	15.17	4.81	5.55	4.44
1927-----	14.86*	6.01	5.35	---
MEXICAN				
1921-----	17.47	74.23	30.57	28.38
1922-----	22.49	87.93	34.76	51.21
1923-----	21.09	116.62	32.26	40.94
1924-----	19.34	66.44	23.55	34.48
1925-----	17.18	68.74	12.27	32.73
1926-----	10.97	45.45	10.97	29.00
1927-----	12.09	44.80	17.20	---

Communicable Disease.

A study of communicable disease, the number of cases, number of deaths, and particularly the case fatality rate, serves as a general index of the mode of living, the care received, and the physical resistance of the individual.²⁵ From 1921 the Los Angeles County Health Department has made a racial segregation in its records. This separation of figures as to the white and the Mexican population brings out the fact that one-sixth of all communicable cases and one-fourth of all such deaths are of Mexicans. Without accurate population statistics, which are not obtainable, the percentage of Mexicans in the population can not be computed, but according to estimates of population, the number

²⁴ The Mexican as a Health Problem. Los Angeles County Health Department, 1928.

²⁵ Figures, statements and analysis by Dr. John L. Pomeroy, Director, Los Angeles County Health Department.

of cases and deaths among the Mexicans is disproportionately high. The case fatality rate—the number of deaths per hundred cases—can, however, be computed and this serves as an index of care and resistance. In 1921, among the Mexican population, nearly one-fourth of all cases of communicable disease (which includes all diseases reportable by law) terminated fatally. This rate was nearly twice as high as the fatality among the white population. Under an expanded service inaugurated by the County Health Department in 1921, the communicable diseases have been given care and treatment far more intensively than in former years; the general case fatality rate nearly cut in two, and the Mexican rate still more sharply reduced. The “white” rate was cut from 13.4 to 7.4 and the Mexican rate from 22.9 to 9.6. The greater decrease in the Mexican rate is credited to the fact that it was so much higher when the situation was taken in hand by the County Health Department, and for this reason the county had to assume a more complete measure of authority. But in spite of all their efforts the Mexican rate remains nearly a third higher than the white rate, and is considered by the health authorities as indicative of a fundamentally less sturdy stock. The number of cases of communicable disease, number resulting in deaths and the case fatality rate, for the total population, white and Mexicans, are given in the following table:

TABLE 9. NUMBER OF CASES OF COMMUNICABLE DISEASE IN LOS ANGELES COUNTY (UNINCORPORATED AREA), RESULTING DEATHS, AND CASE FATALITY RATE, FOR TOTAL POPULATION, WHITE POPULATION AND MEXICANS, 1921-1927.¹¹

COMMUNICABLE DISEASE CASES

Year	Total	White		Mexican	
		Number	Per cent of total	Number	Per cent of total
1921-----	3,215	2,724	84.72	340	10.58
1922-----	4,831	3,999	82.77	568	11.76
1923-----	5,197	4,298	82.70	710	13.66
1924-----	8,142	6,839	84.00	1,145	14.06
1925-----	5,815	4,566	78.52	1,125	19.35
1926-----	6,225	4,786	76.88	1,252	20.11
1927-----	10,200	8,097	79.38	1,905	18.68
Total-----	43,625	35,309	80.94	7,045	16.15

COMMUNICABLE DISEASE DEATHS

Year	Total	White	Mexican
1921-----	468	365	80
1922-----	640	440	123
1923-----	784	553	134
1924-----	881	611	223
1925-----	801	557	202
1926-----	722	504	174
1927-----	826	601	183
Total-----	5,122	3,631	1,169

CASE FATALITY RATE PER 100 CASES

Year	Total	White population	Mexican population
1921-----	14.56	13.40	23.53
1922-----	13.25	11.00	21.65
1923-----	15.09	12.87	25.92
1924-----	10.82	8.93	19.47
1925-----	13.77	12.20	17.96
1926-----	11.60	10.53	13.90
1927-----	8.10	7.42	9.61
Total-----	11.74	10.28	16.59

Tuberculosis.

The prevalence of tuberculosis among the Mexican population of California is one of the outstanding problems of health and relief agencies wherever Mexicans are found in large numbers. Statistics from the Los Angeles County Health Department for the unincorporated area of the county indicate this condition. In 1921 all deaths of Mexicans (211) represented 11.5 per cent of the total deaths (1835)²⁶ in that area, while as is indicated in the following table Mexican deaths from tuberculosis amounted to 14.8 per cent of the total due to that cause. In 1927 all deaths of Mexicans (459) represented 13.9 per cent of the total deaths (3303), while among the deaths due to tuberculosis Mexican deaths represented 19.6 per cent, while in 1925 it will be noted that Mexican deaths from tuberculosis were almost one-fourth (24.0 per cent) of all deaths from that disease. The increasing proportion of all Mexican deaths in that area is probably due to the increasing proportion of Mexicans in the population; but the Mexican proportion of deaths from tuberculosis has increased much more rapidly than their proportion of all deaths.

Segregated statistics of deaths from tuberculosis disclose the fact that in 1929 Mexicans constituted over one-fifth of all deaths from tuberculosis, where eight years earlier they had represented only one-seventh. Undoubtedly the increase is due in part to the increasing proportion of Mexicans in the population, but the addition to the population of tubercular whites largely offsets this factor. The number of tuberculosis deaths for the past nine years is given in the following table:

TABLE 10. TOTAL NUMBER OF TUBERCULOSIS DEATHS IN THE UNINCORPORATED AREA OF LOS ANGELES COUNTY, NUMBER OF WHITE AND MEXICAN DEATHS, AND PER CENT WHICH THEY CONSTITUTE OF THE TOTAL, 1921-1929.²⁷

Year	Total cases	White	Per cent of total	Mexican	Per cent of total
1921-----	297	241	81.1	44	14.8
1922-----	355	296	83.4	49	13.8
1923-----	427	315	73.8	83	19.4
1924-----	475	358	75.4	90	18.9
1925-----	429	304	70.9	103	24.0
1926-----	394	287	72.8	85	21.6
1927-----	459	343	74.7	90	19.6
1928-----	471	344	73.0	102	21.6
1929-----	461	340	73.7	98	21.2

Comparable figures regarding the prevalence of tuberculosis among Mexicans in other sections of the state are not available, but the seriousness of the situation is borne out by a census taken of all cases under observation in the tuberculosis clinic maintained by the Los Angeles City Health Department,²⁸ on June 1, 1928. Out of 1516 patients, which included diagnosed cases, pretubercular cases, patients under observation and contact cases, 413 or 27 per cent of the total, were Mexican. As Mexicans are estimated to constitute about 10 per cent of the city's population, the fact that he totals over one-fourth of

²⁶ See Table 7, page 183.

²⁷ From the records of the Los Angeles County Health Department.

²⁸ From the records of the Los Angeles City Health Department.

the clientele of the tuberculosis clinics is probably due in part to poverty and the necessity of seeking free treatment, but undoubtedly reflects also a high general tuberculosis rate among the Mexican population.

For further information upon the prevalence and seriousness of tuberculosis among the Mexicans a detailed study was made by the Los Angeles County Charities Department on May 1, 1926,²⁹ of the cases on aid at that date in which tuberculosis was involved. From that study certain significant facts and comparisons may be drawn.

Total number of cases in Outdoor Relief Department.....	6,979
Number of Mexican cases.....	1,573
Percentage Mexican of total.....	22.5
Total number of cases where tuberculosis was involved.....	956
Percentage tuberculosis cases of total cases.....	13.7
Total Mexican cases where tuberculosis was involved.....	374
Percentage Mexican tuberculosis cases of total Mexican cases.....	23.8
Total non-Mexican cases.....	5,406
Number non-Mexican cases where tuberculosis was involved.....	582
Percentage non-Mexican tuberculosis cases of total non-Mexican cases.....	10.8
Percentage Mexican tuberculosis cases of total tuberculosis cases.....	39.1

From these figures it will be noted that nearly two-fifths of all tuberculosis cases in which county relief was granted were Mexican, and nearly a fourth of all Mexican relief cases involved tuberculosis, while only one-tenth of all non-Mexican cases involved tuberculosis.

Seven-eighths of the heads of the Mexican families having tuberculosis were born in Mexico, but nearly four-fifths had been in the United States over five years. The dates of arrival in the United States of these families were checked very carefully. If accurate, the large number developing tuberculosis after being in the country five years or more would indicate living conditions in this country tending towards the development of the disease, and probably, a fundamentally susceptible stock.

	<i>Number</i>	<i>Per cent of total</i>
Total number of families.....	374	100.0
Heads of families born in United States.....	51	13.6
Heads arrived in United States within five years.....	29	7.7
Heads arrived in United States over five years.....	292	78.1
Unknown.....	2	0.6

A check-up on the living quarters of these 374 families indicates that half were still living in overcrowded conditions, after improvements had been effected in many cases by the county. Provisions for space were reported by the workers as fully as adequate as that of neighboring families. The tabulation of room space gives a fair picture of general overcrowding among Mexican families. The 374 families studied consisted of 1571 persons, or an average of 4.2 per family, which is less than the size of the average Mexican family, as indicated in other studies.³⁰

²⁹ Los Angeles County Charities Department: Summary of cases in which tuberculosis was a factor. 1926.

³⁰ The studies (see page 178) made by the Los Angeles County Health Department indicated averages of 4.7 and 4.8 per family. A study of all its Mexican cases made by the Los Angeles County Charities, January, 1929, indicated an average of 4.6 persons per family.

TABLE 11. NUMBER OF MEMBERS IN THE FAMILY AND NUMBER OF ROOMS OCCUPIED BY A GROUP OF 374 MEXICAN FAMILIES, SURVEYED BY LOS ANGELES COUNTY CHARITIES.

	Total	1 room	2 rooms	3 rooms	4 rooms	5 rooms	6 rooms
Total families	374	35	82	124	95	23	15
1 in family	23	10	5	7	1	--	--
2 in family	41	4	23	8	5	1	--
3 in family	56	8	16	19	11	2	--
4 in family	40	5	7	15	10	2	1
5 in family	72	1	6	40	18	3	4
6 in family	42	1	12	7	19	3	--
7 in family	42	2	6	13	11	4	6
8 in family	23	--	6	7	9	--	1
9 in family	19	1	--	5	6	4	3
10 in family	6	--	1	1	2	2	--
11 in family	5	--	--	2	2	1	--
12 in family	5	3	--	--	1	1	--

As a relief problem, these 374 Mexican families had cost at the time of the survey \$292,406.54. How much more has been expended upon them since that time has not been computed. The type of aid given is summarized:

Total cases	374
State aid only	27
State and county aid	58
County aid only	261
Supervision only	28

The cost of care of these 374 Mexican families amounted to:

Average monthly aid given per family	\$37 30
Average amount given per case	781 30
Total amount given for the past 12 months	154,851 60
Total amount given to date of survey	292,406 54

As an index of sickness and the need of care which public health agencies are called upon to meet the record was compiled³¹ of the Women's Venereal Clinic of the Los Angeles City Health Department for the three years' period, 1925-26-27, which indicated:

Total cases handled by the bureau	2,772
Number Mexican cases handled by the bureau	1,140
Percentage Mexican of total	41.1

As a further index of sickness and the need of health service, a compilation³¹ was made of the number of cases active in the nursing division of the Los Angeles City Health Department on January 30th of each year since 1920, which indicates that Mexicans constituted from one-third to nearly one-half of the persons served by the nursing division. The increase in service rendered to American families in the last few years is due to the establishment of well-baby clinics in certain nonimmigrant districts, an educational service not reflecting either sickness or poverty. The other groups served by the nursing division reflect directly the measures taken by the City Health Department to meet the pressing problems of poverty, sickness, and ignorance.

³¹ Compilation by Los Angeles City Health Department, 1930.

TABLE 12. TOTAL NUMBER OF CASES, NUMBER OF AMERICANS, MEXICANS AND OTHER NATIONALITIES ON THE ACTIVE FILES OF THE LOS ANGELES CITY HEALTH DEPARTMENT, DIVISION OF NURSING, ON JANUARY 30 OF EACH YEAR, 1920-1930.

Jan. 30th. Year	Total cases	Americans	Mexicans	Other—Negro, Oriental and all foreign groups
1920-----	2,858	599 (21%)	1,053 (37%)	1,206 (42%)
1921-----	4,496	1,152 (26%)	1,908 (42%)	1,436 (32%)
1922-----	4,779	1,412 (29%)	1,921 (40%)	1,446 (31%)
1923-----	4,987	1,605 (32%)	2,015 (41%)	1,357 (27%)
1924-----	4,966	1,405 (28%)	2,205 (44%)	1,356 (28%)
1925-----	5,721	2,010 (35%)	2,387 (42%)	1,424 (23%)
1926-----	6,760	2,690 (40%)	2,360 (35%)	1,710 (25%)
1927-----	6,963	2,879 (41%)	2,326 (33%)	1,758 (26%)
1928-----	7,645	3,211 (42%)	2,446 (32%)	1,988 (26%)
1929-----	8,220	3,607 (44%)	2,546 (31%)	2,067 (25%)
1930-----	8,665	3,636 (42%)	2,544 (29%)	2,485 (29%)

Mexicans in the State Hospitals.

The care of the insane and feeble-minded is one of the increasing burdens of public charity. At the present time all of the state institutions are overcrowded³² and only the cases most urgently in need of institutional care can be given treatment. Under these conditions, fewer admissions have been made in recent years than would have been made if facilities had permitted the admission of all cases where state care is desirable. The factor of deportation also affects analysis of these figures, since an alien who becomes insane within five years after entry may be deported. In the biennium, 1927-8, 218 Mexican patients were admitted to state hospitals, of which number 88 (40 per cent) were deported by federal authorities.³³ The policy of deportation accounts for the fact, as given in the following tables, that the proportion of Mexican inmates is much less than the proportion of Mexicans admitted to the hospitals. The possibility of deportation undoubtedly serves also as a deterrent to the reporting of milder cases.

The following table gives the total number of inmates of each of the state hospitals and the institutions for the feeble-minded and the number of Mexicans:

State Institutions.

TABLE 13. POPULATION IN STATE INSTITUTIONS FOR INSANE AND FEEBLE-MINDED, APRIL, 1928, NUMBER OF MEXICANS, AND PERCENTAGE WHICH MEXICANS REPRESENT OF TOTAL.³⁴

Institution		Total inmates	Number Mexican inmates	Percentage Mexicans of total
Total insane and feeble-minded		19,609	531	2.7
Locality	Total insane	13,715	401	2.9
Ukiah	State Hospital for Insane	1,199	16	1.3
Napa	State Hospital for Insane	2,908	18	.6
Agnews	State Hospital for Insane	1,978	15	.8
Stockton	State Hospital for Insane	3,169	72	2.3
Norwalk	State Hospital for Insane	1,628	108	6.6
Patton	State Hospital for Insane	2,833	172	6.1
Total feeble-minded		5,894	130	2.2
Eldridge	Sonoma	5,788	116	2.0
Spadra	Pacific Colony	106	14	13.2

³² "The six mental hospitals, with a capacity of 12,194, have 13,797 inmate population. On July 1, 1926, this group had a population of 12,712 with a capacity of 11,790. * * * The two homes for the feeble-minded, with a capacity of 2,238, have an inmate population of 2,364." Biennial Report, State Department of Institutions, 1928, pp. 9, 10.

³³ Department of Institutions Biennial Report, p. 19.

TABLE 14. TOTAL NUMBER OF PERSONS ADMITTED TO STATE INSTITUTIONS FOR THE INSANE AND FEEBLE-MINDED 1922-3 TO 1927-8, BY YEARS, NUMBER OF MEXICANS ADMITTED, AND PERCENTAGE WHICH MEXICANS REPRESENT OF TOTAL.³⁴

Year	Total	Total admissions insane and feeble-minded		Admissions to hospitals for insane		Admissions to institutions for feeble-minded	
		Num-ber Mexi-cans	Per-centage Mexi-cans of total	Num-ber Mexi-cans	Per-centage Mexi-cans of total	Num-ber Mexi-cans	Per-centage Mexi-cans of total
1922-1923	3,684	110	3.0	3,385	102	3.0	299
1923-1924	4,046	161	4.0	3,736	153	4.1	310
1924-1925	4,280	161	3.8	3,860	154	4.0	420
1925-1926	4,229	192	4.5	3,782	174	4.6	447
1926-1927	4,325	190	4.4	3,871	155	4.0	454
1927-1928	4,815	218	4.5	4,349	186	4.3	466

For the year 1922-1923 Mexicans constituted 3 per cent of the total admissions to hospitals for the insane and 2.7 per cent of admissions to institutions for the feeble-minded. In 1927-1928 Mexicans admitted to the hospitals for the insane had increased to 4.3 per cent of the total, an increase of nearly 50 per cent in five years, and in the institutions for the feeble-minded the number of Mexicans increased in the same period of five years from 2.7 per cent to 6.9 per cent of all persons admitted.

THE DEPENDENCE OF MEXICANS UPON CHARITY

Mexican Families Receiving State Aid.

State aid is granted in California to orphans, half orphans and certain classes of children whose fathers are tubercular or completely incapacitated. On January 1, 1928, aid was paid to 5288 families, representing a total of 13,105 children. Of this total 515 families were Mexican which represents 9.7 per cent of the total number of families. Family groups among the Mexicans being larger than among the general population brought the total number of Mexican children receiving aid slightly above one-tenth of the total.

Among the conditions of eligibility for aid is that of legal residence within the state for at least two years. Largely on account of this requirement the eight counties of southern California, because of the recent arrival of a large part of their population, received in 1928 only 30.8 per cent of the total amount of state aid, although their estimated population was about half that of the entire state. This residence condition renders many needy Mexican families ineligible to aid from the state, since many have resided in the state less than two years. Also, state aid may not be paid to a family which entered the state in a dependent condition, and this condition also renders many Mexican families ineligible. From the fact that one-tenth of all state aid to children is now paid to Mexican families and that residence qualifications render many other needy Mexican families ineligible to aid, it becomes evident that poverty and need are proportionately more common among the Mexicans than among the general population of the state. In Los Angeles County Mexicans represented one-fourth³⁵ of the families receiving state aid. As they are estimated to comprise

³⁴ From official records of the Department of Social Welfare.

³⁵ Records of the Department of Social Welfare.

about 11 per cent of the population, their greater general poverty and need is indicated.

Dependent Children in Institutions.

Information concerning the racial background of all children in all orphanages and other institutions for dependent children was secured by the Department of Social Welfare as of April 1, 1928. These institutions were caring for a total of 5357 children, of which number 416, or 7.8 per cent, were Mexican. Among the institutions in northern California only 85 Mexican children were being cared for out of a total of 3019, but in the southern counties Mexican children numbered 331 out of 2338, or 14.1 per cent, and in the institutions in Los Angeles County practically one-sixth (16.4 per cent) of all the children were Mexican. As a number of the institutions accept no Mexicans, the proportion in the rest of the institutions becomes conspicuously high.

TABLE 15. TOTAL NUMBER OF CHILDREN IN GENERAL INSTITUTIONS FOR DEPENDENT CHILDREN, NUMBER OF MEXICAN CHILDREN, AND PERCENTAGE WHICH MEXICANS REPRESENTED OF TOTAL, APRIL 1, 1928, BY COUNTIES AND DIVISIONS.

	<i>Total number children</i>	<i>Number Mexican children</i>	<i>Percentage Mexicans of total</i>
Total	5,357	416	7.8
Northern counties	3,019	85	2.8
Sacramento	200	12	6.0
Mendocino	185	5	2.7
Nevada	104	1	1.0
Sonoma	185	4	2.2
Marin	499	17	3.4
San Francisco	899	29	3.2
Alameda	265	3	1.1
Others	682	14	2.0
Southern counties	2,338	331	14.1
Los Angeles	1,829	300	16.4
San Diego	219	26	11.9
Santa Barbara	175	2	1.1
Ventura	15	---	---
Riverside	100	3	3.0
Orange, San Bernardino and Imperial	None	---	---

County Relief in Los Angeles County.

Financial relief to the needy in Los Angeles County is administered almost entirely by the Outdoor Relief Division of the County Charities Department, the Community Chest and other private charities devoting their efforts and resources to family welfare, clinics and other health services, and other community welfare projects. A statement of the funds given by the county charities in total and to Mexicans, therefore, covers the bulk of financial relief given in that area.

In the following table is given the total number of cases and the number of Mexican cases on county relief for the five years, 1923-4 to 1927-8. In 1924-5 Mexican cases ran over one-third of the total, but for the other years they have represented approximately one-fourth. The total amount of money given in relief has risen from \$938,167 in 1923-4 to \$1,509,780 in 1927-8. The amounts paid to the Mexican families have not been segregated so that it is not possible to state whether the amounts given to them are greater or less than their proportion of the total number of cases.

TABLE 16. TOTAL NUMBER OF CASES CARED FOR BY THE OUTDOOR RELIEF DEPARTMENT OF THE LOS ANGELES COUNTY CHARITIES, NUMBER OF MEXICAN CASES, AND PERCENTAGE WHICH MEXICANS CONSTITUTE OF THE TOTAL, 1923-4 TO 1927-8.

<i>Year</i>	<i>Total number cases</i>	<i>Number Mexican cases</i>	<i>Per cent Mexican of total</i>
1923-1924	10,654	2,651	24.9
1924-1925	14,251	5,140	36.1
1925-1926	11,437	3,156	27.6
1926-1927	11,730	3,162	26.9
1927-1928	13,261	3,248	24.5

In addition to relief given through the County Charities Department, the only agency administering a considerable relief budget is the Catholic Welfare Bureau. In the accompanying table are given the number of children cared for during 1924, 1926, 1927, and six months of 1928. Nearly half of all the children cared for are Mexican, but less than half of the funds expended were for their care. In family relief the bureau has cared for a far smaller proportion of Mexican families.

TABLE 17. TOTAL NUMBER OF CHILDREN AND NUMBER OF MEXICAN CHILDREN CARED FOR BY THE CATHOLIC WELFARE BUREAU, 1924 TO 1928; WITH AMOUNTS EXPENDED FOR ALL CHILDREN AND FOR MEXICAN CHILDREN; WITH PERCENTAGE WHICH MEXICANS CONSTITUTE OF TOTAL.

<i>Year</i>	<i>Total number children cared for</i>	<i>Number Mexican children cared for</i>	<i>Per cent Mexican children of total</i>	<i>Amount paid for board of all children</i>	<i>Amount paid for board of Mexican children</i>	<i>Per cent of total paid for Mexican children</i>
1924	530	385	72.6	\$102,771	\$43,164	42.0
1925 (Records incomplete)	---	---	---	---	---	---
1926	770	352	45.7	62,500	27,500	44.0
1927	561	258	46.0	45,972	15,040	32.7
1928 (6 mos.)	457	232	50.8	---	---	---

TABLE 17A. TOTAL NUMBER OF CASES ON RELIEF BY THE CATHOLIC WELFARE BUREAU OF LOS ANGELES, NUMBER OF MEXICAN CASES; TOTAL EXPENDED IN RELIEF; AMOUNT GIVEN TO MEXICANS; WITH PERCENTAGE WHICH MEXICANS REPRESENT OF TOTAL.

<i>Year</i>	<i>Total families given relief</i>	<i>Number Mexican families given relief</i>	<i>Per cent Mexican to total</i>	<i>Total family relief given</i>	<i>Amount family relief to Mexicans</i>	<i>Per cent Mexican family relief of total</i>
1924	---	---	---	\$41,779	\$10,444	25.0
1925	---	---	---	---	---	---
1926	2,271	386	17.0	36,032	9,534	26.5
1927	1,586	210	13.2	37,148	11,000	29.6
1928 (6 mos.)	1,828	471	25.8	20,895	3,717	17.8

Service to Mexicans by Los Angeles Chest Agencies.

To supplement the statistics of financial relief in Los Angeles County the Los Angeles Community Chest was asked by the Department of Social Welfare to have all chest agencies serving any Mexicans in their clientele make a segregation in their records so that the proportion of service to Mexicans could be shown. Segregated records were kept from June 1 to November 1, 1928, by 17 agencies. As there are over a hundred agencies in the chest it will be noted that about five-sixths of the agencies serve no Mexicans, but among those serving Mexicans are several of the largest charitable agencies of the city.

Hospital and clinic service and family welfare are the chief fields of service of these agencies. Practically no relief was given except through the Catholic Welfare Bureau.

TABLE 18. TOTAL NUMBER OF CLIENTS AND NUMBER OF MEXICAN CLIENTS SERVED BY SELECTED CHEST AGENCIES OF LOS ANGELES, JUNE 1, 1928, TO NOVEMBER 1, 1928; WITH PERCENTAGE WHICH MEXICAN CLIENTS CONSTITUTED OF THE TOTAL.

	<i>Total number clients</i>	<i>Number Mexican clients</i>	<i>Percentage Mexicans of total</i>
Allen C. Cowperthwaite Clinic.....	528	428	81.1
Assistance League, Wilmington Unit.....	78	39	50.0
California Babies' Hospital.....	1,219	121	9.9
Catholic Big Brothers.....	406	254	62.6
Catholic Welfare Bureau.....	1,431	473	33.1
Children's Home Society of California.....	148	10	6.7
Children's Hospital Society			
Hospital Beds	965	157	16.3
Medical Clinic	1,201	447	37.2
Orthopedic Clinic	363	121	32.9
Physiotherapy	1,776	87	4.9
Convent of Good Shepherd.....	266	109	41.0
Crippled Children's Guild.....	1,767	42	2.4
Goodwill Industries of Southern California.....	402	179	44.5
Juvenile Protective Association.....	2,077	43	2.1
Los Angeles 10th District P.T.A.....	6,038	3,309	54.8
Plaza Community Center.....	1,213	1,175	96.9
Salvation Army Women's Home.....	93	9	9.7
Travelers' Aid Society.....	2,452	128	5.2
Santa Rita Clinic.....	1,415	742	52.4
Catholic Welfare Bureau, San Pedro.....	317	165	52.1

Public Care of the Tubercular, Los Angeles County.

Olive View Sanitarium, a county institution for the needy tubercular, was established in 1924 to meet the problem of tuberculosis care of those who have to appeal to the county charities for treatment. Its original purpose of caring primarily for curable cases has been changed under the pressure of need to the general care of the tubercular and the removal from the community of serious cases threatening infection to others. The institution reports that the prevalence of tuberculosis among the Mexican population is sufficient to utilize all the facilities of the sanitarium for that group alone but the number cared for reflect mainly the policy of removing from the community persons who are foci of infection. The cost of care and treatment given at Olive View in the fiscal year 1926-7 amounted to \$746,927. The number and proportion of Mexicans cared for is given in the following table:

TABLE 19. TOTAL NUMBER OF PATIENTS AND NUMBER OF MEXICANS CARED FOR AT OLIVE VIEW SANITARIUM (LOS ANGELES COUNTY CHARITIES TUBERCULAR INSTITUTION) 1924-5 TO 1929-30; WITH PERCENTAGE WHICH MEXICANS REPRESENT OF TOTAL.³⁶

<i>Year</i>	<i>Total number inmates</i>	<i>Number Mexicans inmates</i>	<i>Per cent Mexicans of total</i>
1924-1925	669	80	12.0
1925-1926	1,160	256	22.1
1926-1927	1,262	280	22.2
1927-1928	1,336	320	23.9
1928-1929	1,376	322	23.4
1929-1930	1,496	350	23.4

Public Care of Indigents at the Los Angeles County Farm.

For the care of the indigent aged the Los Angeles County Charities conducts a county farm at which institution the cost of care and treat-

³⁶ From the records of the Los Angeles County Charities Department.

ment of inmates totaled \$913,156 in 1926-7. Comparatively few Mexicans are sent to the farm, their standard of living, racial clannishness and national food habits making assistance to them in their own group a happier solution of their needs. The number and proportion of Mexicans cared for at the county farm 1925-6 to 1928-9 is given in the following table. Previous to 1925 no record of inmates by races was kept.

TABLE 20. TOTAL NUMBER OF INMATES AT LOS ANGELES COUNTY FARM AND NUMBER OF MEXICAN INMATES JUNE 30, 1926, 1927, AND 1928, WITH PERCENTAGE WHICH MEXICANS REPRESENTED OF TOTAL.

<i>Year</i>	<i>Total population</i>	<i>Mexican population</i>	<i>Percentage Mexicans of total</i>
1925-1926	1,688	75	4.4
1926-1927	1,743	81	4.6
1927-1928	1,861	73	3.9

Hospital Care of Mexicans, Los Angeles County Hospital.

Aid in the form of free medical and hospital service has come to be a most important item of public charity. A survey made by the State Department of Public Health covering the service rendered to Mexicans by the Los Angeles General (County) Hospital for two years July 1, 1922, to June 30, 1924,³⁷ disclosed the fact that the care and treatment given to Mexicans during that period cost the county \$2,-358,088 or well over a million dollars a year. Since that time the number of Mexicans cared for in the hospital has increased over a third.

In 1919-20 the number of Mexican patients totaled 11.3 per cent of the total, and this percentage increased irregularly to 18.4 in 1926-27, but dropped to 15.4 in 1927-28. The record by years, 1919-20 to 1927-28, is given in the following table:

TABLE 21. TOTAL NUMBER OF PATIENTS ADMITTED TO THE LOS ANGELES COUNTY GENERAL HOSPITAL AND NUMBER OF MEXICAN PATIENTS ADMITTED, WITH PERCENTAGE WHICH MEXICANS REPRESENTED OF TOTAL, 1919-20 TO 1929-30.³⁸

<i>Fiscal year</i>	<i>Total number patients admitted</i>	<i>Total number of Mexicans (birth or parentage) admitted</i>	<i>Percentage of patients of Mexican birth or parentage</i>
1919-1920	12,392	1,396	11.26
1920-1921	13,476	1,712	12.70
1921-1922	15,537	1,863	11.99
1922-1923	17,298	2,653	15.34
1923-1924	20,743	3,424	16.51
1924-1925	20,778	3,679	17.71
1925-1926	20,528	3,673	17.89
1926-1927	23,139	4,267	18.44
1927-1928	26,243	4,031	15.36
1928-1929	30,864	5,284	17.12
1929-1930	31,375	5,516	17.58

County Relief in Orange County.

From the records of the Orange County Social Service Department a tabulation was made of the cases covering a two-year period 1925 to 1927 to determine how large a factor the Mexican represented in the relief problem of that county. From this tabulation it will be noted that nearly one-half of all the cases assisted by Orange County during

³⁷ Statistical Study of Sickness among the Mexicans in the Los Angeles County Hospital, 1922-1924. State Department of Health, Sacramento, 1924.

³⁸ From the records of Los Angeles County Hospital.

the two years were Mexican, and owing to their larger families a slightly larger percentage of the individuals affected were of that race. The number of Mexican births in Orange County in 1928, 612 out of a total of 1945, or 31.5 per cent of the total, indicates the large proportion of Mexicans in the county:

TABLE 22. THE TABULATION OF CASES ASSISTED BY THE ORANGE COUNTY SOCIAL SERVICE DEPARTMENT, 1926-7 AND 1927-8, WITH NUMBER AND PERCENTAGE OF TOTAL REPRESENTED BY MEXICANS.³⁹

	1926-7	1927-8
Total number of cases -----	501	592
Number Mexican cases -----	231	258
Per cent Mexican of total -----	46.1	43.6
Total individuals assisted -----	2,005	2,331
Number Mexican individuals -----	1,056	1,153
Per cent Mexican of total -----	52.7	49.5
Total families assisted -----	416	499
Number Mexican families assisted -----	209	222
Per cent Mexican of total -----	50.2	44.5
Total single men assisted -----	50	43
Number Mexican single men assisted -----	8	14
Per cent Mexican of total -----	16.0	32.5
Total single women assisted -----	35	50
Number Mexican women assisted -----	14	22
Per cent Mexican of total -----	40.0	44.0

County Relief in Riverside County.

From the records of the County Welfare and Relief Department of Riverside a summary of the amount of relief given to all cases and to Mexican cases for five years beginning 1923-4, made by that department, is given below. As the cases were recorded partly as families and partly as individuals the number of either families or individuals can not be clearly shown. In 1923-4 and 1924-5 well over a third of all relief was given to Mexicans, but in 1925-6, 1926-7 and 1927-8 the percentage decreased to slightly less than a third. The percentage of Mexican births in Riverside County in 1928, 545 out of a total of 1504, or 36.2 per cent, indicates the large percentage of Mexicans in that county.

TABLE 23. TOTAL AMOUNT OF COUNTY RELIEF GIVEN IN RIVERSIDE COUNTY, AMOUNT GIVEN TO MEXICANS, AND PERCENTAGE WHICH AMOUNT GIVEN TO MEXICANS REPRESENTED OF THE TOTAL, 1923-4 TO 1927-8, INCLUSIVE.⁴⁰

Year	Total amount given in relief	Amount given to Mexicans	Percentage amount to Mexicans of total
1923-1924 -----	\$18,465	\$7,000	37.9
1924-1925 -----	20,229	7,823	38.7
1925-1926 -----	20,856	6,583	31.6
1926-1927 -----	22,255	7,290	32.8
1927-1928 -----	26,922	8,419	31.3

County Relief in San Diego County.

From the records of the County Welfare Department of San Diego a summary of the total number of cases and the number of Mexican cases, together with the amounts of aid given to both groups, was made for the five years, from 1923 to 1928. In 1928 the number of Mexican births in that county was 703 out of a total of 3403, or 20.7 per cent. From the table below it will be noted that the percentage of Mexican cases was slightly less than the percentage of Mexican births in 1928.

³⁹ From the records of the Orange County Welfare Department.

⁴⁰ From the records of the County Welfare and Relief Department of Riverside.

On the average amount of relief given to Mexican and non-Mexican cases little difference is to be noted; in two out of the five years the Mexican cases averaged less relief, but in three of the years the average amount given was greater.

TABLE 24. TOTAL NUMBER OF CASES AND NUMBER OF MEXICAN CASES RECEIVING RELIEF FROM THE SAN DIEGO COUNTY WELFARE DEPARTMENT, 1923 TO 1927, INCLUSIVE, WITH AMOUNTS GIVEN IN AID TO THE TOTAL CASES AND THE MEXICAN CASES, AND PERCENTAGE WHICH MEXICAN CASES AND RELIEF REPRESENTED OF THE TOTAL; WITH AVERAGE AMOUNTS GIVEN PER CASE, MEXICAN AND NON-MEXICAN, EACH YEAR.⁴¹

Year	Cases on relief		Per cent Mexican of total	Total relief given	Amount given to Mexicans	Per cent Mexican of total	Average given per case	
	Total	Mexican					Non-Mexican	Mexican
1923 -----	485	90	18.6	\$35,717	\$7,143	20.0	\$72 34	\$79 37
1924 -----	615	109	17.7	36,192	6,032	16.7	59 60	55 34
1925 -----	650	127	19.5	34,008	6,032	17.7	53 49	47 50
1926 -----	772	127	16.5	41,494	6,916	16.7	53 61	54 46
1927 -----	892	165	18.5	51,081	10,216	20.0	56 21	61 91

County Relief in San Joaquin County.

From the records of the San Joaquin County Welfare Department a summary was made by that department of the total cases and of Mexican cases for the five years beginning 1923, indicating the total and the number of Mexican cases, the number of individuals involved, and the amounts given for each year. Mexican births in San Joaquin County in 1928 numbered 121 out of a total of 1633, or 7.4 per cent, which is less than half the general percentage of Mexican births for the entire state, but the records present certain significant facts. The size of the Mexican families averaged 4.7 persons, while the non-Mexican families averaged 3.7. The proportion which Mexican cases represented of the whole increased irregularly from 9.7 per cent to 12.6 per cent. The amount of aid given per case to non-Mexicans decreased steady from an average of \$194.85 in 1923 to \$146.92 in 1927; while the average amount of relief given the Mexican cases, which in 1923 was less than half that given to non-Mexicans, increased, with a sharp increase in 1927 which made the average amount given per Mexican case greater than that given to non-Mexican cases. This increase in amounts given to Mexican cases is due chiefly to the sharp increase in the number of Mexican families given state aid. In 1927 approximately one-sixth of all families receiving state aid for children in San Joaquin County were Mexican, although the Mexican population of the county, as indicated by the birth statistics, would presumably be a very much smaller proportion.

TABLE 25. TOTAL NUMBER OF CASES AND NUMBER OF MEXICAN CASES RECEIVING RELIEF FROM THE SAN JOAQUIN COUNTY WELFARE DEPARTMENT, 1923 TO 1927, INCLUSIVE, WITH AMOUNTS GIVEN IN AID TO THE TOTAL CASES AND THE MEXICAN CASES, AND THE AVERAGE AMOUNT GIVEN TO EACH NON-MEXICAN AND MEXICAN CASE.

Year	Number of cases		Per cent Mexican of total	Total relief given	Amount given to Mexicans	Per cent Mexican of total	Average amount given to cases	
	Total Mexican cases	Non-Mexican cases					non-Mexican	Mexican
1923 -----	310	30	9.7	\$57,131	\$2,568	4.5	\$194 87	\$85 60
1924 -----	374	38	10.2	65,216	3,061	4.7	184 98	80 55
1925 -----	416	41	9.9	71,581	4,081	5.7	180 00	99 54
1926 -----	470	70	14.9	73,272	7,113	9.7	165 40	101 61
1927 -----	525	66	12.6	79,225	10,775	13.6	149 13	163 26

⁴¹ From the records of the San Diego Welfare Department.

CRIME AND DELINQUENCY AMONG THE MEXICAN POPULATION

Statistics of crime and delinquency of the Mexican element in the state in comparison with corresponding figures for the general population serve as an index of racial or national characteristics and also as an index of the adjustment or lack of adjustment of the Mexican to American customs and standards.

Mexicans in Prisons.

California at the present time has two state prisons, first offenders usually being committed to San Quentin and the recidivists and more dangerous criminals to Folsom. In the following table are given the total number of prisoners at San Quentin on June 30th of each year for the past twenty years, the number of Mexicans, together with the number of commitments of all prisoners and of Mexicans each year, and the percentage which the Mexicans represent of the total. No attempt is made to give separate figures for Mexicans born in the United States and those born in Mexico, as the prison authorities consider that their figures are not accurate, since the possibility of deportation at the end of their sentence influences some Mexicans born in Mexico to state that they were born in the United States.

TABLE 26. TOTAL NUMBER OF PRISONERS AND NUMBER OF MEXICAN PRISONERS RECEIVED AT SAN QUENTIN PRISON YEARLY AND NUMBER IN CONFINEMENT AT THE END OF EACH FISCAL YEAR, 1908-9 TO 1928-9.⁴²

Year	Total prisoners June 30 of each year	Number Mexican prisoners June 30 of each year	Per cent Mexicans of total	Total prisoners received during the year	Number Mexican prisoners received during the year	Per cent Mexicans of total
1908-1909	1,814	87	4.8	713	36	5.0
1909-1910	1,922	110	5.7	739	44	6.0
1910-1911	1,881	119	6.3	632	40	6.3
1911-1912	1,937	129	6.6	794	52	6.5
1912-1913	1,929	165	8.5	813	73	9.0
1913-1914	2,209	175	7.9	1,008	80	7.9
1914-1915	2,312	232	10.0	983	98	10.0
1915-1916	2,308	184	8.0	1,108	89	8.0
1916-1917	2,160	181	8.4	987	83	8.4
1917-1918	1,930	251	13.0	1,140	148	13.0
1918-1919	1,817	235	12.9	946	123	13.0
1919-1920	1,848	237	12.8	1,048	135	12.9
1920-1921	2,030	245	12.1	1,225	142	11.6
1921-1922	2,616	271	10.3	1,501	157	10.5
1922-1923	2,648	249	9.4	1,460	125	8.6
1923-1924	3,026	330	10.9	1,558	177	11.4
1924-1925	3,284	412	12.5	1,406	188	13.4
1925-1926	3,512	429	12.2	1,363	164	12.0
1926-1927	3,812	493	12.9	1,420	179	12.6
1927-1928	4,434	561	12.6	1,836	233	12.7
1928-1929	4,887	620	12.7	1,612	191	11.8
Total received				24,292	2,557	10.5

From this table it will be noted that on June 30, 1909, there were 87 Mexicans in San Quentin out of a total prison population of 1814, or 4.8 per cent and during that year the Mexicans committed to San Quentin represented 5 per cent of the total. From 1909 the number and proportion of Mexicans increased fairly steadily until 1918; and since that time they have remained approximately one-eighth of the total prisoners and the same proportion as to yearly commitments.

Comparable statistics from Folsom Prison, indicating the number of Mexican prisoners committed each year and the number in prison

⁴² From the records of San Quentin Prison.

at the end of each year in comparison with the total are not available; but the total number of prisoners and the number of Mexican prisoners in the institution September 30, 1929, classified according to crime, are given in the following table:

TABLE 27. TOTAL NUMBER OF PRISONERS IN FOLSOM PRISON, NUMBER OF MEXICAN PRISONERS, SEPTEMBER 30, 1929, BY CAUSE OF COMMITMENT.⁴³

	Total	Total Mexican	Per cent Mexican of total
Total -----	2,083	138	6.6
Murder, manslaughter, etc.-----	169	14	8.3
Sex -----	117	8	6.8
Robbery -----	390	10	2.6
Burglary -----	568	54	9.5
Deadly weapons -----	64	8	12.5
Larceny, etc. -----	187	15	8.0
Forgery, bad checks -----	333	3	.9
Poison Act -----	71	11	15.5
Escapes -----	43	5	11.6
Motor Vehicle Act -----	59	1	1.7
All other -----	82	9	11.0

A comparison of the figures concerning the prisoners at Folsom indicates a much smaller percentage of Mexicans at that prison than among the first offenders at San Quentin, 6.6 per cent at Folsom, September 30, 1929, as against 12.7 per cent at San Quentin, June 30, 1929. The fact that a large part of the Mexicans in California have been in the state only a few years probably explains at least in part the smaller percentage of recidivists.

A comparison of the Mexicans with the total as to the nature of their crimes indicates that the offenses which proportionately they are most inclined to commit are violations of the State Poison Act, which relates to narcotics, and the carrying and assault with deadly weapons. The crimes which they rarely commit are forgery, which is to be expected among a people having a high rate of illiteracy and little familiarity with banking, and violations of the Motor Vehicle Act. The crime for which the largest number of Mexicans are sent to Folsom is burglary, which is true of the total prison population also, but the Mexicans represent more than their proportion of persons committed for burglary; and at the same time they have a comparatively low rate of commitment for robbery. In other figures relating to crime among the Mexicans this tendency towards a higher incidence of burglary as against a lower incidence of robbery, which latter crime includes personal encounter, is interesting to note.

On the point of infraction of rules a comparison of Mexicans with the general prisoners shows him to be a far more frequent violator. In 30 months ending September 30, 1929, Mexicans committed 212 infractions of rules out of a total of 946; that is, one-sixteenth of the prisoners committed over one-fifth of the infractions. This is explained in part as due to a more imperfect knowledge of English, rather than to any general tendency to insubordination.

A tabulation of certain other social data relating to the Mexican prisoners at Folsom indicates their general background. Educationally their status is far lower than the American standard, as indicated by the following tabulation:

⁴³ From the records of Folsom Prison.

Total number of Mexican prisoners at Folsom, September 30, 1929	138
Number with no education	35
Number with 1-4 years' schooling	49
Number with 5-8 years' schooling	48
Number with over 8 years' schooling	6
Number with university or professional education	none

By occupation the Mexican prisoners reflect largely their background of unskilled labor:

Total number of Mexican prisoners at Folsom, September 30, 1929	138
Number of laborers	88
Number in skilled trades (carpenters, painters, barbers, etc.)	38
Number of ranchers	7
Number of servants	5

The 1910 census gives the population of California as 2,377,549 of which number 51,037, or 2.1 per cent were native born Mexicans. The 1920 census records 3,426,861 as the total population of the state of which number 86,610, or 2.5 per cent were native born Mexicans. In the absence of a recent census, it is not possible to draw any close comparison of the incidence of crime among the Mexican population as compared with the general population. It would appear to be very high but the comparison is affected by the fact that more men than women have entered the country and the age distribution gives a larger proportion of Mexicans in the age groups most commonly found in prison. Police officials generally state a greater tendency among arrested Mexicans to plead guilty to charges and the common financial inability to extended defense and appeal of cases, both of which causes undoubtedly increase the apparent crime among the Mexicans.

Mexicans in Correctional Schools.

California maintains two correctional schools for boys—Whittier State School for problem boys 8 to 16 years of age, and the Preston School of Industry for those 16 to 21.

Administration officials in the two state schools for boys have been sharply concerned during the past few years by the rapid increase in the number of Mexican boys committed to their care. By 1928 the proportion had increased to nearly one-fifth of all the boys at Preston and one-tenth of those at Whittier. The State School for Girls, however, shows a small number of Mexicans. In order to obtain a more complete picture of juvenile delinquency, statistics of Mexicans in the private correctional schools are added in the following table:

TABLE 28. NUMBER OF BOYS AND GIRLS IN ALL PUBLIC AND PRIVATE SCHOOLS FOR DELINQUENTS, BY SEX, AND NUMBER AND PERCENTAGE OF MEXICANS, APRIL 1, 1928.⁴¹

		BOYS		
		Total number	Number Mexicans	Percentage Mexicans of total
Total		1,228	145	11.8
Public		926	144	15.5
Waterman	Preston School of Industry	623	114	18.3
Whittier	Whittier State School	303	30	9.9
Private		302	1	.3
San Francisco	Boys' Aid	147	1	.7
Chino	California Junior Republic	102	None	---
Los Angeles	Strickland Home for Boys	53	None	---

⁴¹ From the records of the State Department of Social Welfare.

		GIRLS		
		Total number	Number Mexicans	Percentage Mexicans of total
Total	-----	494	97	19.6
Public	-----	169	7	4.1
Private	-----	325	90	27.7
<i>Locality</i>	<i>Institution</i>			
Ventura	Ventura School for Girls	169	7	4.1
San Francisco	St. Catherine's Training School	67	1	1.5
Alameda	California Girls' Training School	58	None	---
Los Angeles	Convent of the Good Shepherd	200	89	44.5

From the foregoing table it will be seen that 11.8 per cent of all boys in correctional schools, and 19.6 per cent of all girls are of Mexican race. In the state schools the proportion of Mexican boys, 15.5 per cent of the total is doubtless affected by the fact that the private schools accept virtually no Mexicans. Since the private schools deal, as a rule, with less serious cases, their apparent policy not to accept Mexican boys is probably in part responsible for the very large proportion of the older Mexican boys sent to Preston.

An examination into the nature of offenses for which commitments were made to Preston indicates very little difference between Mexican boys and the rest of the institution population. Fewer Mexicans were sent up for truancy which probably reflects the attitude of the authorities rather than frequency of offense; and petit larceny was also a less frequent cause of commitment. An explanation offered by the Los Angeles Police Department was not that Mexican boys committed larceny less frequently but that they were commonly sent to jail for that offense, rather than to Preston. Forgery, rare among native born Mexicans, was practically as common a cause for commitment among these Mexican boys at Preston who are mainly American born as among the other boys and doubtless reflects the greater familiarity among the American born with handwriting and banking.

TABLE 29. NUMBER OF ALL BOYS AND OF MEXICAN BOYS COMMITTED TO THE PRESTON SCHOOL OF INDUSTRY, BY NATURE OF OFFENSE, WITH PER CENT DISTRIBUTION, JUNE 30, 1928.⁴⁵

	All boys		Mexican boys	
	Number	Per cent	Number	Per cent
Total	621	100.0	113	100.0
Assault with deadly weapon	2	.32	1	.89
Burglary	134	21.58	24	21.24
Carrying concealed weapon	1	.16	0	---
Extortion	5	.81	0	---
Embezzlement	3	.48	0	---
Forgery	51	8.21	9	7.96
Grand larceny	122	19.65	22	19.47
Immorality	8	1.29	1	0.89
Manslaughter	3	.48	1	.89
Petty larceny	82	13.21	5	4.42
Rape	3	.48	2	1.76
Robbery	43	6.92	5	4.42
Selling liquor	1	.16	1	.89
Receiving stolen property	1	.16	0	---
Sodomy	1	.16	0	---
Truancy	83	13.37	9	7.96
Violation of Poison Act	1	.16	1	.89
Violation of section 146 (Motor Vehicle Act)	77	12.40	32	28.32

No comparison can be made as to the nature of offenses of boys committed to Whittier, as the Juvenile Court Law prohibits the specifica-

⁴⁵ From the records of the Preston School of Industry.

tion of offense of these younger boys. The records of the institution indicate a decidedly lower degree of intelligence, after all allowance has been made for language difficulty.⁴⁶

In considering the total figures of delinquency among girls it should be noted that the number of girls in private schools (325) greatly exceeds the number in the state school, and two out of the three private schools (representing over 80 per cent of the total inmates) are Catholic. As the Mexicans are mainly Catholic this will account in part for the large percentage of Mexican girls in private correctional schools. The large percentage of Mexican girls in private correctional schools reflects, therefore, the policy among the Catholics of giving institutional care to delinquent girls, rather than any comparison of delinquency among the Mexican girls.

To obtain a picture of crime, misdemeanor and general social maladjustment, records are here presented compiled from the office of the sheriff of Los Angeles County and the Police Department of Los Angeles city. Taken together these do not represent the whole county since other incorporated areas exist in the county from which comparable statistics could not be obtained. However, these figures reflect conditions in the largest settlement of Mexicans in California. The city represents a total population estimated at 1,300,000 of which the Mexicans are estimated at slightly over one-tenth. The county area to which the sheriff's figures apply includes a population estimated by the statistical division of that office to be between 300,000 and 400,000, with probably a slightly higher percentage of Mexicans than in the city.

A statistical system of records was not installed in the sheriff's office until 1927 and no records can be obtained previous to that date. In the following table is given a compilation of the causes of arrest of all persons booked in the Los Angeles County jail for the twelve months from July 1, 1927, to June 30, 1928, showing the total persons booked for each offense.

The proportion of women booked in the county jail is unusually high but is accounted for by the fact that the city police house all arrested women in the county jail.

TABLE 30. TOTAL NUMBER OF PRISONERS BOOKED IN LOS ANGELES COUNTY JAIL, BY CAUSES OF ARREST, JULY 1, 1927, TO JUNE 30, 1928, NUMBER OF MEXICAN PRISONERS, AND PERCENTAGE WHICH MEXICANS REPRESENT OF TOTAL.⁴⁷

	Total number men	Number Mexican men	Per cent Mexican of total	Total number women	Number Mexican women	Per cent Mexican women of total
Total.....	11,917	2,042	17.1	4,587	678	14.8
<i>Offense</i>						
Arson.....	27	3	11.1	6	--	--
Assault and battery....	308	96	31.2	74	15	20.3
Burglary.....	864	153	17.7	233	25	10.7
Contributing to delin- quency.....	48	6	12.5	22	1	4.5
Disturbing the peace....	330	128	38.8	73	13	17.8
Drink.....	59	14	23.7	570	79	13.8
Dyer Act.....	66	1	1.5	1	--	--
Embezzlement.....	73	4	5.5	3	3	100.0
Failure to provide....	379	51	13.4	6	4	66.7
Federal laws.....	250	22	8.8	7	2	28.6

⁴⁶ From the records of Whittier State School.

⁴⁷ From the records of the Los Angeles County Sheriff's Department.

<i>Offense</i>	<i>Total number men</i>	<i>Number Mexican men</i>	<i>Per cent Mexican of total</i>	<i>Total number women</i>	<i>Number Mexican women</i>	<i>Per cent Mexican women of total</i>
Forgery -----	653	14	2.1	87	1	1.1
Gambling -----	172	37	33.1	38	3	7.9
Grand larceny -----	1,141	194	17.0	100	11	11.1
Harrison Narcotics Act -----	42	10	23.8	2	--	--
Immigration -----	401	37	21.7	21	12	57.1
Kidnaping -----	25	7	28.0	8	--	--
Mann Act -----	24	3	12.5	17	--	--
Manslaughter -----	43	2	4.6	3	--	--
Motor Vehicle Act -----	1,747	266	15.2	64	4	6.3
Murder -----	72	16	22.2	15	5	33.3
Nat. Prohibition Act -----	260	2	.8	7	--	--
Obtaining money un- der false pretenses -----	62	5	8.1	10	1	10.0
Parole violation -----	457	51	11.1	27	1	3.7
Petty larceny -----	392	99	25.2	65	3	4.6
Prostitution -----	23	11	47.8	1,687	215	12.7
Rape -----	237	55	23.2	--	--	--
Receiving stolen prop- erty -----	60	8	13.3	13	2	15.4
Robbery -----	452	66	14.6	53	5	9.4
Sex crimes -----	170	18	10.6	24	5	20.8
State Prison Act -----	204	74	36.3	36	7	19.4
Vagrancy -----	225	55	24.4	160	24	15.0
Wright Act -----	1,576	277	17.6	901	209	23.2
Miscellaneous -----	1,075	207	19.2	254	28	11.0

Of the total persons booked it will be noted that Mexican men represent 17.1 per cent and Mexican women 14.8 per cent, a percentage rather higher than their estimated proportion in the population. The offenses for which they were arrested with greater frequency than the rest of the population are assault and battery, disturbing the peace, drunkenness, gambling, violations of federal and state narcotic laws, murder, petty larceny, rape, and vagrancy. The offenses which they show less tendency than the rest of the population to commit are embezzlement, forgery, obtaining money under false pretenses, receiving stolen property, manslaughter, and parole violation. Among the women fewer arrests are noted of Mexican women for prostitution. Fewer arrests are noted among the Mexicans for contributing to delinquency and failure to provide.

From the Los Angeles Police Department statistics of arrest are available from 1925. These indicate an increasing proportion of arrests of Mexicans in the city, from 14.0 per cent in 1925, 14.6 per cent in 1925-6, 16.2 per cent in 1926-7 to 18.4 per cent in 1927-8. Without definite knowledge as to population figures, not obtainable, it can not be stated whether the increase in percentage of arrests represents an increase in lawlessness or only an increase in numbers greater than that of the general population.

In 1925, 1925-6 and 1926-7 the attempt was made to tabulate the records separately for the native born and the American born Mexicans, but the accuracy of these records was questioned and the separation was not continued. A condensed classification of arrests is given for 1925, 1925-6 and 1926-7 and greater detail for 1927-8. These figures indicate in general the same emphasis shown by the sheriff's records as to drunkenness, assault and battery, disturbing the peace, vagrancy, burglary, and violations of the narcotics laws.

TABLE 31. TOTAL ARRESTS, TOTAL MEXICAN ARRESTS AND NUMBER OF NATIVE BORN MEXICANS ARRESTED BY THE LOS ANGELES CITY POLICE, BY CLASSIFICATION OF OFFENSES, WITH PERCENTAGE WHICH ALL MEXICANS AND NATIVE BORN MEXICANS REPRESENTED OF THE TOTAL, JANUARY TO JUNE, 1925, 1925-6, AND 1926-7.⁴⁸

<i>January-June, 1925</i>	<i>Total arrests</i>	<i>Total Mexican arrests</i>	<i>Number Mexican born nativity</i>	<i>Per cent all Mexicans of total</i>	<i>Per cent Mexican born of total</i>
Total arrests -----	19,123	2,671	2,124	14.0	11.1
<i>Offenses against</i>					
Person -----	794	91	77	11.5	9.7
Chastity and the family -----	955	126	85	13.2	8.9
Public decency -----	10,304	1,280	1,016	12.4	9.9
Public health -----	2,829	406	349	14.3	12.3
Property -----	2,877	665	515	23.1	17.9
Miscellaneous -----	1,364	103	82	7.5	6.0
<i>1925-1926</i>					
Total -----	39,688	5,798	4,319	14.6	10.9
Person -----	1,656	258	194	15.6	11.7
Chastity -----	2,197	296	195	13.5	8.9
Public decency -----	22,956	3,313	2,462	14.4	10.7
Public health -----	5,810	790	617	13.6	10.6
Property -----	4,957	932	697	18.8	14.1
Miscellaneous -----	2,112	209	154	9.9	7.3
<i>1926-1927</i>					
Total -----	46,808	7,588	5,506	16.2	11.8
Person -----	1,806	303	209	16.8	11.6
Chastity -----	2,165	308	209	14.2	9.6
Public decency -----	28,697	4,971	3,597	17.3	12.5
Public health -----	6,798	977	769	14.4	11.3
Property -----	5,015	792	555	15.8	11.1
Miscellaneous -----	2,327	237	167	10.2	7.2

TABLE 32. TOTAL ARRESTS AND NUMBER OF MEXICANS ARRESTED BY LOS ANGELES CITY POLICE, BY CLASSIFICATION OF OFFENSES, WITH PERCENTAGE WHICH MEXICANS REPRESENTED OF TOTAL, 1927-8.⁴⁹

<i>Crimes against</i>	<i>Total arrests</i>	<i>Number Mexicans arrested</i>	<i>Per cent Mexicans of total</i>
Total -----	49,307	9,093	17.5
Person -----			
Assault and battery -----	790	147	18.6
Robbery -----	1,652	228	13.8
Murder and manslaughter -----	172	22	12.8
Chastity -----			
Rape -----			
Sex offenses -----	2,114	281	13.3
Public decency and good morals -----			
Disturbing the peace -----	647	119	18.4
Drunkenness -----	12,859	2,605	20.3
Gambling and lottery -----	6,720	566	8.4
Vagrancy -----	13,436	3,406	25.3
Public health -----			
Narcotics -----	240	99	41.3
Wright Act -----	5,272	707	13.4
Property -----			
Burglary -----	1,658	359	21.6
Forgery and bad checks -----	662	1	.2
Petty theft -----	640	92	14.4
Grand theft -----	1,597	250	15.6
Evading railroad fare -----	848	211	24.9

Mexicans on Probation.

The number of persons on probation serves as an index of mal-adjustment and of the need of special effort on the part of the authorities in order to keep the probationer out of difficulties and to adjust him to a useful place in the community life. Figures of adult

⁴⁸ From Annual Reports of Los Angeles City Police Department 1924-1925, 1925-1926, 1926-1927.

⁴⁹ From Annual Report, Los Angeles City Police Department, 1927-1928.

probation under the Los Angeles County Probation Department made no segregation of Mexicans, and no record to indicate the comparative extent of the work among the adult Mexican population could be obtained.

In the Los Angeles County Juvenile Probation Department a tabulation of active cases was made as of March, 1928, and the proportion of Mexican cases is indicated as follows:

Total number cases on probation-----	5,187
Boys -----	3,413
Girls -----	1,774
Total number Mexican children on probation-----	1,149
Mexican boys -----	648
Mexican girls -----	501
Mexican percentage of total number-----	boys 19% girls 28%

The Crime Prevention Bureau of the Los Angeles city police has a record of its probation service from which a compilation of two years' work was made by that bureau. In the fiscal year 1925-6, out of a total of 11,552 men on probation, 1310, or 11.3 per cent were Mexicans; while among a total of 4977 women, 704, or 14.1 per cent were Mexicans. During the following year the total number of men on probation was reduced to 10,596 but the number of Mexican men on probation increased to 1882, or 17.8 per cent of the total. The total number of women decreased to 4765 but the number of Mexican women increased slightly to 708, or 14.9 per cent of the total.

Juvenile Cases.

The Juvenile Bureau of the Los Angeles City Police Department handles a large number of cases relating to children, the large majority of which do not go to the juvenile court. Complaints range from dependency, incorrigibility, truancy and neighborhood rows to sex and criminal delinquency. From the following table it will be noted that during the first six months of 1925, when the present system of handling juvenile cases was installed, Mexican cases represented 18.9 per cent of the total cases, but the number of cases handled was small compared with the following year and Mexican cases were evidently given disproportionate attention. For the following three complete years Mexican cases represented 13.3, 13.1, and 12.2 per cent of all juvenile cases, a proportion fairly approximating the estimated proportion of Mexicans in the city.

TABLE 33. TOTAL NUMBER OF CASES HANDLED BY THE JUVENILE BUREAU, LOS ANGELES CITY POLICE DEPARTMENT, NUMBER OF MEXICAN CASES, AND PER CENT WHICH MEXICAN CASES REPRESENTED OF THE TOTAL, FOR THE FIRST SIX MONTHS OF 1925, 1925-6, 1926-7, and 1927-8. (MEXICANS INCLUDE BOTH NATIVE AND FOREIGN BORN.)⁶⁰

	Total cases handled	Number Mexican cases	Per cent Mexicans of total
January to June, 1925-----	2,289	433	18.9
1925-1926-----	8,329	1,108	13.3
1926-1927-----	9,047	1,190	13.1
1927-1928-----	12,016	1,471	12.2

The number of arrests of Mexican juveniles, however, indicates a degree of delinquency or maladjustment exceeding that of the estimated general population. Figures for 1925-6 and 1926-7 show that

⁶⁰ From the Annual Reports of the Los Angeles City Police Department, 1925-1926, 1926-1927, 1927-1928.

of all juveniles arrested 15.9 per cent were Mexicans, but in 1927-8 the percentage rose to 17.3 per cent.

TABLE 34. TOTAL NUMBER OF JUVENILES ARRESTED BY THE LOS ANGELES CITY POLICE DEPARTMENT, NUMBER OF MEXICAN JUVENILES, AND PERCENTAGE WHICH MEXICANS REPRESENTED OF TOTAL, 1925-6, 1926-7, 1927-8.⁵¹

Year	Total	Mexicans	Percentage Mexicans of total
1925-1926	2,914	463	15.9
1926-1927	4,133	656	15.9
1927-1928	3,996	690	17.3

An analysis of the causes for which Mexican and other juveniles were arrested in 1927-8, made by the Los Angeles City Police Department, as given in the following table, indicates that one-fourth (24.5 per cent) of all juveniles arrested for being idle and vagrant and nearly as large a proportion of those arrested for malicious mischief (22.3 per cent) were Mexican. For sex delinquency and incorrigibility fewer Mexican juveniles were arrested proportionately than on other charges.

TABLE 35. TOTAL JUVENILE ARRESTS AND NUMBER OF MEXICAN JUVENILES ARRESTED BY LOS ANGELES CITY POLICE DEPARTMENT, 1927-8, WITH TOTAL JUVENILE ARRESTS AND NUMBER OF MEXICAN JUVENILES ARRESTED, BY PRINCIPAL CAUSES.⁵²

	Total juvenile arrests	Number Mexican juveniles arrested	Per cent Mexican of total
Total	3,996	690	17.3
Burglary	493	93	18.9
Delinquent child	76	12	15.8
Grand theft	525	99	18.9
Incorrigible	141	21	14.9
Malicious mischief	139	31	22.3
Petty theft	687	120	17.5
Sex delinquency	292	45	15.4
Vagrant idle	147	36	24.5
All other	1,496	233	15.6

SUMMARY

The social welfare problems of the Mexicans in California are defined largely by the fact that the Mexicans constitute the largest group of unskilled, low wage labor in the state, added to the background conditions which make them willing and desirous to come into the state to occupy that economic level. In the background are the handicaps of little or no schooling in Mexico and a lack of familiarity with English; physically, in Mexico they have lived on a meagre diet with little attention to sanitation and hygiene, which manifests itself in a high infant mortality rate and high rate for tuberculosis and other communicable diseases; and their relation to authority has been feudal, making difficult their adjustment to American traditions. Added to these handicaps is the fact that racial prejudice exists, particularly against those of non-European stock whose color, customs and habits of life differ from the American standard.

The salient points brought out in the data presented above are:

The Mexicans in California tend to live in colonies, both in urban and rural districts, and this condition slows down the process of assimilating American standards.

⁵¹ From Annual Reports of the Police Department, City of Los Angeles, 1925-1926, 1926-1927, 1927-1928.

⁵² Annual Report Los Angeles Police Department, 1927-1928.

Housing facilities available to the mass of Mexicans are frequently poor and below proper standards of sanitation.

Mexicans are frequently prohibited by sales agreements from purchasing property in any but Mexican districts.

The system of ground rent as it exists in some districts creates overcrowding and unhealthful conditions and discourages permanent sanitary improvements.

Births of Mexicans in California amounted to 17.7 per cent of all births in the state in 1929. In some of the cities near the border, Mexican births were 60 to 70 per cent of all births.

The infiltration of Mexicans in the northern part of the state is indicated by the following percentages which Mexican births represent of the total births in 1929: Amador County, 260; Contra Costa County (outside of Richmond), 19.8; Richmond, 14.7; Lassen County, 18.2; Merced County, 15.6; Placer County, 19.7; San Benito County, 18.0; Tuolumne County, 16.4. Los Angeles County, outside the incorporated cities, had 26.3 per cent Mexican births.

In the seven years from 1921 to 1927 the excess of births over deaths among the white population of the unincorporated area of Los Angeles County was only 241, while the Mexican excess of births over deaths for the same period was 4070.

In Los Angeles City for the ten-year period from 1918 to 1927 the total excess of births over deaths was 43,066, of which number 10,189, or 23.8 per cent, were Mexican.

The infant mortality rate in the unincorporated area of Los Angeles County in 1916 was 70 in 1000 births for white babies, and 285 among Mexican babies. In 1929 the white rate had been reduced to 39.6 but the Mexican rate was 104.5 in spite of great efforts on the part of the Health Department.

The Los Angeles County Health Department reports that the rate of communicable disease cases is higher among the Mexicans than among the general population. The case fatality rate (number of deaths per 100 cases) was definitely higher among the Mexicans, which the Health Department interprets as indicating a lower standard of living and care and a lower physical resistance to disease.

Olive View Sanitarium (Los Angeles County Tuberculosis Sanitarium) reports a steady percentage of about 23 of their cases to be Mexican. The number of cases makes it necessary to take largely extreme cases which should be removed from the community as foci of infection; not early, curable cases.

Of the total deaths from tuberculosis in Los Angeles County (unincorporated area) Mexican deaths represented 21.25 per cent in 1929. In the tuberculosis clinics operated by Los Angeles City, 27 per cent of the total clientele was Mexican in 1928.

Among the cases handled by the Los Angeles County Charities (study made in 1926), 23.8 per cent of all Mexican cases (families) involved tuberculosis. Among the non-Mexican cases only 10.8 per cent involved tuberculosis.

Over a three-year period, 1925-7, the Women's Venereal Clinic of the Los Angeles City Health Department reported 41.1 per cent of all its cases as Mexican.

Among cases receiving home nursing care from the Los Angeles City Division of Nursing, 29 per cent of all the cases were Mexican in 1929.

In the state hospitals for the insane, Mexicans represent only a small percentage (4.3 in 1927-8). In the state homes for the feeble-minded, the proportion has been increasing rapidly, but the percentage of total admissions (6.9 in 1927-8) is still small.

Of all orphans, half orphans, and other children receiving state aid in California, one in ten is a Mexican.

In the orphanages of the state in 1928, 7.8 per cent of the children were Mexican. In Los Angeles County one-sixth of all the children in institutions were Mexican.

The Los Angeles County Charities, which distributes practically all the relief in that county, reports that from 1923 to 1928 one-fourth of all its cases were Mexican.

Among the chest agencies of Los Angeles, five-sixths render no services to Mexicans. Those which serve Mexicans tend to give them a large part of their service.

At the Los Angeles County Farm only a small number of Mexicans are received, 3.9 per cent of the total in 1928.

In 1929-30, the Los Angeles General (County) Hospital treated 5516 Mexicans out of a total of 31,375 patients.

The Orange County Social Service Department, over a two-year period (1926-8), reported over two-fifths of their cases as Mexican.

The County Welfare and Relief Department of Riverside reports for the years 1923-8 over 30 per cent of all their cases as Mexican.

The County Welfare Department of San Diego reports for the years 1923-7 nearly a fifth of their cases as Mexican. The average amounts given per case, Mexican and non-Mexican, differ very slightly.

San Quentin Prison reports that for the twenty-one year period 1908-1929, 10.5 per cent of all prisoners received were Mexican. In Folsom Prison in 1929, 6.6 per cent of all prisoners were Mexican. At the two state correctional schools for boys, Preston and Whittier, in 1928 one-fifth and one-tenth, respectively, of all the boys were Mexican. At the same time, the private correctional schools had only 1 Mexican out of 302 boys. Grouping both public and private schools, the percentage of Mexicans was 11.8 of the total.

Few Mexican girls are sent to the Ventura State (correctional) School for girls; only 7 out of 169, in 1928. Combining public and private institutions for delinquent girls, 27.7 per cent of the total population in 1928 were Mexican.

Of all the prisoners booked at the Los Angeles County Jail during the year 1927-8, 17.1 per cent of the men were Mexican, and 14.8 per cent of the women were Mexican. Of those booked at the Los Angeles City Jail in 1925 (January to June), 14.0 per cent were Mexican; in 1925-6, 14.6 per cent were Mexican; in 1926-7, 16.2 per cent were Mexican; and in 1927-8, 17.5 per cent were Mexican.

The Los Angeles County Juvenile Probation Department reports, in 1928, 1149 Mexican children on probation out of a total of 5187, or 22.1 per cent. The Juvenile Bureau of the Los Angeles City Police Department reports a slightly decreasing percentage of Mexican juveniles on probation—13.37 per cent in 1925-6; 13.1 per cent in 1926-7; and 12.2 per cent in 1927-8, although the percentage of Mexican juveniles arrested during the same period increased from 15.9 to 17.3.

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THE MEXICAN FAMILY; ITS SIZE AND ITS INCOME

(Prepared by the Department of Industrial Relations)

In cooperation with the Conference of Friends of the Mexicans of Pomona College, the Fact-Finding Committee made a house to house survey of 788 Mexican homes in southern California.¹ Americanization teachers and social workers interviewed the heads of the Mexican families visited and filled out questionnaires through which it was attempted to secure information on the following points:²

1. Occupation of head of family.
2. Number of children in the family now living.
3. Number of children working, part-time or full-time.
4. Whether relatives were living with the family.
5. Whether boarders or lodgers were living with the family.
6. Sources of family income.
7. Actual incomes of the families, by months for twelve months.

The families visited were located in towns and cities such as Anaheim, Chino, Corcoran, Delano, Downey, El Centro, El Monte, Fresno, Los Angeles, Pasadena, Puente, Riverside, San Bernardino, San Fernando, San Gabriel, San Pedro, Santa Ana, Santa Monica, and Santa Paula.

The data secured from these questionnaires, which were considered most dependable and accurate, were tabulated, and are presented below.

Occupations of Heads of Families.

The occupations of the heads of families included in this survey are shown in Table 1. Reference to this table shows that of the 676 males, heads of families, for whom occupation information was secured, 480, or 72 per cent, gave their occupations as laborers, most of whom were doing agricultural work. Besides the laborers no other single occupation is especially in evidence among the numerous other occupations listed in Table 1. It is noteworthy that many Mexicans were deriving their livelihoods from such skilled and semiskilled occupations as mechanics, blacksmiths, bakers, electricians, carpenters, and boiler makers. It will be observed also that nineteen of the heads of families interviewed were merchants, in business for themselves. These were mostly store keepers, trading with Mexican families in Mexican communities.

¹ Of the 788 homes visited, 19 were homes of single persons and were not included in the tables presented in this chapter.

² The field work was done under the supervision of James H. Batten, Director of the Conference of Friends of the Mexicans, Pomona College, California.

TABLE 1. OCCUPATIONS OF 676 HEADS OF MEXICAN FAMILIES (MALES) IN SOUTHERN CALIFORNIA FOR WHOM INFORMATION WAS SECURED.

Occupations	Number	Per cent of total	Occupations	Number	Per cent of total
Total-----	676	100.0	Drayman-----	1	.1
Laborers-----	480	71.0	Carpenter-----	7	1.1
Cement workers-----	34	5.3	Dry cleaner-----	2	.3
Merchants (own business)-----	19	2.8	Contractor work-----	4	.6
Gardeners-----	21	3.1	Boiler maker-----	2	.3
Rancher-farmer-----	20	3.0	Butcher-----	3	.4
Truck driver-----	11	1.7	Clerk-----	1	.1
Mechanic-----	10	1.5	Dairy employee-----	7	1.1
Blacksmith-----	5	.7	Tile maker-----	3	.4
Janitor-----	2	.3	Shoemaker-----	1	.1
Auto repair-----	1	.1	Trucking-----	4	.6
Twister-----	2	.3	Mail helper-----	1	.1
Spinner-----	1	.1	Garbage collector-----	1	.1
Mining-----	2	.3	Plumber assistant-----	1	.1
Baker-----	2	.3	Brick layer-----	3	.4
Foreman-----	11	1.7	Selling papers-----	1	.1
Minister-----	3	.4	Inspector-----	1	.1
Bookkeeper-----	1	.1	Rug weaving-----	1	.1
Electrician-----	4	.6	Cabinet maker-----	1	.1
			Dish washer-----	2	.3

Size of the Family.

The information secured relating to the number of children per married couple is exhibited in Table 2. A perusal of this table shows that of the total number of 769 families 43, or 5.6 per cent, had no children. Of the total number of families, the numbers who had three, four, or five children were nearly the same. Thus, 101 families reported as having three children each; 110 families, four children; and 113 families reported five children.

It will be observed that while 98 families were reported as having two children, 92 families were reported as having six children. Of the total number of families reported, 54.7 per cent had four children or less, while 45.3 per cent had five children or more. While five children is the size of the Mexican family most frequently reported, there are nearly as many families listed in the table, for whom only four or three children were reported.

The total number of children in the 726 families who were reported as having children was 3,290, or an average of 4.5 children per family. If the 769 families canvassed are considered, then the average number of children per Mexican family was 4.3.

The data here presented are not intended as a study of fecundity among Mexicans. Rather is it the purpose to present whatever dependable information was secured on the subject of the number of children per Mexican family.

TABLE 2. NUMBER AND PER CENT OF CHILDREN IN 769 MEXICAN FAMILIES IN LOS ANGELES AND OTHER COUNTIES IN SOUTHERN CALIFORNIA, SEPTEMBER, 1928.

Number of children	Total all counties			Los Angeles County			All other counties		
	Number of families	Per cent of total	Cumulative per cent	Number of families	Per cent of total	Cumulative per cent	Number of families	Per cent of total	Cumulative per cent
Total	769	100.0	-----	402	100.0	-----	367	100.0	-----
No children	43	5.6	5.6	20	5.0	5.0	23	6.3	6.3
One child	69	9.0	14.6	36	9.0	14.0	33	9.0	15.3
Two children	98	12.7	27.3	51	12.7	26.7	47	12.8	28.1
Three children	101	13.1	40.4	54	13.4	40.1	47	12.8	40.9
Four children	110	14.3	54.7	70	17.4	57.5	40	10.9	51.8
Five children	113	14.7	69.4	59	14.7	72.2	54	14.7	66.5
Six children	92	12.0	81.4	50	12.4	84.6	42	11.4	77.9
Seven children	63	8.2	89.6	28	7.0	91.6	35	9.5	87.4
Eight children	35	4.6	94.2	16	4.0	95.6	19	5.2	92.6
Nine children	19	2.5	96.7	7	1.7	97.3	12	3.3	95.9
Ten children	16	2.1	98.8	4	1.0	98.3	12	3.2	99.1
Eleven children	8	1.0	99.8	7	1.7	100.0	1	.3	99.4
Twelve children	1	.1	99.9	-----	-----	-----	1	.3	99.7
Thirteen children	1	.1	100.0	-----	-----	-----	1	.3	100.0

Average Monthly Incomes.

An effort was made to secure accurate statistics of Mexican family incomes for a period of twelve consecutive months, but such information was only secured for 435 families. Data relating to the monthly incomes of 266 other Mexican families were also obtained. These data showed monthly incomes for less than twelve consecutive months. Altogether, therefore, the Fact-Finding Committee gathered figures showing monthly incomes for 701 families, and data based upon these figures are included in Table 3.

The average monthly incomes were obtained by averaging the actual monthly incomes reported for each family included in this table. It will be noted that 69.2 per cent of the families included in this table had monthly incomes of less than one hundred dollars. Eighty-four, or 12 per cent, of the 701 families, had monthly incomes of from \$60 to \$70. Two hundred eighteen families, or 31.2 per cent of the 701 families, had monthly incomes ranging from \$70 to \$100 per month; while 30.8 per cent of the families had monthly incomes in excess of \$100.

TABLE 3. AVERAGE MONTHLY INCOMES DURING THE YEAR 1927, OR 1928, OF 701 MEXICAN FAMILIES IN SOUTHERN CALIFORNIA FOR WHOM INFORMATION WAS SECURED.

Average monthly income	Number of families	Per cent of total	Cumulative per cent
Total -----	701	100.0	----
Less than \$30-----	31	4.4	4.4
\$30 but less than \$40-----	23	3.3	7.7
\$40 but less than \$50-----	61	8.7	16.4
\$50 but less than \$60-----	67	9.6	26.0
\$60 but less than \$70-----	84	12.0	38.0
\$70 but less than \$80-----	70	10.0	48.0
\$80 but less than \$90-----	73	10.5	58.5
\$90 but less than \$100-----	75	10.7	69.2
\$100 but less than \$110-----	54	7.7	76.9
\$110 but less than \$120-----	24	3.4	80.3
\$120 but less than \$130-----	28	4.0	84.3
\$130 but less than \$140-----	23	3.3	87.6
\$140 but less than \$150-----	15	2.1	89.7
\$150 but less than \$160-----	16	2.3	92.0
\$160 but less than \$170-----	10	1.4	93.4
\$170 but less than \$180-----	8	1.1	94.5
\$180 but less than \$190-----	3	.4	94.9
\$190 but less than \$200-----	5	.7	95.6
\$200 and over-----	31	4.4	100.0

Annual Incomes.

The total incomes of 435 Mexican families for twelve consecutive months, either during the calendar year 1927 or during 1927 and 1928, are shown in Tables 4 and 4a. It is interesting to note that 93, or 21.4 per cent of the 435 families, had incomes of \$1,500 or more during twelve consecutive months. Forty-seven per cent of the families considered in this table had incomes of less than \$1,000; while 53 per cent of the families had incomes of \$1,000 or more during the twelve consecutive months for which their incomes were reported.

Table 4 shows that among the Mexican families visited there is a wide variation in their total annual incomes. About as many families had incomes from \$700 to \$800 as from \$800 to \$900, \$900 to \$1,000, \$1,000 to \$1,100, \$1,100 to \$1,200, and \$1,200 to \$1,300.

When the annual incomes for the same families are grouped by class intervals of two hundred dollars as in Table 4a, it is seen that 24.6 per cent, or the highest percentage, of families canvassed had incomes of \$1,400, or more; 17.7 per cent, the next highest percentage, had incomes between \$800 to \$1,000; and 16.6 per cent between \$1,000 to \$1,200.

TABLE 4. TOTAL INCOMES IN TWELVE CONSECUTIVE MONTHS DURING 1927, OR 1927 AND 1928, OF 435 MEXICAN FAMILIES IN SOUTHERN CALIFORNIA FOR WHOM INFORMATION WAS SECURED.

Total twelve months' income	Mexican families		
	Number	Per cent of total	Cumulative per cent
Total-----	435	100.0	----
Less than \$300-----	11	2.5	2.5
\$300 to \$400-----	8	1.8	4.3
\$400 to \$500-----	22	5.1	9.4
\$500 to \$600-----	27	6.2	15.6
\$600 to \$700-----	26	6.0	21.6
\$700 to \$800-----	34	7.8	29.4
\$800 to \$900-----	38	8.7	38.1
\$900 to \$1,000-----	39	9.0	47.1
\$1,000 to \$1,100-----	36	8.3	55.4
\$1,100 to \$1,200-----	36	8.3	63.7
\$1,200 to \$1,300-----	36	8.3	72.0
\$1,300 to \$1,400-----	15	3.4	75.4
\$1,400 to \$1,500-----	14	3.2	78.6
\$1,500 and over-----	93	21.4	100.0

TABLE 4A. TOTAL INCOMES IN TWELVE CONSECUTIVE MONTHS DURING 1927, OR 1927 AND 1928, OF 435 MEXICAN FAMILIES IN SOUTHERN CALIFORNIA FOR WHOM INFORMATION WAS SECURED.

Total twelve months' income	Mexican families		
	Number	Per cent of total	Cumulative per cent
Total-----	435	100.0	---
Less than \$400-----	19	4.3	4.3
\$400 to \$600-----	49	11.3	15.6
\$600 to \$800-----	60	13.8	29.4
\$800 to \$1,000-----	77	17.7	47.1
\$1,000 to \$1,200-----	72	16.6	63.7
\$1,200 to \$1,400-----	51	11.7	75.4
\$1,400 and over-----	107	24.6	100.0

Children and Incomes.

The twelve months' incomes of the 435 families are tabulated in Table 5, next presented, according to the number of children in the family. This table shows that the average annual income for twelve months for all families was \$1,156.15. The lowest average incomes are reported for families having no children and two children. The highest average income is reported for the ten families which were reported as having ten children each. The income of this group was \$1,895. The next highest average, which was an income of \$1,777.20, is reported for five families who had eleven children each.

This table shows no distinct correlation between the number of children per family and the average incomes for twelve months. Thus, while thirty-nine families, having one child, had an average income of \$1,278.71, fifty-four families, having six children, had an average income of \$1,225.33.

Of the 403 families, having children, for whom information as to full twelve months' incomes was secured, 142 families, or 35.2 per cent, reported 250 children working part-time or full-time, but mostly part-time. The total number of children in these 142 families was 824, and the percentage of these children working was 17.

The annual incomes reported for the 435 families were not, in all cases, derived by the head of the family only, but these incomes were

supplemented, in 142 families, by the children working part-time or full-time. Neither were these incomes the results only of wages earned by the head of the family, or by working children; but, in some cases, these incomes were derived also from rent of land or from business profits.

TABLE 5. AVERAGE INCOMES OF 435 MEXICAN FAMILIES IN SOUTHERN CALIFORNIA FOR TWELVE MONTHS DURING 1927, OR 1927 AND 1928, COMPARED WITH THE NUMBERS OF CHILDREN IN THESE FAMILIES.

Number of children	Mexican families		Incomes for twelve consecutive months	
	Number	Per cent of total	Average	Per cent of total
Total-----	435	100.0	\$1,156 15	100.0
No children-----	32	7.4	938 68	6.0
One child-----	39	9.0	1,278 71	9.9
Two children-----	58	13.3	914 91	10.6
Three children-----	51	11.7	1,125 78	11.4
Four children-----	66	15.2	1,067 33	14.0
Five children-----	58	13.3	1,154 86	13.3
Six children-----	54	12.4	1,225 33	13.2
Seven children-----	30	6.9	1,244 56	7.4
Eight children-----	22	5.1	1,451 31	6.3
Nine children-----	8	1.8	1,121 50	1.8
Ten children-----	10	2.3	1,895 20	3.8
Eleven children-----	5	1.2	1,777 20	1.8
Twelve children-----	1	.2	1,130 00	.2
Thirteen children-----	1	.2	1,740 00	.3

SUMMARY

The data presented in this section of the report may be summarized as follows:

1. In a house to house survey of Mexican families in southern California, many Mexicans were found to be engaged in skilled and semi-skilled occupations, such as mechanics, blacksmiths, carpenters, and electricians, although the largest number of Mexicans visited were unskilled laborers engaged in agricultural pursuits.

2. The average number of children per Mexican family visited was 4.3. Of the 769 families visited, 40.4 per cent had 3 children or less, 54.7 per cent had 4 children or less, and 45.3 per cent had 5 children or more (Table 2).

3. Of the 701 Mexican families for whom data on average monthly incomes were secured, 69.2 per cent had monthly incomes of less than \$100; 20.5 per cent had average monthly incomes of \$100 or more, but less than \$150; 5.9 per cent had average monthly incomes of \$150 or more, but less than \$200; and 4.4 per cent had average monthly incomes of \$200 or more (Table 3).

4. A study of the total incomes for 12 consecutive months of 435 families showed that 38.1 per cent had annual incomes of less than \$1,000; 31.5 per cent had annual incomes of \$1,000 or more, but less than \$1,500; and 21.4 per cent had annual incomes of \$1,500 or more.

5. The average annual income for 435 Mexican families for whom information was secured was \$1,156.15. Of the 403 families, having children, for whom information was secured as to annual incomes, 142 families, or 35.2 per cent, reported 250 children working part-time or full-time, but mostly part-time.

PROCEEDINGS

OF THE

Tenth Annual Department Encampmen

OF THE

Veterans of Foreign Wars of the United States

Department of California and Nevada

HELD AT

SANTA CRUZ, CALIFORNIA

June 25 to 29, 1930



AUTHORITY TO PRINT

Assembly Concurrent Resolution No. 4

CHAPTER 32

Assembly Concurrent Resolution No. 4—Relative to reports of the proceedings of the annual convention of the Veterans of Foreign Wars of the United States, Department of California.

[Filed with Secretary of State April 5, 1929.]

Resolved by the Assembly, the Senate concurring, That there shall be printed as a public document, five hundred copies of the report of the proceedings of the annual convention of the Veterans of Foreign Wars of the United States, Department of California, for the year 1929 and of each succeeding annual convention together with illustrations, copies of general orders enacted at such conventions and of the official roll, two hundred fifty copies for the use of the Assembly and two hundred fifty copies for the use of the Senate, the annual cost thereof, not exceeding six hundred dollars, to be payable from the appropriation for legislative printing.



CHARLES J. HILDEBRAND,
Department Commander 1929-1930

DEPARTMENT OFFICERS, 1929-1930

CHARLES J. HILDEBRAND, <i>Commander</i> -----	Pasadena, California
H. W. WINN, <i>Senior Vice Commander</i> -----	Oakland, California
GEORGE R. FREIDEMAN, <i>Junior Vice Commander</i> -----	Sacramento, California
VADIE E. BEVERS, <i>Quartermaster</i> -----	San Francisco, California
CHARLES C. QUITMAN, <i>Judge Advocate</i> -----	San Diego, California
FRED TAYLOR, <i>Chaplain</i> -----	San Francisco, California
DR. E. V. SHEAFE, <i>Surgeon</i> -----	Alameda, California
CHARLES O. CARLSTON, <i>Adjutant</i> -----	San Francisco, California
A. G. CHAPMAN, <i>Chief of Staff</i> -----	San Diego, California
EDWARD SEACORD, <i>Inspector</i> -----	San Jose, California
ARTHUR D. KEEFE, <i>Historian</i> -----	Vallejo, California
CHAS. C. CHURCH, <i>Patriotic Instructor</i> -----	San Francisco, California

Council of Administration Members

W. M. WILLIAMS, <i>District No. 1</i> -----	Los Angeles, California
C. F. BENNETT, <i>District No. 2</i> -----	Sacramento, California
CHARLES GAVIN, <i>District No. 3</i> -----	San Francisco, California
ALBERT JOY, <i>District No. 4</i> -----	San Diego, California
LOUIS D. BORGE, <i>District No. 5</i> -----	Oakland, California
CLARENCE H. PATTEN, <i>District No. 6</i> -----	Reno, Nevada
O. N. BOONE, <i>District No. 7</i> -----	Bakersfield, California
R. A. WASSAM, <i>District No. 8</i> -----	Marysville, California
F. N. RICKETTS, <i>District No. 9</i> -----	Vallejo, California



HIRAM W. WINN,
Department Commander 1930-1931

DEPARTMENT OFFICERS, 1930-1931

HIRAM W. WINN, <i>Commander</i> -----	Emeryville, California
VAL N. BRANDON, <i>Senior Vice Commander</i> -----	San Diego, California
OLIVER H. HALL, <i>Junior Vice Commander</i> -----	Alameda, California
CHAS. O. CARLSTON, <i>Adjutant and Quartermaster</i> -----	San Francisco, California
P. C. CHURCH, <i>Judge Advocate</i> -----	Fresno, California
G. W. "BUCK" CONNOR, <i>Chaplain</i> -----	Los Angeles, California
DR. A. FLORES, <i>Surgeon</i> -----	Calxico, California
O. T. MAHANAY, <i>Chief of Staff</i> -----	Berkeley, California
L. B. LAMBERT, <i>Inspector</i> -----	Palms, California
GEO. W. WATSON, <i>Historian</i> -----	Willows, California
ALEX JONES, <i>Patriotic Instructor</i> -----	San Diego, California

Council of Administration Members

M. J. SCHROCK, <i>District No. 1</i> -----	San Diego, California
W. M. WILLIAMS, <i>District No. 2</i> -----	Los Angeles, California
GUY CAKE, <i>District No. 3</i> -----	Ventura, California
A. D. MUNDEN, <i>District No. 4</i> -----	Bakersfield, California
S. S. RIPLEY, <i>District No. 5</i> -----	Richmond, California
CHAS. GAVIN, <i>District No. 6</i> -----	San Francisco, California
FRANK LORANGER, <i>District No. 7</i> -----	Roseville, California
R. A. WASSAM, <i>District No. 8</i> -----	Marysville, California
T. J. CROWLEY, <i>District No. 9</i> -----	San Rafael, California
C. H. PATTON, <i>District No. 10</i> -----	Reno, Nevada

PAST DEPARTMENT COMMANDERS

LOUIS LAMPRECHT, <i>Provisional</i> _____	1921
H. P. WALLS_____	1921-22
DAN B. SCHERTLE_____	1922-23
CHAS. J. HOGAN_____	1923-24
LEO DAZE_____	1924-25
HENRY LEVITT_____	1925-26
RICHARD TOALSON_____	1926-27
ROBERT LOGHRY, <i>Died in office.</i>	
CLARENCE PATTEN_____	1927-28
DAROLD D. DE COE_____	1928-29
CHAS. J. HILDEBRAND_____	1929-30

"TAPS"

Sacred to the Memory of Our Departed Comrades 1929-1930

Post No. 8
 JOHN CLERY
Post No. 58
 A. FLAUGHER
Post No. 67
 FRANK S. STEIGER
 JOHN J. MATTIMOE
 H. CANN
 H. B. CRIST
Post No. 69
 PAUL B. SMITH
Post No. 75
 MARK K. STRYKER
 HARRY E. VINCENT
Post No. 83
 JAMES P. CHADWICK
 HENRY STOCKFLETH
 ACA BORTEL
 GEORGE D. BORGERT
 FRANK G. CARR
 THOMAS J. PETERSEN
 N. GUSALVES
 W. H. BOOG
Post No. 344
 ANDREW SKLAR
 JOSEPH SORDELLO
Post No. 466
 FLOYD CRAWFORD
 OTTO WATERS
 JOSEPH MUSICK
 SAMUEL F. LAMBERT
 JOSEPH RUSSETT
 PATRICK O'BRIEN

Post No. 480
 LEROY C. FRY
Post No. 703
 GEORGE W. POST
Post No. 818
 CHARLES WALD
Post No. 884
 WILLIAM E. PRESTON
Post No. 904
 B. H. GARY
Post No. 999
 F. F. PRICE
Post No. 1010
 JOSEPH REPOSA
 EDWARD WINSBY
 JAMES MADDEN
 HERBERT O. GASTINEAU
 EDGAR S. RAULINGS
 NATELLIO LAGORTO
Post No. 1020
 PAUL HARTMAN
 CRAWFORD SEYMOUR
 CHAS. E. SWEENEY
 FRANK MEHBERI
 FRANK G. O'NEIL
 CHAS. W. JAMES
 JAMES O'GORMAN
 CHAS. MARPLE
 WILLIAM VANCE
 F. C. DONOVAN
 WILLIAM SULLIVAN
 M. HUGHSON

Post No. 1053
 H. CUTTER
Post No. 1123
 PAUL SHIKTON
 IRA A. THORPE
Post No. 1205
 JOHN J. BERNARD
 JERRY HANNEGAN
Post No. 1381
 CHARLES A. SAYCE
 WILLIAM K. DAVIS
Post No. 1392
 HARRY HARVEY
Post No. 1468
 GEO. M. COOK
Post No. 1537
 THOMAS J. MCBURNEY
 MAX DAHLMAN
 EDWARD DAVIS
 MARTIN McDONALD
Post No. 1555
 JOHN T. SHORB
Post No. 1622
 J. Y. BIDDE
Post No. 1679
 VIRGIL GORMAN
Post No. 1680
 GEO. J. TREMER

*The March Of Our Comrade Is Over And He Lieth Down In The House
 Appointed For All the Living. Sleep, Our Comrades, Sleep.
 Captain Of Our Salvation, Have Mercy, We Pray Thee.*

Proceedings of the Tenth Annual Encampment, Department of California and Nevada, Veterans of Foreign Wars of the United States

HELD AT

Santa Cruz, California, June 25-29, 1930

OPENING SESSION, WEDNESDAY AFTERNOON, JUNE 24

The opening session of the Tenth Annual Department Encampment, Veterans of Foreign Wars of the United States, was called to order at 2:30 p.m. by Past Department Commander Henry M. Levitt, with delegates to the Encampment, delegates to the Ladies' Auxiliary, honored guests, and visitors present.

PAST COMMANDER LEVITT: "Comrades, sisters, and visitors, and our honored guests—I have the honor of welcoming you here this afternoon on behalf of the Santa Cruz Convention Committee, Department of California and Nevada, Veterans of Foreign Wars of the United States. I also have the honor of presenting to you and turning over the chair at this time to our Department Commander, Charles J. Hildebrandt." (Applause.)

COMMANDER HILDEBRAND: "We are fortunate to be assembled once again for our Tenth Annual Department Encampment, especially in this wonderful city of opportunity, Santa Cruz. We will dispense with any further oratorical remarks and will go ahead with introducing the guests, having the colors presented, and proceed with the requirements of the Constitution as laid down by our Department by-laws, in so far as the opening ceremonies are concerned. I am going to request that the orchestra play the first verse of the 'Star-Spangled Banner,' and that you all rise and join in singing this first verse."

The entire gathering then united in singing the first verse of the national anthem, "The Star-Spangled Banner."

COMMANDER HILDEBRAND: "Sergeant-at-Arms, you will post the colors."

The Department colors, together with those Post colors then present at the Encampment, were posted under the direction of Department Sergeant-at-Arms William Flinn. The invocation was pronounced by Department Chaplain Fred Taylor.

COMMANDER HILDEBRAND: "I will request at this time that representatives of any fraternal, patriotic, veteran or civic organization who are visitors to this Encampment, please rise. There being none, we will proceed. Comrades and sisters, we have the opportunity and privilege of being welcomed to the city of Santa Cruz this afternoon by a very distinguished member of this community. It is my pleasure to introduce to you Mr. Fred Swanton, Mayor of the city of Santa Cruz." (Applause.)

MAYOR SWANTON: "Comrade Hildebrand, comrades, honored guests, and ladies of the Auxiliaries of the Veterans of Foreign Wars—It affords me great pleasure to come before you, representing the city of Santa Cruz, to welcome this body of men—not forgetting the ladies—and I assure you from the bottom of my heart I have never stood before a body that I desired more to welcome than I do these men.

The city of Santa Cruz, as you all know, has many conventions, and we like to have you with us. No doubt many of you have been here before, know all of our country, but you have never been entertained before by the committee that has been selected by our Post here in Santa Cruz. They have drawn up a wonderful program for you, and I trust that all of you will see fit to partake of every part of that program. Without your participation it will not be a success, and you will of course feel that you have not enjoyed your stay.

"In the name of the city of Santa Cruz I again want to welcome you, and if, as Mayor of Santa Cruz, I can be of any service to you whatever, if you get in any trouble of any kind, we will try to help you out. They have done something here that they never have done before; they have notified the laundries here not to sell distilled water. I don't know why, but you can guess. About a year ago we got into a little trouble—at least it caused the Mayor real trouble for a while—but I assure you it didn't perturb me one bit. Anyone can get into the same kind of trouble, but I don't believe any of you would do anything intentionally. I don't believe any of you would try to break a law that hasn't been broken before.

"Oh yes, I want to tell you that the next speaker is the Judge of our Police Court, and if you get into trouble we will try and have you in his Court—he ought to be able to fix things up.

"I want to thank you all for this privilege and pleasure, and trust I may meet you all individually as well as collectively." (Applause.)

COMMANDER HILDEBRAND: "Mr. Mayor, I can assure you on behalf of the organization that each individual will conduct himself along the lines suggested by you in your welcoming address. We sincerely appreciate having the Mayor of the city of Santa Cruz welcome us in convention assembled in this wonderful city.

"We have a representative, as our Honorable Mayor told you, who happens to hold the position of Police Court Judge, but we hope we won't have to meet him in that capacity. He is representing the Chamber of Commerce of the city of Santa Cruz and other civic organizations in extending to you a welcome. Mr. Donald Younger." (Applause.)

MR. YOUNGER: "Department Commander, comrades and ladies—In introducing the Mayor he was almost called a comrade, and then perhaps your Commander thought it was not quite enough dignified a term to please him; but I am taking the liberty of calling you comrades, because as Vice President of the Chamber of Commerce and Acting President this week while the President happens to be away, I consider, as does the Chamber of Commerce, that all of you who are here coming into Santa Cruz are comrades of Santa Cruz.

"We have been working with your local Post to make this Encampment a success; now it is up to you to make it a success. You will undoubtedly give thanks to those who have co-operated with you, but it is your local Post, the men on that committee who are making this wonderful Encampment what it is, and what it will be. The Chamber of Commerce of Santa Cruz is working hand in hand with the city administration. Just as a little instance: Mayor Swanton, who spoke here a moment ago, was up for re-election last year. Generally defeated candidates don't make any mention of the fact—I happened to be the candidate opposing him. We had a wonderful contest and a spirited election; but after it was over, the things we said we both want to forget. Now we don't think of the personal feelings that arise in such matters, and the Mayor and myself work hand in hand for Santa Cruz.

"We are undergoing growing pains at the present time. You in your Encampment here in Santa Cruz will undoubtedly have some of these growing pains; you are getting new veterans into your organization, and are growing, and so are we. And so, as a city official, representing the Chamber of Commerce, and on behalf of the twenty-seven service organizations in our city, we extend to you our open arms and our appreciation for coming here. We want you to be free to call upon us at any time. The Chamber of Commerce rooms are located uptown in the Palomar Arcade Building, and if it happens to be closed you can call the Police Department and they will do anything they can to take care of your needs." (Applause.)

COMMANDER HILDEBRAND: "Comrades, a wonderful welcome has been extended to us on behalf of all the service organizations, and you probably as well as I feel very highly gratified that we have such an able representative to welcome us as Mr. Younger of the Chamber of Commerce of Santa Cruz. I am now going to introduce Mrs. Leah Davis, of the Gold Star Mothers of America. Mrs. Davis happens

to be the founder of that organization and Past National President, and all of us have a very warm spot in our hearts for those wonderful ladies who bore sons that we had to leave on the other side." (Applause.)

MRS. LEAH H. DAVIS: "Mr. Chairman, comrades, old, middle-aged, and young, veterans of all the wars of the United States of America—I never was so thrilled in my life, as I now am, to be with you today on this auspicious occasion. I have attended many meetings, have witnessed many things, but I don't remember when the result of the war was so forcibly brought home to me as a few moments ago when you were posting the colors—these beautiful flags, the Stars and Stripes of the United States of America. No wonder our boys went forth to victory, following this flag. In childhood, they were taught to revere it, the flag of their country. In youth they have rushed to defend it. And then many gave their lives in defense of it.

"The Gold Star Mothers is not a welfare organization; it is an organization of mothers who have made the supreme sacrifice, realizing that it is a glory to have given for so gracious and honorable a cause. What greater thing can a man do than that he lay down his life for another? In our organization the loss of our sons has been the means of developing greater patriotism in their mothers. We devote our time to helping the disabled veteran. We have also established legislative plans for the future welfare and benefit of Gold Star Mothers and Fathers. Our grief has brought to us a common cause, which we devote to usefulness, seeing only and believing only in the future glory of the United States of America, ready at all times to meet the foe of this glorious country.

"I appreciate, comrades, your kind invitation for me to be present with you upon this occasion. My life is devoted to the cause of veteranism, and I have a message that I have brought but do not wish to take up your time just now to present it to you. I am going to ask your indulgence if I am granted permission during your business session to present to you several resolutions which have been drawn up and which I hope to present to the next session of Congress, on behalf of Gold Star Mothers and Fathers, for we work just as diligently for fathers as we do for the mothers. I am asking all the veteran organizations to endorse our resolutions as I have prepared them, and to include them in their legislative program.

"May success follow you at all times, and may your convention be one of peace, harmony and success." (Applause.)

COMMANDER HILDEBRAND: "Mrs. Davis, I can assure you on behalf of our organization that we are highly honored to have you here, and I can also assure you that we will give your resolutions very earnest consideration."

Mrs. Marie Golly, of the local chapter of the American War Mothers' Association, was called upon at this time and very briefly extended the greetings of her organization.

COMMANDER HILDEBRAND: "I believe there are quite a few of the delegates and alternates to the Ladies' Auxiliary Convention who have been anticipating a word from our wonderful Department President of the Ladies' Auxiliaries, Mrs. Consuelo De Coe." (Applause.)

MRS. DE COE: "Comrade Department Commander, National Officers, present and past, Department Officers of the Veterans of Foreign Wars of the United States and their Auxiliaries, distinguished guests, sisters and comrades all—I am very happy to be here today to welcome you on behalf of the Ladies' Auxiliaries of the Veterans of Foreign Wars of the United States, Department of California and Nevada. I hope and trust that our Encampment will be a very harmonious and a very constructive one. We all expect to have a good time, but let's all attend our meetings, get through with our business, and then we can have our good times. Please be on time when the actual Convention opens, and in that way you will assist your Department President.

"I would like to take this opportunity to thank my many sisters for their wonderful cooperation this year. Ours has been a most successful year, but without your help it certainly would not have been. I am not going to take all the credit, because each one of you has been doing your share and without your co-operation I'm sure I couldn't have accomplished very much.

"I want to thank the Department Commander and the rest of the Department Officers for their splendid cooperation this year, and the Posts who sent in a greetings

committee to welcome me when I visited the different Auxiliaries. I can not tell you how appreciative I was of these committees, because it showed me that these Posts were working right with their Auxiliaries and were in complete accord and harmony with them. Every Post does need an Auxiliary, and a good one. Ten-Ten please take notice.

"There is one comrade especially that I would like to thank, Comrade Harry Kellett, National Deputy Chief-of-Staff. Comrade Kellett, your help and assistance this year has been a big help to me. Comrade Kellett has always given me the names of the Commanders of the Posts newly instituted, and this has enabled me to write to the wives or other relatives of the comrades of these new Posts with a view to having them start Auxiliaries. I want to tell you that we have instituted fourteen new Auxiliaries this year, and I truly hope that the Department of California and Nevada will win the cup offered to the Department that forms the most Auxiliaries during the present administration, and I do hope that our delegates going to National this year will bring that cup back to our Department. I thank you." (Applause.)

COMMANDER HILDEBRAND: "Comrades and sisters—No one can appreciate any more than I, as Department Commander during the past year, the very beneficial assistance that one can receive from this friendly affiliated organization, our Auxiliary, and believe me I have had the finest co-operation and assistance from the Ladies' Auxiliaries during this administration that one can receive, and I believe that we can thank Mrs. De Coe and her Department Officers and all of you sisters of the different Auxiliaries for that co-operation. I want to go on record as informing you that I certainly appreciate it very, very much." (Applause.)

The following distinguished visitors were also called upon by the Department Commander and extended to the Encampment the greetings of the organizations they represented:

Comrade John Moakley, Adjutant of the local (Santa Cruz) Post of the Grand Army of the Republic. Comrade Moakley was given a great ovation by the entire assembly.

Comrade Frank Graves, Department Commander of the United Spanish War Veterans, Department of California. Comrade Graves in his remarks expressed the hope that the Veterans of Foreign Wars of the United States would continue to work with the United Spanish War Veterans, as they have in the past, on beneficial veteran legislation. The Department Commander, in replying to Comrade Graves' remarks, pledged the continued cooperation of the Department to the United Spanish War Veterans, particularly from a legislative standpoint, and expressed sincere regret at not having been able to attend the Department Encampment of the United Spanish War Veterans at Fresno during the preceding month.

Comrade Charles C. Quitman, the Department Judge Advocate of the Veterans of Foreign Wars of the United States, Department of California and Nevada, but representing the Disabled American Veterans of the World War, Department of California, at this Encampment. Comrade Quitman during his remarks gave a stirring description of the activities of the Bolshevistic element in this country, asking that this organization as well as kindred organizations continue to combat the encroachments of this menacing influence upon our national life. "I believe also, although I do not want to be considered intolerant, that that element in the United States today is very dangerous to our very existence, and therefore I am bold enough to say that if they refuse to recognize the Stars and Stripes, then it is up to us to make them see stars and wear stripes." The remarks of Comrade Quitman were greatly applauded.

Comrade William J. Otts, Governor of the Pacific Division, Imperial Order of the Dragon, an organization formed in China in the month of November, 1908, composed of men who served in the China Relief Expedition.

Comrade R. W. Butcher, Commander of the local (Santa Cruz) camp of the United Spanish War Veterans.

Comrade Stanley Conners, Regional Manager of the United States Veterans Bureau, San Francisco. Comrade Conners also extended the greetings of the regional manager of the bureau at Los Angeles.

Comrade Dr. R. W. Brewer, medical officer in charge of the U. S. Veterans Hospital at Livermore, California. Dr. Brewer during his remarks stated that there were 318 beds at the Livermore Hospital, with 275 patients now in the

hospital, of which number 131 are drawing compensation. He expressed appreciation for the wonderful assistance that the comrades in the Livermore Hospital have been receiving from the various Ladies Auxiliaries of this and other veteran organizations. "If the time comes that I must do without the help of these organizations, I think I'll quit." Comrade Brewer stated the Livermore Hospital was as well equipped, not only in personnel but in hospital equipment, as any hospital he had served in throughout the country, and that all comrades entering same were receiving the best of treatment and care.

Mr. Richard Stillwell, representative of the Veterans Employment Division of the United States Department of Labor. Mr. Stillwell in his remarks emphasized that the U. S. Department of Labor was working with the U. S. Veterans Bureau in the matter of securing employment for veterans, realizing the necessity for this service. He urged that this organization support the Government in its endeavor to find employment for every veteran that is not now employed.

Mr. Archie Bowden, City Attorney for the City of San Jose, California.

Comrade B. A. Forsterer, Chairman of the Board of Directors of the Veterans' Home at Yountville, California, and a member of Colonel J. J. Astor Post No. 999, Oakland. Comrade Forsterer, in the course of his remarks, stated that the Veterans' Home at Yountville was started some fifty years ago by the Grand Army of the Republic, and was taken over by the State of California in 1895, maintaining it ever since, with a small aid from the Government; that approximately a million dollars had been expended during the past four years for new construction at the Home, the funds therefor coming as a result of the State Athletic Commission events. Three new buildings have been constructed, with a fourth about to be erected, and it is ultimately planned to have eight of these buildings, and a new hospital. "The United Spanish War Veterans at their last Encampment passed a strong resolution calling upon the State administration to set aside the sum of \$750,000 for the construction of a hospital at the Home. We have reason to believe that the American Legion will do the same thing, and I sincerely hope that you comrades and ladies will not hesitate to put your shoulders to the wheel and help bring that institution up to where it should be." The remarks of Comrade Forsterer were well applauded.

Lieutenant Art Young, representing the American Legion and the United Veterans of the Republic, Department of California. Comrade Young in his remarks stated that "The United Veterans of the Republic are in no way trying to take from any other veteran organization any of the wonderful and fine accomplishments that have been theirs. Our organization is one comprising the veterans of all wars, organized to express concrete political opinions, and to indorse candidates whom we believe are favorable to the issues which we believe to be right." He stated one of the chief issues that the United Veterans of the Republic were combatting was that of discrimination against veterans in civil service who have attained the age of 45; and not alone in civil service, but in every walk of industry in the present day.

Mrs. Laurie Schertle, member of the National Council of Administration of the Ladies' Auxiliaries.

Comrade Darold D. De Coe, National Junior Vice Commander-in-Chief, Veterans of Foreign Wars of the United States, and a Past Department Commander of this Department. Comrade De Coe extended the greetings of the National Commander-in-Chief, and complimented the Department on its wonderful growth, as well as the Posts and Auxiliaries.

At this time the chair was turned over to Past Department Commander Henry M. Levitt, under whose direction and supervision the beautiful memorial services of the organization were conducted by the Department officers, with the assistance of the Ladies' Auxiliaries. A roll call of comrades of the Department who had passed beyond since the last Department Encampment, was read by Comrade Levitt, following which National Junior Vice Commander-in-Chief Darold D. De Coe delivered a brief memorial address. The services were concluded with the singing of "America" by the entire assembly.

COMMANDER HILDEBRAND: "Comrades and friends, that concludes the services for this afternoon, but just before closing I would like to make a few announcements. I am going to name now the Committee on Credentials; Comrades Mueller, Gavin, Rauscher, and Cadotte. The balance of the committees will be announced tomorrow morning. We will now adjourn, to meet at 8.30 tomorrow morning to start the first business of the Encampment. And 8.30 means 8.30."

The meeting then, at 3.55 p.m., following the benediction by Past Department Commander Levitt, was duly closed.

SECOND SESSION, THURSDAY MORNING, JUNE 25

The first business session of the Encampment was officially called to order at 8.45 a.m. by Department Commander Charles J. Hildebrand.

COMMANDER HILDEBRAND: "This meeting of the Tenth Annual Encampment will come to order. Comrade Sergeant-at-Arms, you will advance and post the colors."

The Department colors were then brought forward and posted under the direction of Department Sergeant-at-Arms William Flinn.

COMMANDER HILDEBRAND: "Comrades, we are assembled for the purpose of transacting any business that may lawfully come before the Tenth Annual Encampment of the Department of California and Nevada, Veterans of Foreign Wars of the United States. Let's try as far as possible to confine our remarks to the subject under discussion. We have a certain procedure for the Encampment that has been accepted by your Department, and we are going to strictly adhere to that. We will in no way attempt to railroad anything; nothing will be tried to be pushed over on you—in other words, we will use no steam roller tactics. You will all have an opportunity to state your side of any question, but please confine your remarks to the subject under discussion and let's not take up any more time than is absolutely necessary. We will now have a roll call of officers of the Department."

A roll call of Department officers disclosed the following present at the Encampment: Commander Chas. J. Hildebrand, Senior Vice Commander H. W. Winn, Junior Vice Commander George R. Freideman, Adjutant Charles O. Carlston, Judge Advocate Charles C. Quitman, Inspector Edward M. Seacord, Chaplain Fred Taylor, and Council of Administration Members Walter M. Williams, Cliff Bennett, Charles Gavin, and R. A. Wassam.

COMMANDER HILDEBRAND: "Comrades, another thing I want to request is that when you get up the first thing you do is state your name and the number of your Post. Those of you present who are not delegates will please take your position in the extreme rear of the auditorium or in the balcony; then we will know just who are duly accredited delegates. I am now going to name all of the committees, and at this time also appoint National Junior Vice Commander in Chief Darold D. De Coe and Past Department Commander Henry M. Levitt as parliamentarians."

The following committees were then named:

Legislative Committee—Albert Brady (Chairman), Post No. 83, San Francisco; Frank Loranger, Post No. 1661, Roseville; George Sanderson, Post No. 913, Richmond; Emmett Rittenhouse, Post No. 888, Santa Cruz.

Rules Committee—John W. Diss (Chairman), Post No. 1053, Pasadena; W. A. North, Post No. 1555, Chico; E. J. Gallagher, Post No. 1010, Emeryville; T. J. Carter, Post No. 1468, Bakersfield; O. H. Hall, Post No. 939, Alameda.

Committee on Time and Place of Next Encampment—C. E. McLellan (Chairman), Post No. 1053, Pasadena; S. S. Ripley, Post No. 913, Richmond; F. Bubel, Post No. 83, San Francisco; L. B. Lambert, Post No. 1476, Culver City.

Committee on Degree Team, Drum Corps and Drill Team Competition—Walter M. Williams (Chairman), Post No. 904, Los Angeles; Louis D. Borge, Post No. 999, Oakland; George Imbach, Post 913, Richmond; C. M. Martin, Post No. 83, San Francisco; C. F. Bennett, Post No. 67, Sacramento; John Twohy, Post No. 8, Los Angeles.

Credentials Committee—Ted Mueller (Chairman), Post No. 888, Santa Cruz; Fred Rauscher, Post No. 819, Oakland; G. B. Cadotte, Post No. 83, San Francisco; Charles Gavin, Post No. 58, San Francisco.

Greetings Committee—Dan B. Schertle (Chairman), Past Department Commander, Post No. 999, Oakland; Henry M. Levitt, Past Department Commander, Post No. 83, San Francisco; Darold D. De Coe, Past Department Commander, Post No. 67, Sacramento; Richard M. Toalson, Past Department Commander, Post No. 939, Alameda; Edward M. Seacord, Post No. 344, San Jose; H. W. Winn, Post No. 1010, Emeryville. (Also Past Department Commanders Leo Daze, Charles Hogan, and Clarence H. Patten if present at the Encampment.)

Committee on Officers' Reports—E. J. Neron (Chairman), Post No. 1774, San Diego; R. B. Whalen, Post No. 1010, Emeryville; Howard Rogerson, Post No. 1784, Salinas; John Mayer, Post No. 913, Richmond; W. F. Sweet, Post No. 67, Sacramento.

Finance Committee—Charles Gavin (Chairman), Post No. 58, San Francisco; L. F. Guedet, Post No. 83, San Francisco; W. F. Taylor, Post No. 1747, Oroville; Fred Maggart, Post No. 913, Richmond; L. G. Taggart, Post No. 1468, Bakersfield.

Americanization Committee—R. W. Church (Chairman), Post No. 466, San Francisco; Ralph Woods, Post No. 913, Richmond; G. Watson, Post No. 1770, Willows; C. W. Riffe, Post No. 83, San Francisco.

Publicity Committee—J. A. Holbrook (Chairman), Post No. 888, Santa Cruz; J. J. Smith, Post No. 1512, San Diego; Frank Smith, Post No. 72, San Rafael; C. C. Hull, Post No. 1744, San Bernardino.

Committee on Veterans of Foreign Wars' National Home—Dan B. Schertle (Chairman), Past Department Commander, Post No. 999, Oakland; Henry M. Levitt, Past Department Commander, Post No. 83, San Francisco; Darold D. De Coe, Past Department Commander, Post No. 67, Sacramento; Clarence H. Patten, Past Department Commander, Post No. 407, Reno; Richard M. Toalson, Past Department Commander, Post No. 939, Alameda.

Resolutions Committee—Guy J. Cake (Chairman), Post No. 1679, Ventura; Charles Atchison, Post No. 1010, Emeryville; A. D. Munden, Post No. 1468, Bakersfield; Joseph W. Spedding, Post No. 344, San Jose; Oscar Rosendorf, Post No. 83, San Francisco; John Gallagher, Post No. 1020, Veterans' Home; C. E. Seegar, Post No. 913, Richmond; Dale A. Smith, Post No. 75, San Diego.

COMMANDER HILDEBRAND: "Knowing of no other candidates for Department Commander, I could not therefore put any more on the Greetings Committee. It has been customary to put the Past Department Commanders and the candidates for the highest office on that committee. I will ask at this time if there are any other candidates for the office of Department Commander." (No response.)

COMRADE WILLIAMS (904): "On the committee for Drum and Bugle Corps competition and drill teams you have the name of Comrade Toohey. Comrade Toohey is not present at the Encampment and I am not sure just when he will be here, if at all. Therefore that committee is unable to function until some change is made."

COMMANDER HILDEBRAND: "That committee will have to function with the members that are present until other appointments are made. Your recommendations will be accepted by the Department."

COMRADE BORBA (67): "There is nobody on that Drum and Bugle Corps committee that has had any thing to do with drum corps, is there?"

COMMANDER HILDEBRAND: "No, and if there should be we will have them taken off. Now comrades, the next thing according to your program is the reading of officers' reports. I will turn the gavel over to our Department Inspector, Comrade Secord, and will render my report at this time."

Department Commander Charles J. Hildebrand at this time read to the Encampment a report of his activities for the period covered by his administration, stating in substance as follows:

During his term of office he has traveled approximately 30,000 miles, which included attendance at the National Encampment at St. Paul, Minnesota, in 1929, and attendance at a National Council of Administration meeting in Chicago. He has spoken before upwards of 60,000 people, and has visited at least the locality of each

and every Post in the Department, if not the Post itself. He has himself installed eleven new Posts, and during the month of January of this year installed the officers of 22 different Posts and County Councils. Communications in the total amount of 1,112 were received and 1,234 answers written from the office of the Department Commander personally, this correspondence being exclusive of the correspondence handled through Department Headquarters.

Commander Hildebrand thanked the various committees he had appointed during the administration for their splendid cooperation and accomplishments, outstanding among which were the following: Committee on raising funds for the California Cottage at the V.F.W. National Home, consisting of Past Department Commanders Dan B. Schertle and Henry M. Levitt, and Department Quartermaster Vadie E. Bevers; Committee on Trophies and Awards, of which Senior Vice Department Commander H. W. Winn was chairman; the Department Encampment Committee, of which Department Inspector Edward M. Seacord was chairman; the Membership Drive Committee of the Department, with particular commendation for National Deputy Chief-of-Staff Harry K. Kellett and Department Chief-of-Staff A. G. Chapman; the Department Legislative Committee, with Comrade Albert Brady as chairman; the Department Publication Committee, of which Past Department Commander Darold D. De Coe was chairman; the Budget Committee, under the supervision and leadership of Comrade Charles Gavin. He also expressed his thanks to the members of the Department Council of Administration for their efficient service during the term just closing.

Comrade Hildebrand complimented the various Posts having publications, and stressed the necessity for continued activity in the way of obtaining favorable publicity for the organization, not alone in the Post publications but in the general press of the nation. In this connection he mentioned the recent billboard poster display undertaken by the National Organization, stating that this Department displayed about 475 of these posters. He stated that the Second Annual V.F.W. Day at the Veterans' Home at Yountville was quite a success, and, while on this subject, mentioned that it may soon become necessary to once again take an active part in preventing the repeal of the State Boxing Bill, under the provisions of which funds for the Home are received. Our National Legislative Committee has been very active in promoting legislation beneficial to veterans of all wars and their dependents. The funds of the Department were considerably increased this year, chiefly as a result of the moneys derived from the Kelly contract. Due to the allowance by National Headquarters of \$1,500 for extension work, it has been possible to retain Comrade Harry K. Kellett as National Deputy Chief-of-Staff in the Department, whose accomplishments are set forth in his and the Department Adjutant's reports.

The Ladies' Auxiliaries of the Department were complimented highly by Department Commander Hildebrand in his report, particularly in connection with their assistance in the various Buddy Poppy drives throughout the Department and the donations they have made toward the California-Nevada Cottage Fund, and their many other beneficial services. The membership of the Department for the administration just closing showed an increase from 4,995 members as of March 31, 1929, to 7,400 members as of March 31, 1930. Nineteen new Posts were installed and instituted, and a like number of charter applications received, with several at present being circulated.

Department Commander Hildebrand concluded his report with the following recommendations: (1) The appointment of a recruiting committee as soon as possible after the new administration has assumed its duties; (2) continuation of the extension program and employment of National Deputy Chief-of-Staff Harry K. Kellett; (3) the rendering of reports regularly by the Deputy Chiefs-of-Staff in the Department; (4) Council of Administration members should take a more active interest in the Posts in their district; (5) every Post in the Department to participate in the raising of funds for the purpose of building the Department Cottage at the V.F.W. National Home; (6) every Post to participate in the Annual Buddy Poppy Drive; (7) continuance of visiting between the officers and members of the different Posts; (8) Posts to avail themselves of all publicity possible, through the press and by radio, and to start Post publications if possible; (9) the Department be permitted to retain all funds derived from the Kelly contract, as heretofore, for extension work; (10) that the Department have a Department publication; (11) that the Department take an active interest in the welfare of the Veterans' Home at Yountville; and (12) that the organization and the Department adhere strictly to the requirements of the National Constitution and By-Laws insofar as refraining from participation in politics is concerned.

The report of the Department Commander was well received by the Encampment.

(Note: A copy of the written report of Department Commander Hildebrand, together with that of each Department Officer submitting a report in writing of his activities during the administration, is affixed to these minutes and made a part thereof.)

At this time Colonel Nelson M. Holdermann, Commandant of the Veterans' Home at Yountville and a member of this organization, entered the auditorium and was escorted to a seat on the platform, together with Comrade A. K. Jones, National Aide-de-Camp.

COMMANDER HILDEBRAND: "Comrades, I was hoping that Colonel Holdermann would be present at our Encampment. It is impossible for us to recognize Comrade Holdermann on the floor of the Encampment at the present time unless a motion is made and carried to change the regular order of business. I think that Comrade Holdermann has a little message for us, and I believe that you would be glad of the opportunity of hearing him."

COMRADE WHITE (90): "I move you, Comrade Commander, that we suspend the rules of the present session and so give him his necessary authority." Motion seconded by Comrade Hudson, of Post No. 1020, and carried unanimously.

COMMANDER HILDEBRAND: "Comrade Holdermann, by the action of the Encampment it is now possible for us to enjoy the privilege of having you address these delegates this morning. It certainly is a great pleasure to me, comrades, to introduce this noble comrade, the Commandant of the Veterans' Home of the State of California." (Applause.)

COMRADE HOLDERMANN: "Comrade Department Commander, Department Officers and Comrades: I do not have words to adequately express my appreciation of this fine honor. Now, comrades, I am not going to make you a long drawn out speech at all. I just want to bring the greetings of the members of the Veterans' Home. I am not going to go into the details concerning the Home, for Comrade Forsterer, I understand, who is the President of the Board of Directors of the Home, spoke on the Home yesterday and went into considerable detail concerning the wants and needs of the Home, so I am not going to go into that matter; but I believe you might be interested in knowing something concerning the membership, segregated as to wars.

"We have 108 Civil War veterans; we have 66 Indian War veterans; there are 912 Spanish-American War veterans; there are 391 World War veterans; there are 38 foreign service and 19 other service veterans, which makes a total of 1534.

"You have heard about our building program there, and the wants and needs of the Home, so I am not going into that; but I want to say something about the Veterans of Foreign Wars Day at the Home. It was a great success, and we want to make it a greater success as each year passes, so try and bring several comrades along with you next year when you return.

"I want to thank this wonderful organization for the fine support which you are giving the Home. The only way we are going to be able to rebuild the Veterans' Home of California is by the aid and assistance of these wonderful organizations, and the Veterans of Foreign Wars have been untiring in their efforts on behalf of the Home.

"I want to again thank you, comrades, for this great honor, and to say to you that I am very proud, more than I can express, in that I am a member of the Veterans of Foreign Wars. I thank you, comrades." (Applause.)

COMMANDER HILDEBRAND: "I am sure, Comrade Holdermann, that the comrades concur in the sentiments expressed by you in being glad that you were able to be present for this meeting, and we can assure you that we will always do everything in our power to further the program that you have undertaken and to make the Home a real place for veterans. We will now go back to the regular order of business for this session, and I will ask Senior Vice Department Commander Winn to submit his report."

Department Senior Vice Commander H. W. Winn then read to the Encampment his report of activities for the year, in substance as follows:

Attended every Council of Administration meeting of the Department held during the past three years. Represented the Department at many public and other

functions, such as dedications of memorial buildings, gatherings of Allied Veterans' Councils in different localities, and similar affairs, at which gatherings he spoke of the accomplishments of our organization, particularly with regard to the V. F. W. National Home at Eaton Rapids.

During the administration just closing Comrade Winn stated he installed the newly elected officers of Colonel Robert Loghry Post No. 466, Emeryville Industrial Post No. 1010, Corporal Green Post No. 1020, Joseph M. McQuaide Post No. 1205, and the Alameda County Council. He visited practically every Post in northern California at least once, and acted as Installing Officer when the new Posts at Santa Rosa and Visalia were instituted, as well as being in attendance at the institution of the Posts at Watsonville, Willows and Merced. As chairman of the Department Trophies and Awards Committee, he arranged for and designated trophies for every phase of Department activities, to be awarded at the Department Encampment.

Comrade Winn concluded his report by recommending that the senior officer of the Department in northern California automatically become chairman of the V. F. W. Day at the Veterans' Home, and thanked his fellow Department Officers and the comrades of the Department for their hearty cooperation and assistance.

The report of the Department Senior Vice Commander was well received.

COMMANDER HILDEBRAND: "Our Junior Vice Department Commander being unavoidably detained, we will await his arrival. We will now hear from the Department Adjutant and Acting Quartermaster, Comrade Charles Carlston."

Department Adjutant Charles O. Carlston thereupon read to the Encampment a report of the activities of his office for the year then closing, in substance as follows:

Most of the Posts in the Department gained in membership during the administration, the greatest gains being made by Osmond K. Ingram Post No. 1774, San Diego; Joseph P. McQuaide Post No. 1205, San Francisco; Private Harold W. Brown Post No. 1468, Bakersfield, and Emeryville Industrial Post No. 1010 of Emeryville. A number of the Posts have publications, namely, Lieutenant Lansdale Post No. 67, Sacramento, "*Sacramento Veteran*"; Major Randolph T. Zane Post No. 344, San Jose, "*Gold Stripe Veteran*"; Berkeley Post No. 703, Berkeley, "*Berkeley Veteran*"; Emeryville Industrial Post No. 1010, Emeryville, "*Industrial Veteran*"; Lieutenant Kenneth Bell Post No. 1253, Pasadena, "*The Mess Kit*"; Carl H. Kreh Post No. 1123, Vallejo, "*Vallejo Veteran*"; Long Beach Post No. 1392, Long Beach, "*Keeping Step*"; and Private John Thomas Hall Post No. 1649, "*A. W. O. L.*" These publications were highly commended by the Department Adjutant in his report.

A good many Posts have been very active in holding affairs for the purpose of raising money for the V. F. W. Cottage to be built by the Department at the National Home. Many Posts have excellent degree teams for the exemplification of the ritualistic work. Two Posts, namely, Thomas Enright Post No. 97, Modesto, and Long Beach Post No. 1392, Long Beach, were revived during the year, and the following consolidations effected: Sawtelle Post No. 480 with Lieutenant Fred D. Hoyt Post No. 1556, Santa Monica, bearing the name of the latter and the number of the former; Sergeant Francis Green Post No. 883, Los Angeles, with Angelus Post No. 1035, Los Angeles, taking the number of the first named and the name of the latter.

New Posts, totaling twenty, were instituted during the administration as follows: John McElroy Post No. 1381, Crescent City, California; Rose-Robrecht Post No. 1716, Watsonville, California; Mack Rubidoux Post No. 1726, Riverside, California; Cumberland-Milky Post No. 1732, South Los Angeles; Leonard Armstrong Post No. 1744, San Bernardino, California; Captain J. H. Horsey Post No. 1746, Bellflower, California; Oroville Post No. 1747, Oroville, California; Fred S. Pennington Post No. 1753, Las Vegas, Nevada; Harold J. Anderson Post No. 1766, San Luis Obispo, California; Leslie Johnson Post No. 1770, Willows, California; Osmond K. Ingram Post No. 1774, San Diego, California (an all-Navy Post); Ramon F. Moreno Post No. 1780, La Jolla, California; Vernon J. Lent Post No. 1784, Salinas, California; Memory Post No. 1844, Santa Rosa, California; Hollywood-Wilshire Post No. 1846, Hollywood, California; Sequoia Post No. 1864, Visalia, California; Eureka Post No. 1872, Eureka, California; Yosemite Post No. 1873, Merced, California; Retired Men's Post No. 1877, San Diego; and Hayward Post No. 1882, Hayward, California. The following named Posts were declared defunct during the period: Greater Hollywood Post No. 1508, Hollywood, California; Riverdale Post No. 559, Riverdale,

California; Encinitas Post No. 1614, Encinitas, California; John Dolio Post No. 1331, Walnut Creek, California; and Peyton C. March Post No. 1534, March Field, California.

New County Councils formulated and now operating are as follows: Five County Inter-County Council, composed of San Mateo, Santa Clara, Santa Cruz, San Benito, and Monterey Counties; Tri-County Council, made up of the Posts located at Oroville, Marysville and Chico. Other County Councils already in operation include the Alameda County Council, Los Angeles County Council, Sacramento-Placer County Council, Napa-Solano County Council, San Francisco County Council, and the San Diego County Council, with the Contra Costa County Council in process of revival. Two of these, namely, San Diego County Council and the Five County Inter-County Council, have publications, on which they were commended by the Adjutant.

Considerable recruiting literature was sent out during the term, and quite a few comrades won citations for recruiting work. Comrade Carlston gave some statistics on the amount of correspondence handled through his office for the period, and the number of bulletins, memoranda, etc., promulgated; the number of calls received at Department Headquarters, telephone and personal, and the service that he was able to render visiting comrades, in the way of finding employment, obtaining insurance, hospitalization, etc.; the Post and other functions that he found time to attend, including those at which he represented the Department.

Department Adjutant Carlson concluded his report with a number of recommendations, chief among which were the following:

(1) The continuance of a full time paid organizer, to insure the Department's continued growth in membership; (2) promulgation of a monthly publication by the Department itself, keeping the Posts and the individual members advised of the various phases of activities of the Posts and the Department; (3) the Department to handle the annual Buddy Poppy campaign, insuring itself a fair income from that source; and continuance of the practice of awarding trophies at the Department Encampments to those Posts leading in the various phases of activity. Comrade Carlston stated further in conclusion that National Headquarters had cooperated with the Department to the fullest extent; that the Department cooperated with the Ladies Auxiliary fully; and that he had received hearty cooperation and assistance not only from the Department Commander and other Department officers, and the Council of Administration, but from Past Department Commanders Dan B. Schertle, Henry M. Levitt, Darold D. De Coe, and Clarence H. Patten, and from the membership as a whole.

The report of the Department Adjutant as submitted was well received by the Encampment. A motion was made by Comrade Twohy of Post No. 1020 that a rising vote of thanks be given the Department Adjutant. Motion seconded by Comrade Smith, of Post No. 1512, and carried unanimously, and the motion duly executed.

Comrade Carlston also read at this time the report submitted to the Encampment by the Department Quartermaster, Vadie E. Bevers, Comrade Bevers not being present. In his report Comrade Bevers showed that:

The net worth of the Department as of June 30, 1930, was \$4,356.95, as against \$2,752.82 for the period ending June 30, 1929, or a net increase of receipts over expenses of \$1,604.13. The total Department expenses for the period amounted to \$8,810.01, and the total income \$10,414.14, leaving the above quoted net income of \$1,604.13. A summary of the gains and losses of the individual Posts in the Department for the period March 31, 1929, to March 31, 1930, disclosed the following:

Post Name and Number	Strength	Strength	Gain	Loss
	3-31-29	3-31-30		
Gresham Post No. 8, Los Angeles -----	123	118		5
Luneta Post No. 57, Stockton -----	155	144		11
San Francisco Post No. 58, San Francisco --	132	100		32
Lansdale Post No. 67, Sacramento -----	304	340	36	
Nichols Post No. 69, Palo Alto -----	42	105	63	
Tamalpais Post No. 72, San Rafael -----	13	42	29	
Connolly Post No. 75, San Diego -----	141	359	218	
Smith Post No. 83, San Francisco -----	227	228	1	
White Squadron Post No. 90, San Francisco --	96	132	36	
Enright Post No. 97, Modesto -----	8		(Not paid up)	
R. T. Zane Post No. 344, San Jose -----	251	327	76	
Gosse Post No. 407, Reno, Nevada -----	39	48	9	

Post Name and Number	Strength	Strength	Gain	Loss
	3-31-29	3-31-30		
Loghry Post No. 466, San Francisco	268	292	24	
Hoyt Post No. 480, Santa Monica	37	72	75	
Berkeley Post No. 703, Berkeley	97	130	33	
Galbraith Post No. 818, San Francisco	86	68		18
Waterhouse Post No. 819, Oakland	61	70	9	
H. A. Crow Post No. 884, Fresno	53	59	6	
Santa Cruz Post No. 888, Santa Cruz	34	80	46	
Messner Post No. 904, Los Angeles	137	(Not paid up)		
Honor Post No. 913, Richmond	122	139	17	
Hollywood Post No. 939, Alameda	119	130	11	
Lagenbach Post No. 948, Marysville	64	67	3	
Astor Post No. 999, Oakland	153	165	12	
Lawton-Silva Post No. 1007, Fallon, Nevada	41	33		8
Emeryville Post No. 1010, Emeryville	421	676	255	
Berger Post No. 1013, Los Angeles	36	(Not paid up)		
Green Post No. 1020, Yountville	282	478	196	
Angeles Post No. 1035, Los Angeles	20	52	32	
Colton Post No. 1052, San Fernando	40	(Not paid up)		
Bell Post No. 1053, Pasadena	242	273	31	
Booth Post No. 1103, Tonopah, Nevada	40	51	11	
Kreh Post No. 1123, Vallejo	260	247		13
McQuaide Post No. 1205, San Francisco	132	223	91	
Harbor Post No. 1253, San Pedro	39	49	10	
Universal City Post No. 1267, Universal City	76	76		
Sydney Severns Post No. 1351, Martinez	31	61	30	
McElroy Post No. 1381, Crescent City	(Not org.)	69	17	
Long Beach Post No. 1392, Long Beach	59	55		4
Brown Post No. 1468, Bakersfield	68	143	75	
M. G. M. Post No. 1508, Culver City	35	56	21	
Amaroc Post No. 1512, San Diego	64	211	147	
Simpson Post No. 1513, Escondido	56	54		2
Otis Post No. 1587, Los Angeles	144	119	5	
Chico Post No. 1555, Chico	36	53	17	
Jesse Lux Post No. 1614, Encinitas		(Not paid up)		
Lomita Post No. 1622, Lomita	38	47	9	
Jenkins Post No. 1629, Carlsbad	23	31	8	
Border Post No. 1637, Calexico	41	105	64	
Hall Post No. 1649, Santa Barbara	32	67	35	
Santa Maria Post No. 1660, Santa Maria		(Not paid up)		
Rose-Robrecht Post No. 1716, Watsonville		54		
Rubidoux Post No. 1726, Riverside		41		
Cumberland-Milky Post No. 1732, So. L. A.				
Armstrong Post No. 1744, San Bernardino		140		
Horsev Post No. 1746, Bellflower		21		
Oroville Post No. 1747, Oroville		62		
Pennington Post No. 1753, Las Vegas, Nevada		26		
Anderson Post No. 1766, San Luis Obispo		103		
Johnson Post No. 1770, Willows		16	(On charter)	
Ingram Post No. 1774, San Diego		156		
Moreno Post No. 1780, La Jolla		10	(On charter)	
Lent Post No. 1784, Salinas		25	(On charter)	
Memory Post No. 1844, Santa Rosa		20	(On charter)	
Hollywood-Wilshire Post No. 1846, Hollywood		31	(On charter)	
Sequoia Post No. 1864, Visalia		10	(On charter)	
Eureka Post No. 1872, Eureka		19	(On charter)	
Yosemite Post No. 1873, Merced		10	(On charter)	
Retired Men's Post No. 1877, San Diego		(Not yet instituted)		
Hayward Post No. 1882, Hayward		27	(On charter)	
Roseville Post No. 1661, Roseville		44		
Ventura Post No. 1679, Ventura		121		
Kellog Post No. 1680, Santa Ana		96		
O'Reilly-Bluett Post No. 1705, Sacramento		24		

The report of Department Quartermaster Bevers was concluded by showing the funds that had been received from the various Posts up to and including June 22, 1930, for the California-Nevada Cottage at the V. F. W. National Home, as follows:

Zane Post No. 344, \$50; Goose Post No. 407, \$25; Berkeley Post No. 703, \$21.62; Honor Post No. 913, \$20; Bell Post No. 1053, \$150; Bell Post Auxiliary, \$85; Booth Post No. 1103, \$25; Kreh Post No. 1123, \$100; McQuaide Post No. 1205, \$50; Amaroc Post No. 1512, \$130; Amaroc Post Auxiliary, \$45; Otis Post No. 1537, \$50; Border Post No. 1637, \$100; Border Post Auxiliary, \$50; Armstrong Post No. 1744, \$20.05. Total—\$921.67.

National Junior Vice Commander-in-Chief Darold D. De Coe entered the hall at this time and was escorted by the Department colors to the rostrum.

COMMANDER HILDEBRAND: "Comrade De Coe, I wish to extend to you the greetings of the Tenth Annual Encampment of the Department of California and Nevada, Veterans of Foreign Wars of the United States, and assure you that we consider it

a very high honor for you to be present at our Encampment. It gives me a great deal of pleasure to offer you the gavel, and ask that you preside during the continuation of the reading of the officers' reports."

JUNIOR VICE COMMANDER-IN-CHIEF DE COE: "I will be very glad to." (Assumes chair.)

COMRADE DAWSON (58): "At this time I would like to ask this assembly to give Comrade Vadie Bevers, Past Department Quartermaster, a rising vote of thanks for his work during the past year." Motion seconded by Comrade Merrill, of Post No. 58, and carried unanimously. A rising vote of thanks was then extended to Comrade Bevers.

PAST DEPARTMENT COMMANDER PATTEN (407): "In listening to that report I note that there is an item in there in the amount of \$600 for furniture and fixtures. If those fixtures and the furniture was sold this Department would not get \$600 for them. It would be good business for this item to be depreciated until such time as it would be wiped off the books. There is no re-sale value to them; you would hardly get six dollars for them much less six hundred, and if it is in order I would like to move that the Quartermaster be instructed to discontinue carrying our office furniture and fixtures as assets of the Department. It gives us a false statement of our values of material on hand." Motion seconded by Comrade Twohy, of Post No. 1020.

COMRADE RIFFEE (83): "As a point of order; that should be referred to the Finance Committee."

COMRADE SEACORD (344): "Comrade Commander, as Department Inspector and having inspected the books and embodied certain recommendations in my report, and as chairman of the Auditing Committee, I would like to make my reports before there are any motions put into the minutes that will not serve any particular purpose at this time. There are several other recommendations in my report that will cover the condition and the setting up of books in the Department Headquarters."

JUNIOR VICE COMMANDER-IN-CHIEF DE COE: "Comrade Seacord, I take it that the report of the Auditing Committee has not as yet been heard? If that is the case, then I rule that the motion is out of order. The point taken by Comrade Riffie, however, is well taken."

Comrade Alfred G. Chapman, Department Chief-of-Staff, was called upon and read to the Encampment his report. He stated he was appointed late in the fall of 1929 to the office, to succeed the original appointee (Comrade Harvey Epstein) who had passed away. Twenty new Posts were instituted during the year, chiefly due to the able assistance he received from National Deputy Chief-of-Staff Kellett. Deputy Chiefs-of-Staff were forwarded a prepared form each month to fill out and return, outlining their activities and advising of any contracts for new Posts made, which data was compiled and forwarded to the Department Commander and the National Deputy Chief-of-Staff. A plan was mapped out for putting all Posts on a percentage gain of membership, but owing to the brevity of his term Chief-of-Staff Chapman stated he was unable to complete this work. Most of his activities centered in the southern part of California, due to his residence being there.

Comrade Chapman recommended that plans of organization be formulated at the beginning of each administration and each Post placed on a percentage basis as a goal to attain for membership. He recommended the continuation of a paid organizer in the Department, who could accomplish far more than scattered deputies whose time is necessarily limited.

JUNIOR VICE COMMANDER DE COE: "Comrades, you have heard the report of Chief-of-Staff A. G. Chapman, of Connolly Post No. 75. What is your pleasure?"

Motion made by Comrade White, of Post No. 90, seconded by Comrade McGrath of Post No. 818, that the report as read be accepted. Carried without opposition.

JUNIOR VICE COMMANDER DE COE: "We will now have the report of our Department Inspector."

Department Inspector Edward M. Seacord then read to the Encampment his report for the term just closing, in substance as follows:

He expressed his thanks and appreciation to his deputy inspectors, and to the other Department Officers for their cooperation and courtesies during the period.

particularly the Department Commander, Department Adjutant and Department Quartermaster.

Twenty-one deputy inspectors were appointed at the beginning of the term, seventeen of which made complete reports and three partial reports. Inspection reports were made on 35 Posts for the period ending December 31, 1929, as well as five County Councils. To June 21, 1930, 58 Posts and five County Councils had been inspected and reports made.

Comrade Seacord stated he attended all of the Department Council of Administration meetings, instituted four new Posts, and installed the officers of four Posts and one County Council, as well as several other Posts during official visits. He made trips from Los Angeles County to as far north as Chico, without expense to the Department; has attended many Post affairs, and numerous gatherings of Posts and the general public combined. More than 500 letters incident to his office were written. He has availed himself of every opportunity to put the organization and its work before the public, particularly in giving addresses before service clubs and business organizations and speaking over the radio, as well as using the press to the best and fullest advantage.

As chairman of the Department C. M. T. C. Committee, Comrade Seacord stated he kept in close contact with Ninth Corps Area Headquarters, and saw that Posts received all necessary information pertaining to the citizens military training camps. As chairman of the Tenth Annual Encampment Committee for the Department, he worked with the committee appointed by the Post itself at Santa Cruz toward making this Encampment a complete success. He has been very active in his own (Major R. T. Zane Post No. 344, San Jose) Post, being editor of that Post's publication, "The Gold Stripe Veteran, and being Post Publicity Director; was chairman of the Buddy Poppy campaign in his Post, 10,000 poppies being distributed with a gross revenue of over \$1,200; was active in the formation of Private Vernon J. Lent Post No. 1784, as well as the Five County Inter-County Council composed of Posts in Monterey, Santa Cruz, Santa Clara, San Mateo, and San Benito counties; assisted once again in making the Fifth Annual Fiesta de Las Rosas Floral Parade a great success, twenty sets of Veterans of Foreign Wars colors being in the parade; made the usual semiannual inspection of the books of the Department, and commended Department Quartermaster Bevers on the splendid shape of his books.

Comrade Seacord concluded with certain recommendations, namely, that (1) the Department Quartermaster be bonded in an amount not less than \$10,000, in view of the funds he handles and in further view of regulations calling for a bond in an amount twice that of the amount of cash on hand; that (2) a complete and thorough audit be made of the books of the Department each year, by experienced accountants; that (3) Posts be required to show a receipt for premium on their Quartermaster's bond at time of institution, of that the premium on same be turned over to the instituting officer, and in an amount not less than \$400; that (4) the Department Inspector report all Posts where books have not been duly audited as called for by regulations; that (5) all Posts be required to adhere strictly to sections 2, 3, 4, 5, 6, and 7, of article I, of the National By-Laws, pertaining to eligibility to membership, and that the practice of having a member vouch for a recruit in lieu of his actual discharge or other service record, be condemned; that (6) all Posts be listed in their local telephone directories; and (7) that provision be made by the Department for traveling expenses for the Department Inspector, as well as an expense account for postage, etc., as now allowed.

COMRADE SEACORD: "Comrades, I want to add just a short verbal report to that, of things that have happened since; that is, that two more Posts have been reported as being inspected, bringing the total to 60 Posts inspected. Also, in the interests of the organization, I presented a cup to the Holy Cross School, near San Jose, for writing the best Encampment slogan, and there is also a cup to be presented at this Encampment to the Post having the best record of Post Publicity during the year." (Applause.)

COMRADE CRAIG (1205): "I move you that a standing vote of thanks be given to Comrade Seacord." Motion seconded by Comrade White of Post No. 90, and carried unanimously. A rising vote of thanks was then extended to Comrade Seacord.

JUNIOR VICE COMMANDER DE COE: "This report of the Department Inspector, together with that of the Department Chief of Staff, will be referred to the Officers'

Reports Committee. We will now hear from our Department Junior Vice Commander."

Department Junior Vice Commander George R. Freideman then read to the delegates his report for the year, in which report he stated that he had traveled several thousand miles during this period on V. F. W. business; that on many occasions he was accompanied by the drum corps of Lieut. Lansdale Post No. 67, to which he belonged, and had their assistance not only as a drum corps but in putting on the ceremonial initiation work, the corps being drilled in this work; that he has taken an active part in the work of his own Post, being particularly interested in the Girls' Band sponsored by his Post; has visited all Posts assigned to him for visitation, and has found them all practically in good condition.

Comrade Freideman stated further that he had represented the Department at the recent Department Encampment of the United Spanish War Veterans in Fresno; had assisted in the formation of the only colored Post in the Department, located at Sacramento; that the Buddy Poppy campaign as a whole in northern California was a success, in spite of the handicaps and opposition met in most localities; and that the organization and the Department had received great benefit through articles contained in the "Sacramento Veteran," official publication of Lieut. Lansdale Post No. 67, and through the other Post publications. His report was concluded by stating that, by actual observance, the Department seemed to be prospering, that the organization was remaining aloof of politics, and that the spirit of veteranism continued to prevail. (Applause.)

PAST DEPARTMENT COMMANDER PATTEN: "Comrade Commander, before any more reports are read I would like to make a motion that these reports be filed with the secretary and that they be published at a later date, when the minutes of the Encampment are published, and save us a little time and give the convention much more time to do constructive work. I make a motion that we hear no more reports on the floor." Motion seconded by Comrade Hazlett of Post No. 1732.

COMRADE SMITH: "I am in favor of those reports not being read in their entirety, but let the recommendations be read so we can act on them if necessary. If we find out what we have to act on it will be better. I am in favor of saving time by not listening to these reports, but if there is anything calling for action on the part of this body I am in favor of acting on it."

COMRADE BRANDON (75): "All of those reports have some vital recommendations, and several we have already heard have the same recommendations, such as Department paper and recruiting extension work, and I would therefore like to include in that motion that these reports be referred to the Committee on Officers' Reports and that they consolidate these recommendations and bring them back to us as their recommendations, and where there is more than one recommendation on the same general subject they can be incorporated in one." Amendment seconded by Comrade Merrill of Post No. 58.

COMRADE RIFFEE: "Comrade Commander, I thoroughly agree with the remarks of the chair a little while ago that we don't want any steam roller propositions. We are here this morning with a definite program; your program specifically states that we are to hear officers' reports, and it is now twenty minutes after eleven and we have nothing to do after this session, after these reports, except to hear the report of the Credentials Committee. It is a matter of courtesy that we hear these reports of our Department officers, and I hope the motion does not carry."

COMRADE JOY (75): "I believe that it is of vital importance to all of these members here who have the interests of the Veterans of Foreign Wars at heart, to hear the report of their officers, and I believe this motion should be defeated."

The motion as originally made was then put to a vote and was defeated.

JUNIOR VICE COMMANDER DE COE: "Our Department Judge Advocate has not his report in writing, but will have it here this afternoon. We will now hear from our Department Chaplain, hear his report. In his absence I will ask Past Department Commander Henry Levitt to read the report."

The report of Department Chaplain Fred Taylor was then read to the Encampment by Past Department Commander Henry M. Levitt, in which Comrade Taylor outlined his activities for the year, consisting primarily of visits to hospitals,

attending Memorial Day exercises, various Post functions, etc., in addition to attendance at the regular Council of Administration meetings. He spoke particularly of conditions at the Veterans' Home at Yountville, following an inspection he made at that place, and stressed the necessity for this and other organizations to support any legislation that will serve to remedy conditions at the Home.

Comrade Frederick A. Royse, National Liaison Officer, was then called upon and read to the Encampment his report for the period.

COMRADE ROYSE: "Comrades, I just want to make an announcement. I have arranged a table over in the lobby of the Casa del Rey with practically every blank that is used by the Veterans Bureau on it. I have done this especially for the benefit of the service officers of the various Posts. Those blanks will give you instructions as to where they should be sent, etc. I would like for the service officers to help themselves; you need them in your work." (Applause.)

Comrade Harry K. Kellett, National Deputy Chief of Staff, then read to the Encampment his report for the year, stating twenty new Posts had been organized during the year, with a resultant increase in membership throughout the Department of approximately 1400. Comrade Kellett recommended that a regular form be adopted and made out by Department Deputy Chiefs of Staff, somewhat along the same lines as the reports of the Deputy Department Inspectors.

His report was well received by the Encampment.

Comrade Arthur D. Keefe, Department Historian, read his report, stating that he had succeeded in compiling a history of the Department, but which, however, was not altogether complete. He also mentioned the Posts he had visited, the Council of Administration meetings attended, and events participated in by himself during the administration.

Comrade Albert Brady, chairman of the Department Legislative Committee, read to the delegates his report for the period, outlining the various measures signed by the President during the past year, and legislation now pending in the Senate and House. His report was well received.

Comrade Charles C. Quitman, Department Judge Advocate, presented a written report at this time and read same to the Encampment, in which he stated that during the year he had rendered quite a number of decisions for the various Posts, had redrafted, corrected or approved many sets of by-laws for Posts, and had in many instances rendered legal service to comrades without any compensation therefor. (Applause.)

COMRADE HILL (69): "I move we adjourn for lunch." Motion seconded by Comrade Chandler of Post No. 1512. put to a vote and lost.

The following reports of Council of Administration members of the Department were then read by the respective comrades:

Report of Comrade Walter M. Williams, Council Member from District No. 1, San Diego.

Report of Comrade C. F. Bennett, Council Member from District No. 2, Sacramento.

Report of Comrade Charles Gavin, Council Member from District No. 3, San Francisco.

Report of Comrade Albert H. Joy, Council Member from District No. 4, San Diego.

Report of Comrade Louis D. Borge, Council Member (resigned) from District No. 5, Oakland. (Presented but not read.)

Report of Comrade Clarence H. Patten, Past Dept. Commander, Council Member from District No. 6, Reno, Nevada.

Report of Comrade O. N. Boone, Council Member from District No. 7, Bakersfield. (Not read—Comrade Boone absent.)

COMMANDER HILDEBRAND: "That is the last report to be read, as there are a couple of Council of Administration members absent. Those reports will be filed with the Officer's Reports Committee the same as the others.

"Comrades, the time that we start this afternoon is 1:30. The bugler will blow 'Assembly' fifteen minutes before the start of each session, to give you an opportunity to get here on time. The Greetings Committee will extend the greetings of the Department to the Auxiliary this afternoon."

COMRADE RIFFEE (83) : "Comrade Commander, I am going to rise to a point of personal privilege. I am disappointed in the behavior of our delegates at this Encampment, the way they are leaving this building. We are here supposed to transact business, and according to our by-laws nobody can leave this hall without recognition from the chair. It is the least thing we can do to sit here and attend to the business that we are elected by our Posts to come here and transact, and it does seem to me that they show ingratitude in leaving as they have in this instance. I hope that the Commander will censure some of these comrades, or ask that they attend to business, and also make a ruling that anybody leaving the meeting will advance to the altar and salute." (Applause.)

COMMANDER HILDEBRAND : "You are perfectly right as to what should be done, and I trust that the comrades will be governed accordingly."

Announcement was made at this time of several committee meetings, and of the time for taking the Encampment photograph.

COMRADE MCCAFFERTY (1123) : "Just before we adjourn I would like to move that we stand in silence for thirty seconds in respect to the memory of Comrade John E. Colthurst, of Post No. 1123." Motion seconded by Comrade Flinn, of Post No. 703, and carried unanimously. The entire assembly then rose and stood in respect to the memory of the comrade named.

COMRADE GALLAGHER (1020) : "In view of the fact that some of our Department officers were overlooked with a vote of thanks, I move you at this time that the delegates at this Encampment give a rising vote of thanks to all those Department officers." Motion seconded by Comrade Hazlett of Post No. 1732 and carried unanimously.

COMMANDER HILDEBRAND : "Comrades, we meet at 1:30. Comrade Sergeant-at-Arms, retire the colors."

The meeting then, at 12:20 o'clock P.M., following the retiring of the Department colors, recessed until 1:30 P.M. of the same day.

THIRD SESSION, THURSDAY AFTERNOON, JUNE 25

The meeting was called to order at 1:45 P.M. by Department Commander Hildebrand.

The Department colors were brought forward and placed under the direction of Sergeant-at-Arms William Flinn.

COMMANDER HILDEBRAND: "The session will come to order. The Finance Committee is now having a meeting in the rear of the hall. Members of that committee please take notice. Is the Credentials Committee ready to report? (No response.) We will therefore start with the report of the Resolutions Committee. Now, comrades, I believe it will assist us a great deal if a motion is made and passed that if there is no objection to a resolution we simply concur in the recommendation of the Resolutions Committee. This will save a lot of time."

COMRADE FLINN (703): "Comrade Commander, I make a motion at this time that after a resolution is read, if there is no objection it will be passed as read." Motion seconded by Comrade Towner, of Post No. 1744, and carried unanimously.

The following resolutions were then presented to the Encampment by Comrade Guy Cake, chairman of the Resolutions Committee, the gist only of each resolution being read, and were acted upon as hereafter indicated:

Resolution No. 1: A resolution pertaining to honorary membership in the Department. Disapproved.

Resolution No. 2: A resolution that would require Post Commanders to check each member's eligibility to membership, and render a statement concerning same to the Department. Disapproved.

Resolution No. 3: A resolution seeking to make the Department Junior Vice Commander responsible for the strict observance on the part of individual Posts of the organization's ritualistic ceremonies. Disapproved.

Resolution No. 4: A resolution urging the State Legislature to appropriate the sum of \$750,000 from the general fund of the State for the erection of a hospital at the Veterans' Home at Yountville, California. Approved.

Resolution No. 5: A resolution urging the adoption of a certain type and design of overseas cap (olive drab trimmed with gold) to be worn by the organization throughout the country. Disapproved.

Resolution No. 6: A resolution petitioning the Congress of the United States to pass legislation for the relief of veterans having foreign service disabilities not heretofore recognized. Approved.

Resolution No. 7: A resolution recommending that the annual Department Encampment each year be held so as to include the Fourth of July and a Sunday as days of the Encampment. Disapproval recommended by the Resolutions Committee.

COMRADE SMITH (75): "Comrade Commander, I am very sorry that the sponsor of that resolution is not present, but the facts are, that delegates who have to travel a long distance, in some cases more than 500 miles, lose considerable time driving to and from the convention—time that they could be devoting to their business. If these Department Encampments were held so as to include July 4th it would give members of the organization that much more time—time that they will not have to take from their business or from their annual leave as a government employee. As a member of the Resolutions Committee I opposed the report rendered, with the understanding that I would make a protest on the floor. I am sorry the sponsor of that resolution is not present to present his own case."

COMMANDER HILDEBRAND: "That is a minority report from the Resolutions Committee, then?"

COMRADE SMITH: "Yes, sir."

COMMANDER HILDEBRAND: "That is a minority report from the Resolutions minority reports on this resolution. What is your pleasure?"

COMRADE SCHROCK (1512): "Comrade Commander, we of San Diego traveled by automobile something over 500 miles. This Encampment started on Tuesday, necessitating a loss of one full day prior to the Encampment, which is money for us, and a good many of our comrades here. I believe if this resolution is approved by this body that it will benefit all of us, because you are bound to have the Fourth of July as a holiday and a Sunday as a holiday. You are going to cut down your loss of time in traveling by having these two days included in your Encampment. I therefore move that this resolution be adopted."

(Motion seconded by Comrade Chandler, of Post No. 1512.)

COMRADE ROSENDORF (83): "Comrade Commander, and comrades, as a member of the Resolutions Committee I voted to disapprove that resolution. The point I want to bring out is that the resolution is in itself good but there is another angle, and that is this: The Fourth of July is a national holiday, and most of the communities have their own Fourth of July celebrations, and the majority of patriotic citizens would naturally attend their celebrations. For instance, in San Francisco this year we participated in the veterans' parade which included six Posts in San Francisco. Another way to look at it is that the Fourth of July celebration held by the community would be a hardship on the local committee; it would be a hardship because they naturally have to solicit funds for the Encampment and at the same time probably have to solicit funds for the Fourth of July celebration. Another objection: I don't believe that this Encampment should force the committee to pick the date for the Encampment. Sometimes we have towns putting on the Encampment that have to have their Encampment in conjunction with other affairs, and as far as the Fourth of July is concerned it would be only a waste of days. I traveled 600 miles from San Francisco to San Diego to attend the Encampment there and didn't find it a particular hardship. I also traveled from San Francisco to Reno, Nevada. I hope that this Encampment will endorse the action of the Resolutions Committee."

After some further discussion, Comrade Smith of Post No. 75, speaking in favor of the adoption of the resolution and Comrades Riffie of Post No. 83, San Francisco; Twohy, of Post No. 1020, Veterans' Home, and Whitaker, of Post No. 1392, Long Beach, speaking in opposition to the motion, the motion was put to a vote of the Encampment and was lost by a substantial majority. The recommendation of the Resolutions Committee in disapproving the resolution was therefore sustained.

Resolution No. 8: A resolution commending the work of our National Service Bureau (Capt. E. S. Bettelheim, Jr., and Charles E. Weickhardt, Lieutenant, U. S. N. Retired, Naval Liaison Officer). Approved.

Resolution No. 9: A resolution urging that steps be taken to have the Buddy Poppies that are sold in this Department each year, manufactured by disabled veterans within the confines of the Department. Approved.

COMRADE WHITE (90): "For a point of information, are we transgressing upon National's dictates in this Buddy Poppy proposition? Must we have permission from the National Body to do this?"

COMRADE CAKE (1679): "This petitions the National Body to have these made in California."

Resolution No. 10: A resolution endorsing bill H. R. 12058, providing for pensions to be granted veterans who participated in the Moro campaigns between April 5, 1903, and March 8, 1906, with one minor exception as quoted. Approved.

COMRADE CAKE: "There were two or three resolutions on this same subject, but we have incorporated them into one."

Resolution No. 11: A resolution that would have the United States Government provide special dogs for blind veterans.

COMRADE CAKE: "Comrades, this can not be accepted as it has to be in triplicate and typewritten, and if the comrades will put this in in the proper manner we will pass on it favorably this evening."

Resolution No. 12: A resolution concerning the actions of members of the organization in the Department, from a standpoint of decency. Disapproved.

Resolution No. 13: A resolution expressing the thanks of the Department to the Outdoor Advertising Association of America, and to Al G. Smith Company and Foster & Kleiser, for their splendid cooperation in the V. F. W. poster advertising. Approved.

Resolution No. 14: A resolution seeking to obtain tax exemption for veterans who have served or may hereafter serve in any foreign uprising as a soldier, sailor or marine of the United States services; amending article XIII, paragraph 14, Revenue Laws of California. Approved.

Resolution No. 15: A resolution recommending the adoption by the organization of a standard overseas cap, to be olive drab trimmed with gold, etc., as specified. Disapproved.

COMRADE FRIEDEMANN (in the chair): "We will now hear a report of the Credentials Committee."

COMRADE MUELLER (888): "Comrade Commander, and Comrades: We have here an incomplete report of the duly accredited delegates registered up until the present hour. The total number is 380, including Department officers, Council of Administration members, and Past Department Commanders as duly accredited delegates."

DEPARTMENT JUNIOR VICE COMMANDER FRIEDEMANN: "If there are no objections we will continue with the Resolutions Committee's report."

Resolution No. 16: A resolution urging the establishment by the Department of a Department publication. (Note: The resolution submitted by Smith Post No. 83 not only urges a Department publication but recommends the appointment of Comrade Frank Smith, of Post No. 72, as publicity man for the Department; while the resolution submitted by Amaroc Post No. 1512 has to do with a Department publication only. The action of the Resolutions Committee on this resolution was to refer same to the Department Budget Committee recommending favorable action—both resolutions being incorporated into one.)

Resolution No. 17: A resolution seeking to have the Department Council of Administration member in each district in the Department act as liaison officer between the Posts in his district and the Department during the conduct of he annual Buddy Poppy drives, the said council members to be held responsible for this close contact between the Posts and the Department, with a view to making these Buddy Poppy drives entirely successful. Approved.

Resolution No. 18: A resolution urging that the Department Commander be directed to have submitted for adoption a complete report covering the cost and operation of a Department publication, with a view to having said publication commence on August 1, 1930. Recommended for approval by the Resolutions Committee.

COMRADE GUEDET: "Comrade Commander, if that resolution is approved does that mean we get out a publication irrespective of the cost?"

JUNIOR VICE COMMANDER FRIEDEMANN: "I believe that is right."

COMRADE SEACORD (344): "Comrade Commander, as a point of information, I would like to ask the chair if there is not a committee out to investigate the possibilities of putting out a Department publication?"

COMRADE FRIEDEMANN: "There is, and that report will be heard a little later."

COMRADE SEACORD: "Comrade Commander, I move you that the resolution be declared out of order, until we hear from the Publications Committee. Or rather, I make a new motion, that the resolution be referred to the Committee on Department Publication."

The motion was seconded by Comrade Merrill, of Post No. 58, and carried unanimously.

Resolution No. 19: A resolution urging Congress to repeal the act creating the Efficiency Board, whose duty it is to establish the efficiency rating of Federal employees. Approved.

COMMANDER HILDEBRAND (in the chair): "At this time I want to make a reappointment on the Greetings Committee. Comrade Levitt will be chairman

instead of Comrade Schertle, and that committee will please extend the greetings of the Encampment to the Auxiliary at this time."

Resolution No. 20: A resolution proposing that a registration fee of 50 cents for each delegate at Encampments, be assessed against the Posts. Adoption recommended by the Resolutions Committee.

COMRADE MERRILL (58): "Comrade Commander, as long as we have plenty of money in the treasury of the Department, why bill it back to the Posts when some of the Posts are pretty hard up?"

COMRADE WHITE (90): "Comrade Commander, speaking against the resolution, * * *

COMMANDER HILDEBRAND: "The chair will entertain a motion that the resolution either be approved or disapproved."

COMRADE WHITE (90): "I make a motion that the resolution be disapproved." Motion seconded by Comrade Dawson of Post No. 58.

COMRADE MERRILL (58): "On the question: There are quite a few Posts, particularly the smaller Posts, where it would be a real hardship for the Post to have to pay that 50 cents registration fee. However, with some of the Posts it would affect their revenue a great deal. As long as it has not been necessary during the past eight or ten years I don't see why we should go on record now in favor of it."

The motion was then put to a vote of the Encampment, and was carried by a substantial majority, and the resolution was therefore rejected.

Resolution No. 21: A resolution pertaining to the award of the Department Encampment each year, proposing that the Department Council of Administration investigate thoroughly each application for the Encampment and notify the successful Post ninety days after the Encampment. Resolution referred to the Committee on Time and Place of Next Encampment.

Resolution No. 22: A resolution asking the State of California to appropriate the sum of \$750,000.00 for the erection of a modern hospital at the Veterans' Home at Yountville, California. (No action, as the purport is the same as Resolution No. 4, preceding.)

Resolution No. 23: A resolution identical in purpose to that of Resolution No. 4 and of No. 22 above mentioned. (No action.)

Resolution No. 24: A resolution petitioning the State Legislature to pass a bill providing for the payment of \$5.00 per month to each noncompensated veteran in United States Veterans' Hospitals in the State of California, who has been hospitalized for more than thirty days. Approved.

Resolution No. 25: A resolution urging that steps be taken to have the Comptroller General of the United States issue a ruling classifying the occupation of men who enlisted in the Army, Navy or Marine Corps two years or more prior to April 6, 1917, as that of a soldier. Recommended for approval by the Resolutions Committee.

COMRADE WHITE (90): "Make that a soldier, sailor or marine; why confine it to a soldier?"

COMRADE SPEDDING (344): "For the information of the comrade, the classification of 'soldier' in the United States Veterans Bureau covers all veterans, irrespective of their branch of service."

COMRADE WHITE (90): "I will make a motion that the word be changed and the word 'veteran' be substituted."

COMRADE CAKE (1679): "I might state that this covers it whether he is a soldier, sailor or marine."

The motion was then seconded, put to a vote and carried.

Resolution No. 26: A resolution requesting the State Legislature to pass an act authorizing the issuance to veterans who enlisted from California, of a medal commemorating service in the World War. Approved.

Resolution No. 27: A resolution condemning the practice of hiring paid individuals in the conduct of the annual Buddy Poppy Drives, these drives to be made by

the Post members themselves and members of the Ladies' Auxiliaries on a purely charity basis. Recommended for adoption by the Resolutions Committee.

COMRADE DAWSON (58): "Comrade Commander, and comrades, on the poppy drive in San Francisco conducted by the San Francisco County Council of the Veterans of Foreign Wars, composed of six Posts in San Francisco, there were three Posts that took an active part in the V.F.W. Buddy Poppy Drive, and due to the good work of our good County Commander, Charles Gavin, of the County Council of San Francisco, the Poppy Drive went over successfully. Now I tell you, if we had not hired or employed outside help the Buddy Poppy Drive in our city would have been a rank failure, and I ask you to vote that resolution down."

COMRADE CHANDLER (1512): "The San Diego County Council also put on a poppy drive in the city of San Diego. We hired nobody, but there were 9000 poppies sold the first forenoon."

COMRADE DAWSON (58): "We sold 70,000 poppies in San Francisco, Comrades, and——"

COMRADE WHITE (90): "Comrade Commander, I make a motion that the recommendation of the Committee be disapproved."

Motion seconded by Comrade Merrill, of Post No. 58.

COMRADE SMITH (75): "As a member of the Resolutions Committee, it was the opinion of the members of that committee that we should not waste our money on professional promoters. * * * The Buddy Poppy Drive is an expression of our love and reverence for our comrades who are incapacitated, and those who have lost their lives. We as their comrades should do that work ourselves."

COMRADE MERRILL: "I agree with the comrade from San Diego absolutely that the veterans should go out and sell the poppies—but they don't. Let's look at it on this basis: Isn't it much better to pay 25 per cent commission and sell 70,000 poppies—the more we sell the greater benefit to our National Home—than it is to sell 9000 or so through the efforts of our own members? What we are after really is the money that can be obtained—you can't buy things with good wishes, and the way to get that money is to sell the poppies. Our sale in San Francisco was absolutely legitimate, and it got results, and it could not have been done any other way because the members just won't get out and sell."

Considerable further discussion was held on the motion, Comrades Spedding of Post No. 344 and Cake of No. 1679 speaking in opposition to the motion to disapprove and Comrades Guedet of Post No. 83, White of Post No. 90, and Merrill of Post No. 58, speaking in favor of the motion. The motion was then put to a vote of the Encampment, both by the usual raising of hands and by a rising vote, and was lost by a small majority.

COMMANDER HILDEBRAND: "Comrades, by your vote you concur in the approval of the committee, and the resolution is approved."

The Greetings Committee reported at this time that the greetings of the Encampment had been extended to the Ladies' Auxiliary convention, and was discharged with a vote of thanks.

Resolution No. 28: A resolution endorsing Bill H. R. 12762, providing for the adjustment of the pay of the enlisted personnel of the Navy. Approved. (Two resolutions submitted, one by Amaroc Post No. 1512 and the other by Ingram Ship No. 1774, both identical in wording and purport.)

Resolution No. 29: A resolution endorsing Bill H. R. 12058, providing pensions for those who served in the Moro Campaign. (No action taken—same as Resolution No. 10.)

Resolution No. 30: A resolution seeking to change the Ritual of the organization so as to permit the ritualistic work to be exemplified at open meetings. Approved.

COMMANDER HILDEBRAND: "At this time we will receive the ladies' delegation, which, I understand, is outside. Comrade Sergeant-at-Arms, you will escort the ladies to the altar. Comrades Levitt, De Coe and Patten will assist you in escorting the ladies to the altar."

A delegation from the Ladies' Auxiliaries was then escorted to the hall and introduced to the Encampment by Past Department Commander Henry M. Levitt, the delegation consisting of Sisters Alice Stewart, Gertrude Brown and Jennie

Leffmann, each being a Past Department President, Department of California and Nevada.

SISTER BROWN: "Department Commander, Department Officers, National Officers, and delegates of all the Posts—We have the privilege of coming here today to bring to you the greetings of the Ladies' Auxiliaries, and I bring with me Sister Jennie Leffmann, Sister Alice Stewart, and I, the Junior Past President of the Department of California and Nevada. Our President sent us to pledge to you anew our cooperation and our support whenever you need it or want it, and we want you to know that just as you grow in numbers, and in your official standing, so do we grow, and this year we have practically doubled our membership, have added fourteen new auxiliaries, and have raised money toward the National Home, which we hope will be in excess of what we sent last year.

"I take great pleasure in extending these greetings to you because I want you to know that, even though we work continuously in the background, * * * we who join this organization, as a mother, a sister, a wife, or a daughter of a man who saw foreign service, realize in the fullest measure the privilege it is to come into such an Order, where the requirements are not those of money or rank, but perhaps of opportunity and of personal valor.

"Commander Hildebrand, it gives me great pleasure indeed at this time to present our greetings, and I want to say just a word to Past Department Commander Levitt. I said that the ladies of the Auxiliaries are sending money to help build a hospital at the V.F.W. Home at Eaton Rapids, and one Auxiliary thought they would like to do something else, and at this time it gives me great pleasure to present to you, Comrade Levitt, a check for \$100. This check is the gift of Ingram Auxiliary in San Diego, and is to go toward the V.F.W. California and Nevada cottage at the National Home. (Applause.) I want you to know, comrades, that this money comes from an Auxiliary that is just three months old, and they have 154 members, and have earned that money themselves." (Applause.)

COMRADE LEVITT: "Ladies, I can not find words at this time to express my sentiments. Ingram Auxiliary has the honor of being the first one to contribute toward the Home with a personal check. The money heretofore for the Cottage Fund has been sent in from the boys in the Department, and I assure you that it is an honor to receive this money from one of our Auxiliaries. I wish that I could find words to take back to your Auxiliaries our gratitude and thanks and to tell them that they have set the first brick in the California and Nevada cottage at Eaton Rapids, Michigan." (Applause.)

A beautiful basket of flowers was then presented to the Encampment by the ladies' delegation, on behalf of their Auxiliaries.

COMMANDER HILDEBRAND: "Sisters of the Auxiliaries, we appreciate fully what we know to be your heartfelt remarks, and also this beautiful expression of the opinion in which you hold our organization. I can not add anything further to that, except perhaps to state that I feel the Auxiliary is very beneficial to our organization. You have given us wonderful assistance since the time when we first instituted an Auxiliary in this Department, and the things that we have been able to accomplish have been through your efforts to a greater extent perhaps than our own, and I want to thank you on behalf of the whole Department for the sentiment you have expressed here today." (Applause.) (Delegation escorted from hall.)

COMMANDER HILDEBRAND: "We will now proceed with the resolutions."

Resolution No. 31: A resolution favoring legislation that would permit ex-service men now confined in U. S. Government Hospitals who are not service connected disability cases, to send their mail without any postage being required. Disapproval recommended by the Resolutions Committee.

COMRADE SMITH (1512): "Comrade Commander, I make a motion that this body go on record as approving that resolution."

COMRADE GUEDET (S3): "To put the motion right would be to reject the report of the committee. I second the motion to reject. It only gives those that are not entitled to compensation the right to free mail. It is a small thing, and I would be in favor of granting them that small privilege. For that reason I am in favor of rejecting the report of the committee."

COMRADE JONES (1512) : "I agree with the report of the committee rejecting that because the Auxiliaries, the Red Cross, and other agencies any time a man wants a two-cent stamp all he has to do is ask for it and he gets it. We don't have to go back on the United States Government for anything like that. I know our Auxiliary visits the Naval Hospital in San Diego twice a week and if a man wants postage or anything else he can have it."

PAST DEPARTMENT COMMANDER DE COE : "Comrades, as a co-worker in drawing up that resolution, and in answering one question contained in the remarks of Comrade Jones, I would say that the Government of the United States of America is big enough not to ask any organization to take care of our own soldiers. * * * "

COMRADE CAKE (1679) : "Comrades, we have a resolution that was passed by this Encampment asking for five dollars for every veteran that was getting hospitalization in the hospitals, which will probably go through quicker than this will; and another thing, it is a whole lot more serious legislation, something that will be taken care of quicker if it is not in any way messed up by any little minor things like this."

COMRADE SMITH (75) : "I would like to have a ruling by the Judge Advocate on this motion."

COMRADE GUEDET (83) : "I withdraw my second to that motion."

COMRADE FREY (67) : "There was a motion made here that the report of the committee be approved of."

COMRADE MERRILL (58) : "That motion is out of order. We must either accept or reject the report of the Resolutions Committee. I will make a motion that the report of the committee be rejected."

Motion seconded by Comrade Sampson, of Post No. 1020, put to a vote, and was lost.

PAST DEPARTMENT COMMANDER PATTEN (in the chair) : "The motion is lost, and the committee's report will stand."

Resolution No. 32: A resolution urging the National Body to permit ladies who are members of Auxiliaries of the Veterans of Foreign Wars of the United States and who have had foreign service in time of war or during a campaign or expedition, to wear a miniature Cross of Malta during their active membership in the organization. Recommended for approval by the Resolutions Committee.

COMRADE GUEDET (83) : "A point of order: We have no right to do that; we have got to ask the National Body to do that."

PAST DEPARTMENT COMMANDER PATTEN : This resolution will go through National, comrade." (No further objections.)

Resolution No. 33: A resolution endorsing the program of the observance of the 200th Anniversary of the Birth of George Washington to take place in 1932, and pledging cooperation thereto. Approved.

Resolution No. 34: A resolution favoring the construction of a mausoleum in the Presidio of San Francisco. Approved.

Resolution No. 35: A resolution urging legislation that would provide for the issuance of campaign badges to those honorably discharged ex-service men who served on foreign lands or in hostile waters during the period November 11, 1918, to July 2, 1921, and that such veterans be eligible for honorary membership in the Veterans of Foreign Wars of the United States until such legislation is passed, and following passage to become eligible for active membership. Approved.

SERGEANT-AT-ARMS FLINN (703) : "Comrade Commander, the President of the Gold Star Mothers is waiting outside. I make a motion that we have a recess for a few minutes to allow the Gold Star Mother to enter." Motion seconded by Comrade Johnson, of Post No. 1637, and carried.

Mrs. Leah Davis, Past President of the Gold Star Mothers of America, was then escorted to the hall and to the platform, and addressed the delegates as follows :

"If you will kindly permit me I would like to address the comrades for a few moments.

"Comrade Commander, and comrades assembled: I think I am possibly imposing upon you by taking up your valuable time, but the matter that is brought before you today is of such great importance that I think you comrades will not regret having granted me these few moments. There is no necessity to tell the Veterans of Foreign Wars what the qualifications of a Gold Star Mother are. The Gold Star Mothers was approved in 1917 by the Congress of the United States. I don't believe that any veteran really knows and understands the real status of the Gold Star Mothers in regard to compensation and care at the hands of the United States Government. Unfortunately, we are not an organized body like the veteran organizations. I might say that in November, 1926, I organized the real Gold Star Mothers in San Francisco. I did that because of legislation that was then in effect in regard to adjusted compensation, commonly known as the bonus, and on which the mothers of your deceased comrades were not given full recognition. Our sons did everything the live veteran did, and then a little bit more—we gave our all.

"In regard to adjusted compensation, the mother of the beneficiary of the deceased veteran has to file claim for a deceased veteran. Before that claim is recognized the mother must prove her dependence upon her son when he entered the service. The same clause applies in the mothers' compensation; we must prove we were dependent upon our sons when they entered the service some twelve or thirteen years ago, which is one of the most unreasonable measures that was ever laid down by Congress, and you realize, gentlemen, some of those boys were so young when they entered the service that they were dependent upon their parents. Many of them were just out of school; many just entering professions, not able to support themselves, and because of these facts, and that the boys sacrificed their lives in the interests of their country—the women who have suffered that loss, a good many of us could not have allowed our sons to enter the service because we would have required their financial support. If such were the case, we are not able to prove that we were dependent upon those boys, and consequently we are denied the proper compensation from the Government. Then again, if we do prove we were dependent upon these deceased veterans at the time they entered the service, we receive the sum of \$20 a month while we remain alive. If both of us are dependent we receive \$30.

"In the case of adjusted compensation being granted to a dependent, we are only given war time pay based upon war time service, which you all know was one dollar a day for local service and one dollar and twenty-five cents a day for foreign service, extending over a period of two and a half years, or rather over the period of time that the veteran served. Then, if this is granted, it is paid to the dependent in ten quarterly payments extending over a period of two and one-half years. That to my mind, is the most unwarranted discrimination against your dear parents. How many of you men know that the mothers of many of your comrades are in actual want—are in actual distress? Some two years ago in San Francisco, the Gold Star Mothers found it necessary to create a fund to help indigent Gold Star Mothers—some of us are getting pretty old—the best plan we could think of was to have a promoter. Nobody came to us and asked us what they might do to help us; on the contrary, they refused us; but I am proud to say that the fund created by that body has been functioning since and is functioning today. I am sending out monthly checks to many Gold Star Mothers that haven't a dollar in the world. Unfortunately, war risk insurance was not compulsory. Many veterans, young boys not realizing the seriousness of the situation, carried no war risk insurance; many carried but a minor portion of it. I receive \$17.25 a month. War risk insurance should have been made compulsory. We have mothers in our organization who are receiving neither war risk insurance nor compensation from the Government. They are growing older and more dependent every day; many of them are mentally afflicted—you would be astonished. I come into contact with them—mothers who are very bad off. Many of them are in absolute want. We have women in our organization who have reached seventy years of age who are working at menial labor for a livelihood.

"For that reason, gentlemen, I have drawn up these resolutions and I have come before your body today just as I have sent copies of these resolutions to the national convention of the Disabled War Veterans. I hope to go before the American Legion State Convention, because I hope that every veteran organization will take up these resolutions and endorse them, embody them in their legislative programs, and send them to Congress, that some real help may be given the Gold Star Mothers and fathers of the World War.

"I have made the resolutions very brief. There are four of them, the first asking that the dependency clause in the compensation bill be stricken out, and that the mother only has to prove her true relationship. The second one covers adjusted compensation, asking that that discrimination be wiped out, just the same as though our sons had lived. The third: There is no hospitalization or medical attention for Gold Star Mothers, and this makes provision for that. The fourth resolution: Because of the age of many of our mothers we are asking the United States Government to build and maintain a national home for Gold Star Mothers.

"I will be happy to leave these in your hands, and I do hope that you will give us all the help that is possible, just as we will always be happy to stand by the veterans." (Applause)

NATIONAL JUNIOR VICE COMMANDER DE COE: "Mrs. Davis, we are very thankful for your coming here, and I assure you that the resolutions will be given due and careful consideration, and this makes provision for that. We all have very high regard for the Gold Star Mothers, and are, of course, interested in their undertakings." (Mrs. Davis was then escorted from the hall.)

Resolution No. 36: A resolution favoring the abolition of the office of Outer Guard as now provided for in the Ritual of the organization. Approved.

Resolution No. 37: A resolution providing for the appointment of a committee of five in the Department to visit and inspect the Veterans' Home at Yountville every three months during the year, and to cooperate with the officials of the Home. Disapproved.

Resolution No. 38: (Not presented in the actual form of a resolution, but in the form of a memorandum, concerning the Veterans' Home in Napa County. Referred to the Department Publicity Committee.)

RESOLUTION No. 39: A resolution favoring the continuation of the policy heretofore in effect by the Department in retaining all funds derived from the Kelly Contract, for use of the Department in extension work and furthering the interests of the Department generally. Recommended for approval by the Resolutions Committee.

COMRADE MERRILL (58): "That resolution, and the method of handling that book, is an absolute contradiction of the action taken here a few minutes ago on the Poppy Drive. You rejected—"

PAST DEPARTMENT COMMANDER PATTEN: Comrade, you are out of order on that as we have nothing whatever to do with the Kelly contract here in the Department." (No further objections, and the resolution was therefore approved.)

Resolution No. 40: A resolution urging the adoption of a uniform overseas cap for the Veterans of Foreign Wars of the United States. Disapproved.

Resolution No. 41: A resolution urging the designation of a National Cemetery in the southern part of the State of California, the said National Cemetery to be the one now located at the Soldiers' Home at Sawtelle. Approved.

Resolution No. 42: A resolution requesting authority to use the prescribed ritualistic funeral ceremonies of the Veterans of Foreign Wars at the Home Chapel of the National Military Home at Sawtelle, California, and according the same right to other veteran organizations not now permitted to do so. Approved.

Resolution No. 43: A resolution requesting the Department to assess each Post a per capita of twenty-five cents per member, to raise sufficient money to cover the deficit incurred by Capt. H. A. Crow Post No. 884 in putting on the Department Encampment at Fresno in 1926. Recommended by the Resolutions Committee that the matter be referred to the incoming Department Council of Administration for their consideration and subsequent action. Recommendation concurred in.

Resolution No. 44: A resolution approving and recommending the employment of local resident labor in the construction of all State improvements, in preference to alien labor. Approved.

PAST DEPARTMENT COMMANDER PATTEN (in the chair): "Those being all the resolutions we have for the present, the next order of business is the reading of communications. Comrade Carlston will read the communications received."

COMRADE MERRILL (58): "I suggest that the Adjutant give us a gist of the communications only."

COMRADE GUEDET (83): "I move you that the communications be considered read and filed after the names of the senders have been mentioned." Motion seconded by Comrade Merrill of Post No. 58 and carried by a substantial majority.

Letters and telegrams of greeting and expressions of regret at not being able to attend the Encampment, were then read from the following:

Letter from Mort W. Sellers, Past Commander of Emeryville Industrial Post No. 1010, Emeryville.

Telegram from Past Department Commander Leo D. Daze, extending best wishes and expressing regret at having to be absent.

Telegram from Paul C. Wohlman, National Senior Vice Commander-in-Chief, expressing best wishes for a successful Encampment.

Telegram of greetings from the Eighth Army Corps Veteran Association.

Telegram from Capt. Paul R. Bish, Chairman of the Americanization Committee for the Department of California and Nevada.

Telegram from the Department of Pennsylvania, extending best wishes for a successful Encampment.

Letter from Colonel Wallace De Witt, M. C., Letterman General Hospital, San Francisco, advising he could not attend the Encampment.

Letter from Santa Cruz Post of the American Legion expressing best wishes.

Letter from Allen Bixby, Chairman of the Department of Military Affairs of the State of California.

Letter from Will S. White, Past National Commander-in-Chief, with best wishes.

Telegram from Colonel P. G. Lasche, medical officer in charge, Palo Alto Hospital, expressing regret at not being able to attend.

Telegram from Hezekiah N. Duff, National Commander-in-Chief, wishing the Encampment success and expressing regret at not being able to attend.

Telegram from Major W. W. Bright, National Vice President of the Reserve Officers' Association of the United States.

Letter from the Medical Officer in Charge, United States Veterans Hospital at San Fernando.

Letter from Clarence L. Kincaid, Department Commander of the American Legion, Department of California, extending greetings of his organization.

Letter from Colonel Brown, commanding the Thirtieth Infantry, Presidio of San Francisco.

Letter from J. A. Haverty, Commandant of the National Home (Volunteer) for Disabled Soldiers.

Letter from C. C. Young, Governor of the State of California, expressing regret at not being able to attend.

Letter from Comrade Burden, Regional Manager of the United States Veterans Bureau at Los Angeles.

Letter from the Commandant of the Navy Yard at Mare Island, California.

Letter from Major General John L. Hines, Commanding General, Ninth Corps Area, Presidio of San Francisco, California.

Letter from General Hunter Liggett, San Francisco, stating he regretted his inability to attend the Encampment.

COMRADE JOHNSON (1637): "Comrade Commander, this morning at the meeting it was read that Border Post had given \$150 for the Home. Fifty dollars of that was from the Auxiliary and one hundred dollars from the Post. We ask that that correction be made."

COMMANDER HILDEBRAND (in the chair): "That correction will be made, comrade. Is the Rules Committee ready to report? (No response.) We will then have a report from the Credentials Committee."

COMRADE RAUSCHER (819): "Comrade Commander, the registration up to now amounts to 392 delegates."

COMMANDER HILDEBRAND: "Are there any other committees prepared to report? (No response.) We will have a five minute recess waiting for Comrade Diss and his Rules Committee report. I want you to hear that, comrades, because you may want to change some of those rules, particularly with regard to oral voting. We will now have a report from the committee on changing the districts and placing of the new Posts in districts."

COMRADE FREIDEMAN (67): "The districts have been divided a little bit differently than in the past. The districts now will be divided so that a council member can give you the best service. Also we have changed the numbers of the districts, comrades, starting from the southern part of the State and going up to the northern. Number 1 is the most southern part, around San Diego, and Number 10 is in the extreme northern part of the State. We have a revised map and will present it to the Department."

DEPARTMENT ADJUTANT CARLSTON: "I have a letter from the Santa Cruz Disabled American Veterans Chapter No. 9; it deals with the matter of the Delhi Land project and I believe it should be referred to the Resolutions Committee for their consideration."

COMMANDER HILDEBRAND: "That will be referred to the Resolutions Committee. Comrade Diss, will you kindly make your report at this time?"

COMRADE DISS (1053): "Comrade Commander, and comrades, your Committee on Rules, after careful consideration of the many matters submitted to it, and with due consideration of the various angles involved, now wish to submit, with the recommendation that they be adopted by this Encampment, the following special rules governing the procedure of this Encampment:

"1. Nomination and election of officers: Nominating speeches to commence not later than 10:30 a.m. on Friday.

"2. Nominating speeches to be limited to one for each candidate; time limit, five minutes. Seconding speeches, two for each candidate; time limit, two minutes for each person.

"3. Election of officers: Special order of business for Saturday morning, the 28th; election of officers; installation to follow election immediately.

"4. Representation: In the case of newly installed Posts, namely, those instituted since January 15, 1930, each Post represented at this Encampment to be allowed one vote for each fifteen members or fraction thereof of its total membership in good standing at the institution of said Post. I might say with reference to this that it is carrying out the ruling of the National Commander-in-Chief in respect to this matter.

"5. Announcement of vote and contest thereof: The voting strength of each Post to be cast by the chairman of each delegation. No contest of said chairman's announcement to be considered unless the same be challenged by at least three members of the delegation. This is merely to simplify the mode of procedure, and carries out the methods used and set forth in Article 4 of the National By-Laws and also of the By-Laws of the Department of California and Nevada.

"6. Method of voting: Your committee was divided on the question of the method of casting ballots, whether oral or by secret method, and makes no recommendation in that regard, preferring to leave the matter subject to discussion on the floor of the Encampment."

NATIONAL JUNIOR VICE COMMANDER DE COE: "Rule 4 as read by the chairman of the committee is in error. The idea he is intending to convey is not for the Posts instituted after the per capita tax was paid, that they be allowed to vote. Posts installed after January 30th will have paid per capita tax, and are entitled to full representation."

COMRADE DISS: "I have a telegram from the Commander-in-Chief with reference to two certain Posts—"

COMRADE DE COE: "Comrade Commander, our Constitution and By-Laws prescribe this ruling, and I believe he is wrong. I want to say for the benefit of the comrades that the committee has been acting in this connection entirely with the advice of the Department Commander and also the Department Adjutant, which has been supplemented by a telegram from the National Commander-in-Chief to the Department Adjutant which I will ask the Department Adjutant if he will read and explain."

ADJUTANT CARLSTON: "Comrades, the reason for this telegram is this: I put up the question to the National Adjutant as to the proper representation that a new

Post is entitled to if it came in since March 31st. (Reads.) 'Following Posts entitled to representation by Post Commander and one delegate to each fifteen members or fraction thereof on charter application: Visalia, one delegate; Hollywood-Wilshire, three delegates; Santa Rosa, two delegates; Willows, two delegates; Salinas, two delegates; La Jolla, one delegate.' We have no information on number of members at date of installation. You can interpret the telegram that when a Post is instituted after March 31st of this year it is entitled to representation in accordance with the number of names they have on the charter application. That is, if a Post is organized in April and they had fifty names they are entitled to one vote for the charter and one for each fifteen members."

COMRADE WHITE (90): "According to the explanation of the telegram, it merely bears out the contention of our National Officer De Coe, so therefore Rule 4 is out of order."

DEPARTMENT INSPECTOR SEACORD: "Comrade Commander, referring back to the Council of Administration meeting and calling your attention to the fact that Posts instituted around March 20th do not pay per capita tax, they have to be in the organization at least a majority of the time of that quarter. In other words, Posts instituted any time before the fifteenth of February do pay per capita tax, and after that time they are not required to pay per capita tax as of March 31st. Also, the Council of Administration had the letter and the telegram referred to and there was a little difference of opinion as to the meaning of both, and we ruled in the Council of Administration that all Posts that haven't paid per capita tax that their representation would be based upon the number of names listed on the charter application, and that is not a bit different possibly than the other."

COMMANDER HILDEBRAND: "Possibly it would help us if we take this report and pass on each recommendation that they make separately."

Motion then made by Comrade DeCoe of Post No. 67, seconded by Comrade Schrock of Post No. 1512, that the first three recommendations be accepted. Motion carried without opposition.

COMRADE DECOE (67): "I move you that Rule 4 be changed to read February 15th—that any Post not having paid per capita tax be allowed full representation." Motion seconded by Comrade Jarvis of Post No. 67, and carried.

Rule 5 as recommended by the Rules Committee was then read to the Encampment by the Department Adjutant.

COMRADE MERRILL (58): "I would like to make a motion that that particular rule be cancelled." Motion seconded by Comrade Sampson of Post No. 818.

COMRADE DISS: "Your committee in presenting that rule has taken into consideration section 27 of article IV of the constitution of the national organization, and another section which I will now give you, of the by-laws of the State Encampment, being section 4 of article IV of that document, provides for nothing more nor less than the same method of procedure that the Posts use and that is carried out on the floor of the Department Convention and also carried out on the floor of the National Encampment. For your benefit I will read the last clause of the National By-Laws (reading): 'Ayes and noes may be required by any three members representing three different Posts.' Section 4 in the State By-Laws contains a provision paralleling the one I have just read, and that will be found in section IV on page 72 of the proceedings of last year's Encampment. The last clause of that section states that (reading): 'Ayes and noes may be required by any three members representing three different Posts.' If the chairman of a delegation made an error in the announcement of the vote of that delegation, on the protest of three members of that delegation, not on the floor of the Encampment, then the chairman of that delegation would be bound to recognize that protest, and the presiding officer of this Encampment could force that chairman of the delegation to conform to the rules. This is simply carrying out the procedure set forth by the national body."

COMRADE MERRILL (58): "In view of the explanation given, I wish to withdraw my motion." (Motion withdrawn.)

Motion then made by Comrade Wilson of Post No. 1468 that the rule be adopted. Seconded by Comrade Joy of Post No. 75, and carried with no opposition.

Motion made at this point by Comrade Merrill of Post No. 58, seconded by Comrade Donegan of Post No. 703, that the meeting adjourn, Motion lost,

The recommendation of the committee to refer Rule 6 (method of voting) to the Encampment for decision was then read by Department Adjutant Carlston.

COMRADE MULLIN (58): "I make a motion that we have the secret ballot." Motion seconded by Comrade Johnson of Post No. 1637.

COMRADE DAWSON (58): "Comrade Commander, and comrades, I ask you to withhold discussion and withhold action on that measure until tomorrow morning at 10 o'clock.

COMRADE JOY (75): "I don't believe it would be fair to the delegates here, and it would certainly expedite matters if we had voting by acclamation rather than the secret ballot. The head of your delegation is going to vote your entire delegation. How does the rest of the delegation know what he is voting if it is done by secret ballot? I think that should be decided now."

COMRADE SAMSELLA (818): "All elections are by secret ballot in the Posts. There each man casts his ballot, while here we have the vote cast by the chairman of each delegation, and we still preserve the secrecy of the ballot * * *."

COMRADE RIFFEE (83): "I don't believe the comrade has attended as many Encampments as I have. At Reno we started at 1 or 2 o'clock in the afternoon, and I got no supper that night. It doesn't take long to cast your ballot, but it takes a long time to count them. If you have four or five men running for an office, chances are you will be here about three or four hours before you complete your election. Therefore, I am in favor of doing it the same way the National Encampment does it."

Motion made at this time by Comrade Mullin of Post No. 58, seconded by Comrade Merrill of the same Post, that the matter be laid on the table. Motion lost.

Following some further discussion, the motion to vote by secret ballot was put by the chair and was lost, 57 voting in favor of the motion and 93 voting against the motion, by rising vote.

COMRADE DAWSON (58): "I ask at this time, Comrade Commander, if there is a quorum present."

COMMANDER HILDEBRAND: "We will ask the Judge Advocate to reply to that."

COMRADE DISS (1053): "While the Judge Advocate is trying to find out what constitutes a quorum, I might say that there are 392 delegates supposed to constitute this Encampment. That would mean 197 votes make a majority. Now, the votes just cast don't bring it to those figures. It seems to me utterly wrong to take up a question of as great importance as this without knowing whether we are properly convened."

COMRADE CRAIG (1205): "It seems to me that it doesn't make any difference whether we have a quorum or not. This Encampment has gone on for several hours. Some time during that time we did have a quorum, and as long as we had a quorum at any time, anything we transact here is absolutely legal."

COMRADE MERRILL (58): "Point of order. If there is not a quorum here that last vote was illegal."

DEPARTMENT JUDGE ADVOCATE QUITMAN: "There is nothing in the Constitution and By-Laws with reference to a quorum. However, in meetings of this kind the majority generally constitutes a quorum. That would mean a majority of the voting power, and not a majority of individuals, inasmuch as one individual may vote the number of votes to which his entire delegation is entitled, if he is so empowered. If the voting power present is more than one-half of the total voting power, then there is a quorum present."

Motion made by Comrade Dawson, seconded by Comrade Merrill, both of Post No. 58, that the session adjourn. Motion lost.

COMRADE JOY (75): "I now move you that we vote by oral ballot." Motions seconded by Comrade Smith, of Post No. 75.

COMRADE DISS (1053): "Comrade Commander, will you kindly tell us whether there is a quorum present?"

NATIONAL JUNIOR VICE COMMANDER-IN-CHIEF DE COE: "Comrades, you are all wrong on this quorum proposition. This Encampment is governed by the number of delegates registered and attending. If you want the registered vote your Credentials Committee can come in here and tell you what it is, and that is your voting strength. If the delegates don't show up they are not entitled to vote. * * *"

Comrade (name not audible): "I would like to ask for a point of information, in the event of oral voting, if a Post for instance has ten delegates registered at this Encampment and there are six in this meeting at the time of voting, how many votes is that Post going to have?"

COMMANDER HILDEBRAND: "Ten."

National Junior Vice Commander De Coe read at this point section 27 of article IV of the National Constitution and By-Laws, "Rules Governing Department Encampments," and explained the same. Considerable further argument was had on the question of oral voting, particularly with reference to the procedure to be followed in the conduct thereof.

COMMANDER HILDEBRANDT: "Comrades, we have a motion before the body; we have ruled on a dozen points of order, have moved the previous question, and everything else. I am now going to make a ruling that may be appealed from of course, if you so desire, that the motion as made by Comrade Joy and seconded by Comrade Smith is before the body; that is, that we vote orally."

The motion to vote by oral balloting was then voted upon, and carried by a substantial majority.

COMRADE GUEDET (83): "I move you that a committee be appointed to find out what constitutes a quorum. I differ from the ruling of the Judge Advocate. We really should find out what constitutes a quorum. I move that a committee be appointed to telegraph to National if necessary and find out where we are at." Motion seconded by Comrade (name not given).

COMRADE BORBA (67): "I would like to have incorporated in that telegram that when there are 390 delegates here and half of them attend, whether those attending are a quorum."

COMRADE PALMER (1010): "As a substitute motion, I move you that this Encampment go on record as accepting the instructions of the Department Commander—that the ruling of the Department Commander be accepted." Motion seconded by Comrade Johnson, of Post No. 1010.

COMRADE WHITE (90): "Speaking against the substitute motion: When you decide on that motion you are taking away your legal right. The chair is provided with various rules and regulations in the conduct of a meeting. * * * The point is, we still want to preserve our right of repeal, or an appeal from the decision of the chair. I hold that the substitute motion is out of order."

COMRADE GALLAGHER (1020): "For a point of information, can an appeal be taken?"

COMMANDER HILDEBRAND: "Yes, it can be taken. It should, however, be submitted in writing, signed by two members."

COMRADE MERRILL (58): "I move we adjourn." Motion seconded by Comrade (name and Post number not audible).

COMMANDER HILDEBRAND: I request a decision from the Judge Advocate as to whether a motion to adjourn is in order."

DEPARTMENT JUDGE ADVOCATE QUITMAN: "A motion to adjourn is not in order when there is a motion on the floor. The motion is therefore out of order."

COMRADE SANDERSON (913): "I rise to a point of personal privilege—"

COMMANDER HILDEBRAND: "Comrades, you have heard the substitute motion, duly moved and seconded, that the ruling of the chair be accepted."

The substitute motion was then submitted to a vote and was carried by a substantial majority.

COMRADE PALMER (1010): "I move you we adjourn." Motion seconded by Comrade Johnson of the same Post.

DEPARTMENT JUDGE ADVOCATE QUITMAN: "Comrades, as a point of personal privilege: In order that you may be guided in your nominating talks, Rule No. 2 as adopted by this Encampment is unconstitutional, as same is contrary to the National By-Laws and Constitution. The time allowed for nominating is ten minutes, and the second three minutes, and we cannot change it here."

COMMANDER HILDEBRAND: "We will take up this matter of changing Rule 2 the first thing in the morning, at the morning session. We have before us now a motion to adjourn, duly moved and seconded."

The said motion to adjourn was then submitted to vote and was carried unanimously.

The meeting then, at 6:15 p.m., following the retiring of the department colors under the direction of Department Sergeant-at-Arms Flinn, was adjourned to meet again the following morning, Friday, June 27th, at 8:30 o'clock.

MORNING SESSION, FRIDAY, JUNE 27

The meeting was called to order at 8:40 a.m. by Department Commander Hildebrand. The Department colors were brought forward and placed, under the direction of Sergeant at-Arms Flinn, and Department Chaplain Smith invoked the blessing.

COMMANDER HILDEBRAND: "Comrades, for the first order of business this morning we will proceed with the reading and acting upon those resolutions still in the hands of our committee."

The following resolutions were then presented, and action taken as hereafter indicated:

Resolution No. 45. A resolution authorizing and directing the Department Commander to appoint a committee to prepare a uniform method of conducting the annual Buddy Poppy sales by Posts in the Department. Disapproval recommended by the Resolutions Committee.

COMRADE MULLIN (58): "At this time, Comrade Commander, I give the floor to Comrade Gavin of the San Francisco County Council to make a report on the poppy drive in San Francisco."

COMMANDER HILDEBRAND: "Are you making an objection to the acceptance of this resolution?"

COMRADE DISS (1053): "What is the report of the committee? I just came in, and would like very much to hear that."

COMMANDER HILDEBRAND: "The committee recommends disapproval of the resolution."

COMRADE DISS: "I move you that the action of the committee with respect to that resolution be rejected." Motion seconded by Comrade Merrill, of Post No. 58.

COMRADE GAVIN (58): "Comrade Commander, and comrades: I can not understand at this time the action of the Resolutions Committee in rejecting that resolution, as that appears to be what they are doing. The Buddy Poppy Drive is the biggest single asset the V. F. W. has. For every Buddy Poppy sold, three cents goes to the soldier making it, disabled soldiers lying in the hospital, one cent goes to the National Home in Eaton Rapids, and one cent goes to our national organization. In San Francisco they have tried to revive these Buddy Poppy sales for the last five years, during which time we have sold on the average of one thousand to fifteen hundred poppies. In San Francisco this year we sold 66,000 poppies, as against 1500 or so for the past five years. The boys lying in the hospitals get their percentage out of it; the kiddies at Eaton Rapids get their percentage out of it; the national organization of course gets its portion, and the rest of it, outside of the actual cost of the poppies, went to the relief funds of the various Posts. It is true that we in San Francisco had paid publicity men; without them we could not have accomplished what we did. The sponsors of this resolution, in talking to them on this, they admitted to me, that they paid for publicity last year the same as we did, and still they are the ones sponsoring the resolution.

"Comrades, when you cut out the Buddy Poppy sales, or curtail them, you are not hurting us particularly but you are hurting the kiddies at Eaton Rapids. As far as San Francisco is concerned, you are criticising us because we won't get out and work, as you say. I'm here to tell you that the members of the Posts and the Auxiliaries will not sell poppies. You can do that in the smaller cities and towns, but it is next to impossible to get the Post members to come out and sell Buddy Poppies in a big city like San Francisco; they simply don't do it. In addition to that, we had the Legion Auxiliary bucking us; they sold eleven thousand of their poppies against our sixty-six thousand. * * * At this Encampment it will be settled that you will not be allowed to sell any Buddy Poppies, if we take action such as suggested by some of these resolutions. Be careful, comrades—give it a

little thought; you don't want to cheat the kiddies back at Eaton Rapids out of anything, so give the matter thought and consideration."

COMRADE DISS (1053): "Speaking on my motion that the action of this Resolutions Committee with reference to this resolution be rejected, and that the resolution as introduced and presented by that committee be adopted: I would say that I agree heartily with Comrade Gavin's remarks when he expressed surprise that the Committee on Resolutions should have rejected that resolution. The resolution was introduced before any discussion whatever came up on the floor; it was written by me before any discussion whatever came up on the floor of the Encampment in regard to whether or not paid solicitors could or could not be used in the disposition of these poppies. I had no knowledge whatever of that element of trouble, and the word 'legitimate' used by me in the resolution was merely used in the preparation of the resolution and with no ulterior motive at all. My sole idea in the presentation of that resolution was to formulate some plan, some program of action that might be used throughout the State of California and Nevada in the disposition of these poppies, and I could see no way better in accomplishing this than by the Department Commander taking his time and appointing a committee of conservative, level-headed men to prepare that plan—men who would not be swayed or influenced one way or the other, who would act solely and singly for the good of the object involved. Why that committee should disapprove of this resolution is more than I can understand. The fact remains, in my judgment, that we should do something to formulate a plan for a uniform disposition of these Buddy Poppies."

Following some little further discussion on the matter, the motion to reject the report of the Resolutions Committee was again made, as follows:

COMRADE DISS (1053): "I move you that the action of the committee in rejecting or disapproving of that resolution be rejected, and that the resolution be adopted." Motion seconded by Comrade White of Post No. 90, submitted to a vote of the Encampment, and by a rising vote was carried by a scant majority.

DEPARTMENT SENIOR VICE COMMANDER WINN (in the chair): "Comrades, by your vote you have concurred in this resolution. I think that leaves the matter in the hands of the Department."

Resolution No. 46: A resolution urging the adoption of a uniform overseas cap for the Department. Disapproved.

Resolution No. 47: A group of four resolutions (previously referred to in these minutes) submitted by Mrs. Leah H. Davis, Past President of the Gold Star Mothers of America, regarding (a) increased compensation for fathers and mothers of deceased veterans, and elimination of the proof-of-dependency clause; (b) payment of compensation to beneficiaries of deceased veterans; (c) building and maintaining by the United States Government of a home for Gold Star mothers and fathers; and (d) medical attention for Gold Star parents in U. S. V. B. hospitals. Approved, and to be referred to National Legislative Committee.

Resolution No. 48: A resolution requesting the appointment of a committee by the Department Commander to investigate conditions pertaining to discrimination against veterans in civil service positions. Disapproval recommended by the Resolutions Committee, it being considered that the proposed action was impractical.

COMRADE TEBEAU (1468): "I made that resolution, and I ask at this time that the resolution be read in accordance with the courtesy granted all resolutions."

The resolutions were then read, and following a brief discussion (no motion being made to approve or disapprove the action of the Resolutions Committee) the recommendation to disapprove was accepted by the Encampment.

Resolution No. 49: A resolution expressing appreciation of the interest in veteran warfare shown by Mr. William Randolph Hearst in editorials published in his San Francisco publication, the "Examiner." Approved.

Resolution No. 50: A resolution recommending the elimination from the Ritual of the organization of that clause contained in the initiatory ceremony referring to Sherman's march to the sea. Approved.

Resolution No. 51: A resolution urging that the Judge Advocate General of the Veterans of Foreign Wars of the United States prepare and print a book of instructions setting forth in detail how the ritualistic work of the organization should be exemplified. Disapproval recommended by the Resolutions Committee. (No objection.)

Resolution No. 52: A resolution requesting the National Body to prepare a form of ceremonial initiation to be given in public. Disapproval recommended, as the subject matter is covered in a previous resolution.

Resolution No. 53: A resolution proposing that honorary membership applications shall be in the form of a resolution signed by three members of the Post setting forth the reasons for conferring the honor, and requiring approval of the Department Commander. Disapproval recommended by the Resolutions Committee. (No objection.)

Resolution No. 54: A resolution petitioning the Congress of the United States to furnish German police dogs, trained in acting as guides, for blind veterans throughout the country. Approved.

Resolution No. 55: (Not submitted in the form of a resolution.)

COMRADE CAKE: "This was not submitted as a resolution, and therefore the committee took no action. It is merely a statement of action taken by Colonel Robert Loghry Post, and there are no recommendations in it."

DEPARTMENT INSPECTOR SEACORD (in the chair): "I am going to rule that as there are no recommendations incorporated in that resolution and no action of the Encampment called for, the resolution is out of order."

Motion made by Comrade Merrill of Post No. 58, seconded by Comrade Neron of Post No. 1774, that the resolution be referred back to Loghry Post No. 466. Motion carried.

Resolution No. 56: A resolution favoring and urging increase in pay for all branches of the armed forces of the United States. Approved.

Resolution No. 57: A resolution asking the Congress of the United States to enact legislation for the relief of veterans having foreign service disabilities not heretofore recognized. Approved.

Resolution No. 58: A resolution favoring the publication by the Department of a magazine for the dissemination of news of interest, activities, etc., of the Department, same to be financed through the issuance of stock certificates in the total amount of \$15,000, to be sold to members of the organization. Disapproval recommended by the Resolutions Committee. (No objection.)

COMMANDER HILDEBRAND: "Those are all the resolutions for the present, and we will have another report tomorrow morning. We will now refer to the Rules Committee report; I believe we have a rule that conflicts with the Constitution, and I am going to request that it be read again by the Adjutant. While we are waiting for this report, the chairman of the Legislative Committee has something of importance to tell us."

Comrade Albert Brady, chairman of the Department Legislative Committee, then verbally supplemented his report of the previous day pertaining to legislation then pending before the Congress of the United States, mentioning in particular the Swing Bill (H. R. 10381) which provides for the expenditure of approximately fifty million dollars for veteran pensions, then before the President for signature.

COMMANDER HILDEBRAND: "At this time we will hear a report from our good Past Department Commander, Dan Schertle, who is chairman of the California-Nevada Cottage Fund."

Past Department Commander Dan B. Schertle then read to the Encampment a report of the California V. F. W. Cottage Fund Committee (copy of which is attached to these minutes and made a part thereof) outlining the committee's activities from its inception and itemizing the donations received up to that time.

The matter of changing Rule 2 as proposed by the Rules Committee was then brought up for discussion. Motion made by Comrade Riffie of Post No. 83, seconded by Comrade Hudson of Post No. 1020, that the rule as proposed by the Committee be rejected and the provisions of the Constitution and By-Laws with respect thereto be adhered to. Motion carried.

At this time Comrade Borge, a member of the Committee on Drum and Bugle Corps and Drill Team competition, read to the delegates the rules that would govern the various phases of competition.

Telegrams of greeting were then read by Department Adjutant Carlston as follows:

From Buron Fitts, Past Department Commander of the American Legion; from Comrade William Ivanhoe, Past Surgeon of the San Diego County Council; from Yosemite Post, V. F. W., at Merced; from Comrade John E. Evans, National Liaison Officer for Southern California, in which Comrade Evans gave a brief report of his activities; and from Golden Gate Post No. 40, American Legion, San Francisco.

Comrade Rauscher, of the Credentials Committee, reported at this time that his report submitted the previous day stating there were 392 delegates registered, was in error; that only 326 delegates had registered up to last evening.

COMMANDER HILDEBRAND: "Are there any other reports to be made at this time? Has the Publicity Committee any report? (No response.) Now comrades, I believe the next order of business is the nomination of officers, but if we are to follow our schedule strictly we still have thirteen minutes."

Motion then made by Comrade Flinn, of Post No. 703, seconded by Comrade Carlston, Department Adjutant, that a recess be declared for the length of time mentioned. Motion carried unanimously.

The meeting then, at 10.17 a.m., recessed for a period of thirteen minutes.

Meeting again called to order at 10.30 o'clock by Department Commander Hildebrand.

A motion was made at this time and duly seconded that a telegram of congratulations be dispatched to General Hunter Liggett at San Francisco, on his appointment to the grade of General from that of Lieutenant-General. Motion carried unanimously.

COMMANDER HILDEBRAND: "I now declare nominations open for the office of Department Commander."

Edward M. Seacord, Department Inspector, a member of Major Randolph T. Zane Post No. 344, San Jose, California, was then placed in nomination by Comrade L. R. Johnson, of the same Post. Nomination seconded by Past Department Junior Vice Commander Milburn R. Gregory, a member of Gosse Post No. 407, Reno, Nevada.

Hiram W. Winn, Department Senior Vice Commander, a member of Emeryville Industrial Post No. 1010, Emeryville California, was placed in nomination by Comrade Steve Karigan, of Colonel Robt. Loghry Post No. 466, San Francisco. Nomination seconded by Comrade Neron, of Post No. 1774, San Diego.

Motion made by Comrade Gregory, of Post No. 407, seconded by Comrade White of Post No. 30, that nominations for the office of Department Commander be closed until the following morning. Carried.

DEPARTMENT JUNIOR VICE COMMANDER FREIDMAN (in the chair): "I now declare nominations for the office of Department Senior Vice Commander open."

Val N. Brandon, of Post No. 75, San Diego, was then placed in nomination by Comrade Guy Cake, of Post No. 1679, Ventura. Nomination seconded by Comrade Towner, of Post No. 1744, San Bernardino.

Motion made by Comrade Whitaker, of Post No. 1392, Long Beach, seconded by Comrade Smith of Post No. 1512, San Diego, that nominations for this office be closed until the following morning. Carried.

DEPARTMENT JUNIOR VICE COMMANDER FREIDMAN: "I now declare nominations open for the office of Junior Vice Commander."

Oliver H. Hall, a member of Corp. L. B. Hollywood Post No. 939, Alameda, was nominated for Junior Vice Commander by Comrade Jackson of Post No 999, Oakland. Nomination seconded by Comrade Smith, of Post No. 1512, San Diego.

Louis D. Borge, a member of Col. J. J. Astor Post No. 999, Oakland, was nominated for Junior Vice Commander by Comrade Thompson of Post No. 1882, Hayward. Nomination seconded by Comrade Smith of Post No 72, San Rafael.

Fred Taylor, Department Chaplain, a member of Gen. J. H. Smith Post No 83, San Francisco, was nominated for Department Junior Vice Commander by Comrade Wm. Flinn, of Post No. 703, Berkeley. Nomination seconded by Comrade Riffie, of Post No. 83.

Motion made by Comrade Dawson of Post No. 58, seconded by Comrade Smith of Post No. 75, that nominations be closed until the following morning. Carried.

DEPARTMENT COUNCIL MEMBER CLIFF BENNETT (in the chair): "I now declare nominations open for Quartermaster."

Charles O. Carlston, Department Adjutant, a member of Gen. J. H. Smith Post No. 83, San Francisco, was placed in nomination by Comrade M. R. Gregory, of Post No. 407. Nomination seconded by Comrades Merrill and Dawson, of Post No. 58, San Francisco.

Arthur V. Keefe, Department Historian, a member of Carl Kreh Post No. 1123, Vallejo, was nominated by Comrade Hudson, of Post No. 1020, Veterans' Home, Yountville. Nomination seconded by Comrade Stuart, of White Squadron Post No. 90, San Francisco.

Motion made by Comrade Stanton of Post No. 120, seconded by Comrade Feete of Post No. 75, that nominations for this office be closed until the following morning. Carried.

DEPARTMENT COUNCIL MEMBER BENNETT: "I now declare nominations open for Judge Advocate."

Charles C. Quitman, Department Judge Advocate, of Amaroc Post No. 1512, San Diego, was nominated by Comrade Theron of the same Post. Nomination seconded by Comrade M. J. Schrock, of Post No. 1512.

DEPARTMENT COUNCIL MEMBER BENNETT: "Are there any further nominations for Judge Advocate? (No response.) We will therefore pass to the next. I now declare nominations open for Department Surgeon."

William I. Kingsley, a member of Connelly Post No. 75, San Diego, was nominated for Department Surgeon by Comrade Smith of Post No. 1512.

At this point Department Adjutant Carlston announced that a luncheon would be held at noon in honor of Mayor James Rolph, Jr., of San Francisco, at the Casa Del Rey Hotel, and made several other announcements pertaining to the Encampment photograph, the parade formation, etc.

Mrs. Consuela P. De Coe, Department President of the Ladies Auxiliaries, was escorted into the hall and to the platform at this time, and was extended the greetings of the Encampment by Department Commander Hildebrand.

SISTER DE COE: "Department Commander Charles J. Hildebrand, our National Officers, Past National Officers, Department Officers, and comrades all: I wanted to come in here today to express to you my appreciation for the cooperation and support I have had this year from Comrade Department Commander Hildebrand and his staff of officers and the comrades of the Department, and to the many comrades of the Posts who, on my official visits to their Auxiliaries, had a greetings committee come in to welcome me. I want to tell you, boys, that words can not express how I appreciated those greetings. It told me in more than one way you could have expressed it to me that you were proud of your Auxiliaries, and that you wanted to see your Auxiliaries go ahead. I certainly appreciate every effort and every act of cooperation that was extended to me this year by the comrades of the many Posts. I want to say also that my husband deserves a lot of thanks from me and from the sisters of the Auxiliaries because it was through him that I was able to travel—he was my chauffeur in going throughout the Department to visit the different Auxiliaries. I have forty-two Auxiliaries now, with fourteen new ones instituted during this year. I visited thirty-eight of my Auxiliaries, and am sorry that I was unable to visit them all. I have tried to further the interests of the Veterans of Foreign Wars and their Auxiliaries in our wonderful Department; I have tried to tell the girls that with cooperation between the Auxiliaries and their Posts our wonderful organization will be a bigger and better one. I have tried to get the girls to leave out personal jealousies and feelings, to work to help our disabled comrades and the widows of those who answered the last call, and from the reception I have received here today and from the reception all my own girls have given me, I think that my efforts have not been in vain. Again I want to thank your Department Commander for coming in and extending his personal greetings to our Encampment. It was very much appreciated by myself." (Applause.)

COMRADE GREGORY (407): "Comrade Commander, if I am not out of order, I would like to move that we have a rising vote of thanks to Mr. and Mrs. De Coe for their untiring efforts on behalf of the organization during the year." Motion seconded and carried unanimously, and a rising vote of thanks and applause was then extended National Junior Vice Commander Darold De Coe and Mrs. Consuelo P. De Coe, President of the Auxiliaries of the Department.

COMMANDER HILDEBRAND: "Mrs. De Coe, I don't think you need any further assurance of the continued cooperation by the comrades to the Auxiliaries."

Mrs. Wentworth, Department Secretary of the Ladies Auxiliaries, was then called upon and made a few brief remarks, stating that seventeen charter applications for new Auxiliaries were then pending, in addition to the fourteen taken in during the year; that they had gained in membership to the extent of 749, making a total membership in the Department of 1814.

Motion made by Past Department Commander Patten, seconded by Comrade Gregory, that a rising vote of thanks be extended to Sister Wentworth. Motion carried unanimously.

Past Department Commander Schertle announced at this point that three Auxiliaries in the Department had made contributions toward the California-Nevada Cottage Fund, for the erection of a cottage at the Veterans of Foreign Wars National Home at Eaton Rapids, Michigan. Mrs. De Coe responded by stating that other Auxiliaries would continue to raise funds for this project, as soon as they had completed their drive for sufficient funds to complete the hospital to be erected at the National Home through the efforts of the Auxiliaries throughout the country. (Delegation escorted from hall.)

COMMANDER HILDEBRAND: "Comrades, it is now very near the noon hour, and a motion to adjourn is in order."

Motion then made by Comrade Bennett of Post No. 67, seconded by Comrade Joy of Post No. 75, that the meeting adjourn. Carried.

The meeting then, at 11.55 a.m., o'clock, adjourned to meet again the following morning at 8.30 o'clock. (No afternoon session to be held due to the parade, drum and bugle corps competition, drill team competition, etc. in accordance with the Encampment program.)

FINAL SESSION—SATURDAY, JUNE 28th

The final session of the Encampment was called to order at 8:45 a.m. by Department Commander Hildebrand.

The Department colors were brought forward and placed under the direction of Sergeant-at-Arms William Flinn.

COMMANDER HILDEBRAND: "Comrades, with your permission, owing to the fact that we have to open nominations again and we only have one more office to nominate, that is, Chaplain, we will finish our nominations and then have the Chaplain in the regular order of nominations. Is there any objection to that?" (No objection interposed). The chairman of the Resolutions Committee will now proceed."

Additional resolutions were then presented and acted upon as hereafter indicated:

RESOLUTION No. 59: A resolution endorsing H. R. Bill No. 2668, providing for increase of allowances for board and room for the retired soldier. Approved.

RESOLUTION No. 60: A resolution urging the passage of a bill known as S-1029, providing for increase in longevity pay for warrant officers, now discriminated against from the standpoint of longevity pay. Approved.

RESOLUTION No. 61: A resolution asking that the Department confer upon Comrade Vadie E. Bevers, a member of White Squadron Post No. 90, San Francisco, at this Encampment, an honorary membership in the organization. Disapproval recommended by the Resolutions Committee.

COMRADE CAKE: "Comrade Commander and comrades, we don't feel that this Department should be able to grant honorary membership without the sponsorship of a Post."

Some little discussion was held at this time relative to the eligibility of the organization of Comrade Bevers, it being stated by Comrade Stuart, of White Squadron Post No. 90, that Comrade Bevers came into the organization seven years ago after his service was approved by National Headquarters. Department Commander Hildebrand explained to the Encampment that he had received instructions from National Headquarters to request the resignation of Comrade Bevers as Department Quartermaster, due to the fact that it had been determined that he was not eligible to the organization; that in accordance with these instructions Comrade Bevers was requested to and had submitted his resignation from that office.

Motion then made by Comrade White, of Post No. 90, seconded by Comrade Failles of Post No. 818, that the report of the committee be rejected. Comrade Cake, of Post No. 1679, then called to the attention of the Encampment the fact that Comrade Bevers was still a member of the organization, and that an honorary membership could therefore not be conferred at this time. The motion to reject the recommendation of the Resolutions Committee was then submitted to a vote and was lost.

RESOLUTION No. 62. A resolution (previously) submitted as Resolution No. 55, but referred back to the sponsors thereof. Colonel Robert Loghry Post No. 466, for definite recommendation) expressing a desire that a tablet in commemoration of the late Congressman Julius Kahn be placed in the new San Francisco War Memorial Building to be erected. Disapproval recommended by the Resolutions Committee.

COMRADE CAKE: "Comrades, as I understand it, and I am pretty sure the rest of the committee understands the same, they are about to erect this memorial in San Francisco for men that sacrificed their lives. There are many men, if you are going to do that, who are as deserving of having their name on a tablet in the building—you could put one in there as big as the building itself, have the building entirely covered with tablets. Of course we appreciate the efforts of the late Julius Kahn, but we don't feel that we should place him above others

equally deserving; we feel that he was only doing his duty to take action as he did, and we don't believe that we should have a civilian on the memorial to the ex-service men."

There being no objection entered by any delegate, the action of the Resolutions Committee was therefore concurred in, and the resolution disapproved.

RESOLUTION No. 63. A resolution calling upon the Shipowners Association at San Francisco to give preference to veterans in the matter of employment, rather than foreign born individuals. Approval recommended by the Resolutions Committee.

PAST DEPARTMENT COMMANDER LEVITT: "I would like to recommend that the words 'foreign born' in that resolution be changed to 'aliens'. Foreign born can become American citizens."

COMRADE GUETZHOW (1253): "I approve of that change."

The resolution was, with the minor change above noted, approved.

RESOLUTION No. 64. A resolution favoring the employment by the Department of a comrade to fill the office of Department Quartermaster who would devote his full time to the duties incident to the office, and receive a salary of not less than \$150.00 per month. Approval recommended by the Resolutions Committee.

Motion made by Comrade Rosendorf, of Post No. 83, that the report of the Resolutions Committee be rejected; seconded by Comrade Joy, of Post No. 75.

COMRADE ROSENDORF (83): "Speaking for the motion: Comrade Commander and comrades, we have had that question before us once or twice before. You want to make it mandatory to have one man at Department Headquarters; that sounds all right on paper but it will not work out in practice, for several reasons. One of the reasons is that suppose one man gets sick, suppose he has a little vacation, that means that Department Headquarters has to quit functioning, where you have only one man at Department Headquarters. Another thing: You want to take away the right from the Department Commander that he now has, that is, selecting his own Adjutant."

COMMANDER HILDEBRAND: "Comrade, I rule you out of order on that because it is not mentioned in the resolution."

COMRADE ROSENDORF: "I know it isn't, and I will leave that part out. Comrades, at your National Encampment your National Quartermaster is also National Adjutant. I admit that, but why have you got it? He is not the only man in that office, he is simply the head of that office. He has a big force of clerks working there—all he has to do is sign papers. Most of us in this Department have a better chance to visit Department Headquarters at night than we have in the daytime. Another thing, the question of salary; it says a limit of \$150.00, and——"

COMMANDER HILDEBRAND: "Comrade Rosendorf, I will have to disagree with you there; it says not less than \$150."

COMRADE ROSENDORF: "Well, not less than \$150. Our Department is growing right now, but we don't know whether we will be able to pay that. I say you are paying too much right now, in paying \$140. The work that is done at Department Headquarters is not worth \$150, or \$140. The job isn't big enough to keep a man there all day."

DEPARTMENT ADJUTANT CARLSTON: "Comrade Commander and comrades, before we take any action here on that resolution we want to use a little judgment and common sense. I believe that a resolution of this nature should properly be referred to the Encampment Finance Committee in order that they may render to you a comprehensive report on the finances of the Department."

COMRADE MORRISON (1123): "Comrade Commander and comrades, I have been a member for some six years but I have never appeared speaking on the floor of the Department Encampment before, and I have been to several of them; but today I am speaking in favor of the resolution that is on the floor at the present time. The Department of California and Nevada has grown enormously in the last six years. When I first joined the organization we didn't have a headquarters,

or much of anything else. The time has arrived when we need a full time man at Headquarters—somebody that can give his entire time, the best that is in him, and one that will be able to give the Posts information when they ask for it. We in Kreh Post have never had any trouble getting action, getting a reply to our communications, but the complaint has been passed around that Posts in the southern part of the State have not been able to get an immediate answer, sometimes waiting a couple of months for a reply, and so at this time I speak in favor of the motion for a full time man in Department Headquarters."

COMRADE GUEDET (83): "There are a lot of things we would like to get, but we can't afford them, and I believe this is one of them. You must bear in mind that your per capita to the national body is a dollar a year, and to the Department fifty cents. I believe that in time we will find it necessary to have a full time man, but I do not feel that the time is ripe for anything of that sort. While it may specifically state in that resolution that one hundred and fifty dollars shall be the minimum, where is all this money coming from? When the proposition was suggested at San Diego that we might get a retired man or a man drawing a pension to fill the office, I opposed it, for the reason that I didn't believe in that. If a man is worth the money you want to pay he is worth it irrespective of whether he is retired or a pension man. I say, comrades, if we didn't have a Veterans' Bureau to go to and get all the information we require on our various questions, it would be necessary to have a full time man so that we could ring up headquarters and get that information; but the Veterans' Bureau has gone to the trouble and expense of advertising the fact that they are at our beck and call by phone or letter or by personal call, at any time. Now, figure for yourself, how many of you can go up there and spend an hour or half an hour to go to Headquarters? You can not do it; you haven't got the time. And another thing, how much work can a full time man do if you are going to have the men going up there and stopping him from his work? It is very nice to tell everybody that you have a full time man on the job, but if you can't afford it what has been accomplished? You can't do it. Another thing is this: "What good is a full time man in San Francisco going to do for the comrades in Los Angeles, San Diego, or any other distant place? Comrades, I don't believe the plan is feasible; I don't believe it is financially sound. From all over the State we will have to pay for this full time man, either by increased per capita tax or in some other manner. I contend that the office of the Department is fully taken care of at the present time. Some may say that their communications are unanswered. It is easy to say 'the Department never answered my letters,' when chances are they never got the letters. They blame it on to somebody else. Your Department didn't answer your letters because you probably didn't write them. Comrades, I ask that you consider this matter carefully before accepting this full time man proposition."

COMRADE BORBA (67): "These comrades that have talked on this question have forgot to state that your present Department Quartermaster and Adjutant receive fifty dollars a month apiece, and the secretary receives forty dollars, making a total of one hundred and forty dollars a month that we pay out now. If this Department can not afford to pay ten dollars more, it is time we were gutting. I have been down to San Francisco dozens of times and have found nobody there."

COMRADE BENNETT (344): "I rise to a point of order. A motion should be made in the affirmative. There was one comrade who spoke here that didn't know whether he was for it or against it because of the confusing way in which the motion was put. The motion should be made affirmatively, to approve, and then you vote it down if you wish; therefore this motion should be put to adopt, and if you don't want to adopt it you vote no. According to Robert's Rules of Order this motion in not being in the affirmative is out of order. I suggest it be put in the affirmative."

COMMANDER HILDEBRAND: "I refer to the parliamentarian to make a ruling on that point of order."

PAST DEPARTMENT COMMANDER LEVITT: "Comrade Commander, I have not the rules of the Encampment here, nor Robert's Rules of Order, so I can not make a ruling at this time."

COMRADE GUEDET (83): "The comrade is perfectly right—it is a negative motion. I don't want to be technical, but a negative motion should not be entertained."

PAST DEPARTMENT COMMANDER LEVITT: "I believe that is correct; the motion is declared out of order."

COMRADE SWEET (67): "Will you please state to the Encampment the action of the committee?"

COMMANDER HILDEBRAND: "Their action was approval of the resolution."

COMRADE CRAIG (818): "I move you that we accept the recommendation of the committee." Motion seconded by Comrade Failes, of Post No. 818, and was carried by a small majority.

COMRADE CRAIG (818): "For a point of information, that says \$150 or over, now is there any committee appointed to prepare a budget to show how this expense is to be met?"

COMMANDER HILDEBRAND: "A committee has to be appointed by the Council of Administration. According to your by-laws adopted last year, it is the right and authority of the Council of Administration to set the salaries and the expenditures."

COMRADE GUEDET (83): "Does that resolution state how this man is to be appointed or elected?"

COMRADE SMITH (75): "For a point of information, the decision of the chair on the vote was not heard."

COMMANDER HILDEBRAND: "The decision of the chair was that the motion carried."

RESOLUTION No. 65: A resolution expressing the thanks of the Encampment and its appreciation of the cooperation received from Col. Roger S. Fitch, Commanding Officer of the Presidio of Monterey, in furnishing the 11th Cavalry Band for the Encampment parade. Approved.

RESOLUTION No. 66: A resolution expressing thanks of the Encampment to the United Spanish War Veterans of Santa Cruz, the Chamber of Commerce, the local newspapers, the Mayor and other city officials, the management of the Hotel Casa del Rey; the Richfield Oil Company, Warren Brothers of Fresno, and others assisting in making the Encampment a success. Approved.

RESOLUTION No. 67: A resolution expressing thanks to Mayor Swanton of Santa Cruz, the Chief of Police, the Chamber of Commerce, and to Past Department Commander Darold D. De Coe, Department Adjutant Charles O. Carlston, Department Inspector Edward M. Seacord, and Past Commander Clayton of Wyman Post No. 888, Santa Cruz, for their untiring efforts in making the Encampment a success. Approved.

COMRADE CAKE: "Comrade Commander, those are all the resolutions."

COMRADE SLOAN (1205): "I did not hear read here a report of the committee on publications."

COMMANDER HILDEBRAND: "We are waiting for Comrade De Coe to arrive so he can give us that report. Are any other reports ready for final rendering at this time?"

COMRADE RAUSCHER (819): "The total registration up to now is 368 delegates. I will have a complete report in a few minutes, when I get the number of Department officers entitled to vote."

Past Department Commander Dan B. Schertle, chairman of the California-Nevada Cottage Fund, read at this time a list of the Posts and Auxiliaries that had made contributions to the fund, and announced that the total amount then on hand was \$3,005.82.

COMRADE SCHERTLE: "Now comrades, Comrade Levitt and myself have worked very diligently on this. We have been on our toes ever since this started last August, but we consider it out duty and have really enjoyed the work. At the present time at the Home there are eight Californians. There are some fourteen cottages now erected and being erected by the various Departments. California is third in size, yet we have not put a cottage there as yet. Some of our children and widows are

being taken care of in other Department cottages. Your Council of Administration appointed Comrade Levitt and myself to devise ways and means. We feel that our work has been satisfactory so far, but this is only a starter. Before I get through I want to make a motion; there has been nothing stated as to how this money shall be handled. I will make a motion, or have someone make a motion, that this Encampment—that this money be transferred to the Department Quartermaster for the purpose of that cottage at the National Home.

"I have a number of communications here that we have received, but I am only going to read just one little item which I know you will all want to hear. I believe this should be taken up with the Department Council of Administration and then brought up at our next Encampment.

"We have reached every Post this year with bulletins; we have many promises in addition to these contributions which we now have, and which will possibly make it four thousand dollars. The ladies have collected in two years close to twenty-five hundred dollars, and I believe that the men can do this. It will mean a matter of two dollars per member during a period of two years time. That is not a very big amount, and that will give us plenty of money to build this cottage. Many have already given more than that, and I know this coming year that the ladies of the Auxiliaries are going to back our project to the limit. They have given this hospital of theirs to we men, and when they finish that project they will back us in ours.

"I just received a communication from Past National Commander Stover, President of our Home, telling me we should have at least four cottages erected this year. They are not going to build any more cottages, but they are going to finance any Department that wishes to build one. I have an assurance from the Auxiliaries that they stand ready to furnish any home that we construct. Now here is what Comrade Stover said: 'If you will be so kind as to advise me the amount of money you have on hand, and you wish the Board to advance the balance, giving you five years to pay it back, I will take it up with the Board and advise you.' The whole story is this: Whatever we need between the amount we are able to collect and the amount needed to construct the cottage, the National Home will advance this money to us, giving us five years to pay it back and not charging any interest. I think the better plan would be to have this handed over to the Department Council of Administration. I don't think we are quite ready yet to go into the actual building of this cottage, as there are many angles to be taken up.

"I move you that the money so far collected, three thousand and five dollars, and whatever money does come along, shall be used for this purpose only." Motion seconded by Comrade Sloan of Post No. 1205.

PAST DEPARTMENT COMMANDER LEVITT: "I would like to make an amendment to that: that the money be loaned out at six per cent until we are ready to build." Motion seconded by Comrade Merrill of Post No. 58. The motion as amended was then submitted to a vote and carried unanimously.

COMRADE CROWLEY (72): "Tamalpais Post went to the extent of having one thousand copies of 'The Gold Stripe March,' the official march of our Department, printed. We will donate the proceeds from the sale of these copies to our National Home; that is, the money that is derived from this sale we will donate to the Cottage Fund." (Applause.)

COMMANDER HILDEBRAND: Comrade De Coe, will you please let us have your report now on your committee?"

PAST DEPARTMENT COMMANDER DE COE: "Comrade Department Commander and comrades—Your committee appointed some months ago to report at this Encampment on the feasibility of a Department publication respectfully submit the following: (Reads report, copy of which is attached to these minutes and made a part hereof.) "Now, comrades, there have been resolutions presented at this Encampment to handle the situation. This report was written before the resolutions came in, but one of these resolutions embodies therein what we have recommended, and additional per capita tax of fifty cents per member per year. In fairness to the other resolutions, however, I will read them to you; one of them puts it up to the Department itself to publish a monthly publication (reads resolutions presented by Smith Post No. 83, San Francisco, and Connolly Post No. 75, San Diego).

"Now comrades, there is another resolution that was not turned over to me, put in by McQuaide Post. I will ask Comrade Sloan to read that resolution." (Resolution read by Comrade Sloan, of Post No. 1205.)

"Those are all the resolutions now that are to be presented for your consideration. One proposes a stock selling proposition; one puts the entire expense upon the Department of California and Nevada, and one proposes a fifty cents per member extra per capita tax. Now comrades, consider this phase: We need a publication. I believe personally, and the committee believes, that the only way you can do it is by having the extra per capita tax. Think the matter over seriously, be reasonable, and I hope you select the right one."

COMRADE CHANDLER (1512): "I make a motion that the report of the committee be adopted." Motion seconded by Comrade Riffie, of Post No. 83.

COMRADE GUEDET (83): "I am opposed to that; you are raising your per capita from a dollar and fifty cents to two dollars. In Smith Post we pay six dollars per year, and if another half dollar is taken away, if you are going to make the cost of membership in our organization prohibitive, you are going to lose members in due course of time. I would like to state that in Smith Post since its inception we have lost a thousand members by dropping. Finances to the average veteran cuts a lot of ice. We have a paper already, our Foreign Service, which we all read."

COMRADE SCHROCK (1512): "I would like to know whether this report is approved or disapproved."

COMMANDER HILDEBRAND: "The motion made was to adopt the report of the committee."

COMRADE SCHROCK: "What was the report of the Committee?"

PAST DEPARTMENT COMMANDER DE COE: "Comrades, the report of the committee was that a per capita tax of fifty cents per member per year be levied. If the publication is put over properly—and I have every bit of confidence in our Council of Administration members, of being good business executives—properly conducted, I will guarantee personally that inside of six months they will dispense with the per capita tax, because they can get advertisements to pay the costs."

COMRADE MAGGART (913): "Speaking against the motion: Honor Post No. 913 pays three dollars a year dues. One dollar and fifty cents of that goes to per capita tax. If you raise that per capita, it gives us one dollar with which to operate. Our boys are doing the best they can out in Richmond, but we wouldn't go far with that. We are opposed to this resolution."

COMRADE BRANDON (75): "I would like to make an amendment, that the report of the committee in referring to a fifty cent per capita tax be eliminated. I believe it is the sense of all of us here that we should have a Department publication; we all realize the necessity for it. Down in San Diego County I have been putting out the 'Southwest Veteran' for a year and a half, and in our own county we distribute a thousand copies every month. For the first three months we ran in the hole, but since that time we have paid up that deficit and pay for the thing as it goes along. There is no subscription from the Posts, or per capita tax to be paid by the San Diego County Posts. I believe that the Department Council of Administration whom we will elect here, are business men enough to put over a Department publication without any per capita tax at all, or without selling bonds." (Motion to amend seconded by Comrade Merrill of Post No. 58.)

DEPARTMENT ADJUTANT CARLSTON: "I would like to make an amendment to the amendment. I am heartily in favor of what our good comrade Val Brandon has just stated. Now comrades, the Department doesn't have to tax the Posts for this. My amendment is this: That we do not pass this back to the Council of Administration, but vote such as the resolution from Smith Post has stated—that we go on record here that we want a Department paper, without any per capita tax or anything else levied on the Posts, and that this paper be published on the first day of August. Now that will take care of Val Brandon's idea and free the Posts of any obligation."

COMRADE STANTON (1020): "I cannot understand how you are going to publish a magazine on the first of August unless you devise some means of publishing it. The amendment recommends no measure for raising the funds to publish that magazine."

(Second amendment seconded by Comrade Joy, of Post No. 75.)

COMRADE GUEDET (83): "Point of order: The amendment to the amendment carries with it the amendment to the original motion."

PAST DEPARTMENT COMMANDER DE COE: "The contention of Comrade Guedet is correct."

The motion as amended was then submitted to a vote of the Encampment, and was carried.

COMMANDER HILDEBRAND: "Now comrades, we made a special order of business for this morning, calling for election at ten o'clock. We are a little late, so therefore at this time we will go on to nomination of officers. We have not had the first nomination for the office of Department Chaplain, so nominations for that office are now open."

CHARLES S. VALE, a member of Green Post No. 1020, Yountville, and the chaplain of that Post, was nominated for Department Chaplain by Comrade T. M. Hudson, of the same Post. Nomination seconded by Comrade Gray of Post No. 1020.

G. W. ("Buck") CONNER, a member of Universal City Post No. 1267, Los Angeles, was placed in nomination by Comrade Diss, of Post No. 1053. Nomination seconded by Comrade Smith, of Post No. 75.

COMRADE SLOAN, Chaplain of Joseph P. McQuaide Post No. 1205, San Francisco, was nominated by Comrade Dwyer of the same Post, but declined the nomination.

COMMANDER HILDEBRAND: "Are there any further nominations for Chaplain? (No response) Now, according to the requirements of the constitution, a committee was appointed to re-district the Department. Before we can have our election we must have the report of this committee, and your concurrence in it. Comrade Freideman?"

Department Junior Vice-Commander George Freideman, chairman of the committee on re-districting the Department, then read to the Encampment the report of that committee (copy of which is attached to these minutes and made a part hereof).

COMMANDER HILDEBRAND: "Is there any recommendation from that committee as to what members shall be elected—the method of election? In order to do this, we have to reelect every council member this year; therefore a recommendation should be made to cover the situation that rises as to the length of the terms. Some are to be elected for one year and some for two years. Oh, I believe the even numbers are for two years and the odd numbers for one year."

COMRADE MERRILL (58): "I move that the report of the committee be accepted." Motion seconded by Comrade Smith of Post No. 75 and carried without opposition.

COMRADE GALLAGHER (1020): "I just received a telegram from Comrade Charles Vale at the Veterans' Home requesting that his name be not placed before the Encampment for the office of chaplain."

COMMANDER HILDEBRAND: "With your permission, then, the name of Comrade Vale will be withdrawn. If there is no objection that will be the order."

Nominations were then opened for the office of Department Commander, and no further nominations for that office were made.

Nominations for the office of Department Senior Vice-Commander were re-opened, and no further nominations were made.

Nominations for the office of Department Junior Vice-Commander were re-opened.

COMRADE TAYLOR (83): "At this time I wish to have my name withdrawn for the office of Junior Vice-Commander."

James E. Richardson, of Bishop Langenbach Post No. 948, Marysville, was then placed in nomination by Comrade Jones, of the same Post. Nomination seconded by Comrade Watson, of Post No. 1770, Willows.

Nominations for the office of Department Quartermaster were re-opened, and no further nominations were made.

Nominations for the office of Department Judge Advocate were re-opened.

Percy C. Church, a member of Crow Post No. 884, Fresno, was nominated for Department Judge Advocate by Past Department Commander Henry M. Levitt. Nomination seconded by Comrade Samsella of Post No. 818. (No further nominations.)

Nominations then opened for the office of Department Surgeon.

A. Flores, a member of Border Post No. 1637, Calexico, was placed in nomination by Comrade Jones of Post No. 1512. Nomination seconded by Comrade Smith of Post No. 72.

COMMANDER HILDEBRAND: "Those are all the offices to be filled, but we will re-open nominations for the office of Chaplain in order to follow out the usual procedure. Are there any further nominations for that office? (No response.) I therefore declare the nominations for the office closed. Now comrades, in order to allow the delegates of the different districts an opportunity to decide upon who they wish to represent them, I would suggest that we now go ahead with our election of Department officers, then have a recess for a period of say ten minutes to give this opportunity to you comrades."

Motion then made by Comrade Riffie of Post No. 83, seconded by Comrade Mullin of Post No. 58, that a recess for ten minutes be held. Motion carried unanimously.

The session then, at 10:50 A.M., took a recess for a period of ten minutes.

The meeting was again called to order at 11:00 A.M. by Department Commander Hildebrand.

COMMANDER HILDEBRAND: "We will now have a report of the Credentials Committee. Listen very carefully to this, comrades, as this will tell you what votes each delegation is entitled to."

A list of the Posts and the delegates to which each was entitled, together with the names of the Department officers, Past Department Commanders, and County Council Commanders, was then read by Comrade Rauscher, of the Credentials Committee, as follows:

Department Officers: Commander Charles J. Hildebrand, Senior Vice Commander H. W. Winn, Junior Vice Commander H. W. Winn, Junior Vice Commander George Freideman, Adjutant Charles O. Carlston, Judge Advocate Charles C. Quitman, Chaplain Fred Taylor, Surgeon E. V. Sheafe (not present), Historian Arthur V. Keefe, Junior Past Department Commander Darold D. De Coe, Patriotic Instructor Charles C. George, and the Council of Administration Members (seven of which were present).

Past Department Commanders: Dan B. Schertle, Henry M. Levitt, Richard M. Tolson, and Clarence H. Patten.

County Commanders from the San Diego County Council, the Alameda County Council, the Los Angeles County Council, the Napa-Solano County Council, the Tri-County Council, and the Sacramento Bi-County Council.

Post No.	Votes Entitled to	Post No.	Votes Entitled to
8	9	1123	18
52	11	1205	16
58	8	1253	5
67	24	1267	7
69	8	1351	6
72	4	1381	6
75	25	1392	5
83	17	1468	11
90	10	1476	5
97	(Not entitled to representation)	1512	16
344	23	1513	5
407	5	1537	9
466	21	1555	5
480	6	1622	5
559	(Not entitled to representation)	1629	4
703	10	1637	8
818	6	1649	6
819	6	1660	(Not entitled to representation)
884	5	1661	4
888	7	1679	10
904	1	1680	8
913	11	1705	3
939	10	1766	8
948	6	1726	4
999	12	(Not represented at Encampment)	
1002	4	1732	3
(Not present at Encampment)		1744	11
1010	47	1746	3
1013	3	(Not represented at Encampment)	
1020	33	1747	6
1035	5	(Not represented at Encampment)	
1052	3	1753	4
1053	20	1772	3
1103	5	1774	12

Post No.	Votes Entitled to	Post No.	Votes Entitled to
1780 -----	2	1861 -----	2
(Not represented at Encampment)		(Not represented at Encampment)	
1784 -----	3	1872 -----	3
1716 -----	5	(Not represented at Encampment)	
1844 -----	3	1873 -----	2
(Not represented at Encampment)		1882 -----	3
1846 -----	4		
(Not represented at Encampment)			

COMRADE RAUSCHER: "The total number entitled to vote that are present at this Encampment is as follows: Past Department Commanders, 5; Department Officers, 9; Council of Administration Members, 7; County Council Commanders, 3; Delegates, 388. Total number, 412. There is a total of 418 for the Ladies' Auxiliary, or a grand total of 830 delegates and visitors."

The total voting strength of the Encampment, exclusive of those Posts not present and those not entitled to representation, was given as 567.

At this point in the proceedings Major General Logan Feland, U. S. Marine Corps, together with his aide, Lieutenant Commander G. M. Sturges, were escorted into the hall and introduced to the delegates by Past Department Commander Dan B. Schertle, following which they were escorted to the platform.

Major General Feland then addressed the delegates on the subject of the interest of the ex-service man in the regular armed forces of the United States. During the course of his remarks he stated that "our first forces were absolutely and wholly composed of citizens. * * * I want to tell you now, as a regular officer, that there is no regular officer of any intelligence whatever who has any idea that any war the United States engages in will ever be won except by a civilian or citizen army. There is no longer an idea that the regular forces can win by themselves. * * * Our American Revolution was a struggle of an idea against a system that had no place in America. * * * So we can date from the year 1775 that all our citizens have been directly interested in the country's wars. That interest has never abated. The most remarkable thing, when we come to consider it, is that the United States military man has never fought in any war, large or small, except in behalf of an idea which was understood and believed in by every individual fighter. In this has been the strength of America's forces, and the chief cause of their success. * * * The point I want to make to you as citizens is that all of our wars have been fought by armies of citizens, backed up by public opinion of the United States. The soldier, sailor or marine is none the less a citizen because of his military status. You can read on the tomb of the Unknown Soldier the words of Washington, "When we assumed the soldier we did not give up the citizen." The World War wiped out any distinction between the professional military man of America and the civilian. * * *

"We have no quarrel with the pacifist; we are all entitled to our own opinion. There is no one that knows better than the professional soldier that war would be a good thing if done away with forever; but we are confronted with the fact that there is such a thing as war, and that we will be engaged in war again. * * * You veterans are, in a peculiar way, representative of the citizens of the country because of your knowledge of what war is. * * * The idea I want to convey is that it is up to you to study the question of how much of an army and navy we should have. * * * We all know that a citizen army won the last war, and won all the important wars in which the United States has been engaged. * * * It is your sons who are going to have to fight the next war. From your experience you must decide as to what the country needs in the way of regular forces. You saw the lack of trained officers in 1917-18. Our Regular Army was small; there were not enough officers to help handle this citizen army in the way it should have been done—and some of those we did have were not worth a damn. There always will be a certain proportion of those. You must decide whether you want your sons to have fewer trained officers to lead them on the battlefield or whether you want them to have more good officers; it is up to you to say whether you want an adequate navy or a poor one. I do not believe that it is up to the regular officer to say anything about what we ought to have—the size of the Army, Navy, or Marine Corps."

The remarks of Major General Feland were well applauded by the assembled delegates. National Junior Vice Commander in Chief Darold D. De Coe responded briefly, expressing to the General on behalf of the Encampment their concurrence in his remarks. General Feland and his aide were then escorted from the hall.

The election of Department Commander was then held, with the following results:

Hiram W. Winn-----	328
Edward M. Seacord-----	205

COMMANDER HILDEBRAND: "Comrades, I therefore declare Comrade Winn elected as Department Commander."

DEPARTMENT INSPECTOR SEACORD: "Comrade Commander, for a matter of record and of personal expression, I move you that the election of Comrade Winn be made unanimous." Motion seconded by Comrade Gregory of Post No. 407 and carried unanimously.

COMRADE NERON (1774): "I would like to move that the Department Adjutant cast a unanimous ballot for the office of Senior Vice Commander, Comrade Brandon being unopposed." Motion seconded by Comrade Merrill of Post No. 58, and carried unanimously.

Department Adjutant Carlston then proceeded to cast a unanimous ballot for Comrade Val N. Brandon as Department Senior Vice Commander, and Comrade Brandon was declared duly elected.

The election of Department Junior Vice Commander was then held, the votes therefor being cast as follows:

Oliver H. Hall	297
J. E. Richardson	140
Louis D. Borge	93

COMMANDER HILDEBRAND: "By your ballot, Comrade Hall is elected to the position of Department Junior Vice Commander."

Department Senior Vice Commander Winn, chairman of the Department Trophies and Awards Committee, read to the delegates at this time a list of the trophies and awards to which the various Posts and individuals in the Department were entitled, as follows:

Department Membership Trophy (largest numerical gain): Won by Emeryville Post No. 1010, Emeryville, with a total gain of 255 members for the period March 31, 1929, to March 31, 1930; second, Connolly Post No. 75, San Diego, with a total gain of 218 for the period; third, Green Post No. 1020, Veterans' Home, with a total gain of 196; fourth, Amaroc Post No. 1512, San Diego, with a total gain of 147.

Department Membership Trophy (greatest percentage gain): Won by Ventura Post No. 1679, Ventura, with a membership increase from 15 at March 31, 1929, to 121 at March 31, 1930, a gain of 706%; second, Hall Post No. 1649, with a membership increase from 10 at March 31, 1929, to 57 as of March 31, 1930, a gain of 570%; third, Armstrong Post No. 1744, San Bernardino, with a membership increase from 19 at December 31, 1929, to 102 as of March 31, 1930, or a gain of 532% (awarded the Department Sergeant-at-Arms Trophy); fourth, Anderson Post No. 1766, San Luis Obispo, with an increase from 20 at December 31, 1929, to 83 as of March 31, 1930, a gain of 415% (awarded the Department Chaplain Trophy).

Gavin Trophy (largest percentage gain in membership in Third District): Won by Tamalpais Post No. 72, San Rafael, with an increase from 13 in June, 1929, to 42 as of March 31, 1930, a gain of 223%.

Borge Trophy (largest numerical gain in membership in Fifth District): Won by Emeryville Post No. 1010, Emeryville, with a total gain of 255 for the period March 31, 1929, to March 31, 1930.

Fifth District Trophy (largest percentage gain): Won by Nichols Post No. 69, Palo Alto, with an increase in membership from 42 at March 31, 1929, to 105 as of March 31, 1930, a gain of 150%.

Department Membership Trophy (for greatest numerical gain during the first quarter of 1930): Won by Emeryville Post No. 1010, with a gain of 201 members for the period.

Work and Win Trophy (for second largest membership gain during the period January 1 to March 31, 1930): Won by Ingram Ship No. 1774, San Diego, with a gain of 156 members for the period. (Presented by Department Senior Vice Commander Winn.)

Darold D. De Coc Trophy (for the Post contributing the greatest amount toward the California-Nevada Cottage Fund for the period March 31, 1929, to March 31, 1930): Won by Green Post No. 1020, Veterans' Home, Yountville. (Presented by Napa-Solano County Council.)

Levitt Trophy (for the largest amount for the same period as above and for largest amount in proportion to membership) : Won by Amaroc Post No. 1512, San Diego; total contribution, \$467.01, or \$2.20 per member for the period. (Presented by Past Department Commander Henry M. Levitt.)

Williams Trophy (for the Post in District No. 1 making the largest contribution toward the above named fund) : Won by Post No. 1053, Pasadena, with a total contribution of \$162.06 for the year March 31, 1929, to March 31, 1930. (Presented by Council Member W. M. Williams.)

Hildebrand Trophy (for the Post in the Department considered the most efficient) : Won by Ingram Ship No. 1774, San Diego. (Presented by Department Commander Hildebrand.)

Paul Collins Development Trophy (for the Post considered the most outstanding in community development during the year) : Won by Ventura Post No. 1679, Ventura. (Presented by Comrade Paul Collins, of Galbraith Post No. 818, San Francisco.)

Paul Collins Trophy No. 2 (for the Post considered the second most outstanding in the Department in community development) : Won by Tamalpais Post No. 72, San Rafael.

Paul Collins Poppy Drive Trophy (for the Auxiliary in the Department (San Francisco only) selling the largest number of Buddy Poppies during the 1930 Poppy Drive) : Won by the Auxiliary to San Francisco Post No. 58.

Seacord Trophy (for the Post in the Department exhibiting the best "Scrap Book" of newspaper clippings at the Tenth Annual Encampment, taken from papers during the year) : Won by Armstrong Post No. 1744, San Bernardino. (Presented by Department Inspector E. M. Seacord.)

Drum and Bugle Corps Trophy (for the Post with the best Drum and Bugle Corps at the Tenth Annual Encampment) : Won by Honor Post No. 913, Richmond. (Presented by Comrade Dr. Jackson, of Astor Post No. 999, Oakland.)

Colonel J. J. Astor Post Drum Corps Trophy (for the Drum Corps considered the most efficient at the Tenth Encampment) : Won by Honor Post No. 913, Richmond. (Presented by Colonel John J. Astor Post No. 999, Oakland.)

Lieutenant Lansdale Post Drum Corps Trophy (for the best Drum Corps at the Tenth Annual Encampment) : Won by Colonel J. J. Astor Post No. 999, Oakland. (Presented by Lieutenant Lansdale Post No. 67, Sacramento.)

Department Drum Corps Trophy (to be presented to the second best Drum Corps at the Tenth Annual Encampment) : Won by Honor Post No. 913, Richmond.)

Ten-Ten Degree Team Trophy (for the Degree Team at the Tenth Annual Encampment considered the most efficient in exemplifying the ritualistic work of the organization) : Won by the Degree Team from Corporal Leonard B. Hollywood Post No. 939, Alameda.

Department Degree Team Trophy (for the Degree Team considered the second best at the Tenth Annual Encampment) : Won by General Jacob H. Smith Post No. 83, San Francisco.

Private Harold Brown Post No. 1468 Trophy (to be presented to the Post exhibiting the best Firing Squad at the Tenth Annual Encampment) : As there were no Posts with Firing Squads at the Encampment, the trophy was not awarded.

Ladies' Drill Team Trophy (to be awarded to the Auxiliary at the Tenth Annual Encampment with the best Drill Team) : Won by the Auxiliary to Colonel John J. Astor Post No. 999, Oakland.

David D. De Coe Recruiting Trophy (a solid gold ring to be presented to the comrade in the Department bringing in the largest number of new members in his Post during the period January 1, 1930, to March 31, 1930) : Won by Comrade Oscar Gibson, a member of Osmond K. Ingram Ship No. 1774, San Diego (67 new members).

Albert Joy Trophy (a gold badge to be awarded to the comrade bringing the second largest number of recruits into the organization during the above period): Won by Comrade T. H. Rogerson, of Private Vernon Lent Post No. 1784, Salinas (22 new members).

Mrs. Consuelo De Coe, President of the Ladies' Auxiliaries, Department of California and Nevada, entered the hall at this time and was escorted to the platform.

MRS. DE COE: "Comrade Department Commander, I just heard of the results of your election, and I felt that I could not let this opportunity pass to come in and to congratulate your new Department Commander, Comrade Winn, and also to thank Comrade Whalen, of Post 1010, for the gorgeous bouquet of roses that he sent me this morning. There is just one thing more; we pledge our support to you, and I know that my successor will join me in this. We haven't elected our Department President, but she has no opposition. The thing that will help make her year a success, however, is to give her a charter application for an Auxiliary for Post 1010."

COMMANDER HILDEBRAND: "You know of my sentiments toward the Auxiliary, so I am going to request Comrade Winn to answer the remarks of Mrs. De Coe."

DEPARTMENT COMMANDER-ELECT WINN: "Madame Department President, I wish to assure you and the ladies of the Auxiliaries of my fullest cooperation, and you can assure the incoming President that I will do everything to aid her in the successful discharge of her duties. I wish you would convey that to every Auxiliary in the Department. As far as an Auxiliary for 1010 is concerned, I am Department Commander this year and 1010 will have to shape its own destinies." (Mrs. De Coe then retired from the hall.)

The election of Department Quartermaster was then held, as follows:

Charles O. Carlston-----	279
Arthur V. Keefe-----	238

COMMANDER HILDEBRAND: "Comrades, by your vote you have elected Comrade Carlston to the office of Department Quartermaster."

Motion made by Comrade Keefe of Post 1123, seconded by Comrade Brammell of Post No. 999, that the vote for Comrade Carlston be made unanimous. Carried unanimously.

The election of Department Judge Advocate was then held, with the following result:

Percy C. Church-----	425
Charles C. Quitman-----	97

Motion made by Comrade Quitman, seconded by Comrade Cake, that a unanimous ballot be cast for Comrade Church. Carried unanimously.

The election of Department Surgeon was then held by a rising vote, a motion to follow this procedure having been made, seconded and carried. Due to the absence of Comrade Kingsley of Connolly Post No. 75, one of the nominees, Comrade A. Flores was then declared elected by an overwhelming majority.

COMMANDER HILDEBRAND: "By your vote, comrades, you have elected Comrade Flores as your Department Surgeon."

Motion made by Comrade Riffe of Post No. 83, seconded by Comrade Merrill of Post No. 58, that the Adjutant be instructed to cast a unanimous ballot for Comrade G. W. Conner as Department Chaplain, there being no opposition to his nomination. Carried unanimously.

Department Adjutant Carlston then cast a unanimous ballot for Comrade Conner, and the comrade was declared duly elected.

COMMANDER HILDEBRAND: "Comrades, our by-laws of the Department prescribe that the election of the Council of Administration members shall be held at the Department Encampment, and that each district will submit its recommendation. We will now call on the representative from each district to name its nominee, and we will proceed to elect them if there is no objection."

The following names were then submitted, and, by a vote of the Encampment, unanimously elected to serve as members of the Department Council of Administration:

District No. 1: Melvin J. Schrock.
 District No. 2: Walter M. Williams.
 District No. 3: Guy J. Cake.

District No. 4: A. D. Munden.
District No. 5: S. S. Ripley.
District No. 6: Charles Gavin.
District No. 7: Frank Loranger.
District No. 8: R. A. Wasem.
District No. 9: Thomas J. Crowley.
District No. 10: Clarence H. Patten.

COMMANDER HILDEBRAND: "We shall now have a report from the Time and Place Committee. Comrade McLellan."

Comrade G. D. McLellan, chairman of the Committee on Time and Place of Next Encampment, then rendered a brief report to the Encampment, in which it was stated that two cities had made application for the 1931 Encampment, namely, Long Beach and Chico, but that the committee did not care to make any recommendation to the Encampment as to which to select.

Motion made by Comrade Riffe, of Post No. 83, that the next Encampment be held at Long Beach.

COMMANDER HILDEBRAND: "I don't believe that motion is in order until the representatives of the two localities be given an opportunity to present their case, since the committee made no recommendation. I believe they should be allowed that privilege."

Commander Whitaker, of Long Beach Post No. 1392, then spoke on behalf of the city of Long Beach and his Post, outlining the advantages of that city, and stating that the Chamber of Commerce and other civic organizations in the city were enthusiastically behind them in their request for the next Encampment; that two thousand dollars had already been laid aside as a guarantee of the success of the Encampment, and that more would be obtained.

COMMANDER HILDEBRAND: "Is there anyone here from Chico prepared to talk on behalf of that locality?" (No response.)

The Encampment then, by rising vote, selected Long Beach as the city in which the 1931 Department Encampment would be held, but four votes being cast in favor of the city of Chico.

COMMANDER HILDEBRAND: "Comrades, as a result of your vote you have decided to go to Long Beach. The date for the Encampment will be set by the Council of Administration as required by our by-laws. I am going to request Comrade Whitaker to go before the Auxiliaries and inform them of our decision."

Motion made and seconded that the Adjutant be instructed to write a letter of thanks to the three musicians from the Presidio of Monterey and the citizens from the city of Santa Cruz who acted in the capacity of judges for the drum corps competition. Carried unanimously.

A further motion was made by Comrade Palmer, of Post No. 1010, and duly seconded, that the Resolutions Committee be discharged with a vote of thanks. Carried unanimously.

At this point in the proceedings the trophies and awards won by the various Posts and individuals in the Department were presented to the winners by the donors thereof; National Junior Vice-Commander De Coe presenting the Department trophies in addition to those he himself donated.

Past Department Commander Schertle announced that \$52.40 had been collected from the sale of copies of "The Gold Stripe March," heretofore referred to.

Motion made and seconded that the present session adjourn out of the memory of Comrades Adair, McMillan and Colthrust, who had passed away in their respective localities during the present encampment. Carried unanimously.

PAST DEPARTMENT COMMANDER LEVITT: "I am going to ask that the comrades return here for the installation of officers at 2.30 this afternoon. We owe it to our newly elected officers, comrades."

PAST DEPARTMENT COMMANDER SCHERTLE: "It has been the unwritten law that the Senior Past Department Commander do the installing of officers. Last year I gave way to our Commander-in-Chief, Comrade Carver, and this year I would suggest that Comrade Junior Vice-Commander-in-Chief De Coe be given the honor of installation."

The Encampment then, at 1.45 p.m., recessed to meet again at 2.30 p.m. of the same day.

The meeting was again called to order at 2.50 p.m. by Department Commander Hildebrand.

COMMANDER HILDEBRAND: "Comrades, let's get this over now as quickly as possible. The first order of business will be the passing out of color bands to those Posts having their colors present at this Encampment. We are somewhat delinquent in this."

Bands for Post colors were then distributed to a representative from each Post having its colors present.

Past Department Commander Schertle announced that \$33 had been collected from the Ladies Auxiliaries through the sale of copies of "The Gold Stripe March," bringing the total of the California-Nevada Cottage Fund up to \$3,166.

COMMANDER HILDEBRAND: "Are there any further committee reports? (No response). "Comrades, I want you to know that I appreciate the efforts that have been put forth by the various committees during the Encampment, and in discharging them I want to express that appreciation. The majority of them worked far into the night on several of the nights, and I want them to know that I personally appreciate this service. I also want to thank our Department Chaplain, and especially Past Department Commander Levitt for their assistance during our memorial services, and to thank also Comrade Schertle who has worked so diligently to put over this California-Nevada Cottage Fund."

Motion made by Comrade Flinn, of Post No. 703, seconded by Comrade Roberts of Post No. 819, that the Encampment have a joint installation of officers with the Ladies' Auxiliary. Carried.

National Junior Vice-Commander De Coe addressed the Encampment briefly at this time, as a national officer of the organization, complimenting them upon the growth of the Department, pledging his continued support to the Department and to the incoming administration, and wishing the Department officers-elect much success.

Motion made by Comrade Roberts of Post No. 819, seconded by Comrade Hunt of Post No. 1010, that a rising vote of thanks be extended National Junior Vice-Commander De Coe. Motion carried unanimously, and a rising vote of thanks was thereupon extended Comrade De Coe.

Department Commander-elect Winn expressed his personal thanks to National Junior Vice-Commander De Coe and to the Past Commanders of the Department for their co-operation, and made a motion that a rising vote of thanks be given to Comrade Edward M. Seacord for the splendid manner in which he put over this Encampment. Motion seconded by Comrade Neron, of Post No. 1774, and carried unanimously.

COMRADE WHITE (90): "I make a motion that all Department officers give us a rising vote of thanks." Motion seconded by Comrade Roberts, of Post No. 819, and carried unanimously. A rising vote of thanks was then extended to the Encampment by the Department officers present.

Department Junior Vice-Commander-elect Oliver H. Hall addressed the Encampment briefly on the subject of Degree Teams, urging the Posts not then having such teams to stimulate interest therein and to organize and equip well-functioning Degree Teams, for the benefit of the organization generally and their Posts specifically.

A general informal discussion was held at this time concerning the matter of Post Degree Teams, it being the consensus of opinion that competition between teams should be held throughout the Department, without limiting competition to any particular section or Posts.

Department Commander-elect Winn then announced his appointments for the various appointive Department offices, as follows:

Department Inspector: L. G. Lambert.
 Department Chief-of-Staff: O. T. Mahanay.
 Department Historian: G. D. McLellan.
 Department Patriotic Instructor: Alec Jones.
 Department Bugler: Ralph Hazlett.

V. F. W. Cottage Fund Committee: Past Department Commander Dan B. Schertle, General Chairman; Past Department Commander Henry M. Levitt,

chairman of the Northern District, and Past Department Commander Charles J. Hildebrand, chairman of the Southern District.

Budget Committee: Council of Administration Member Charles Gavin.

DEPARTMENT COMMANDER-ELECT WINN: "In addition to those I have just named, Comrade Val Brandon will be the Department representative at our next Encampment, to help make our next Encampment a success. Junior Vice-Commander Hall will be the chairman of the Trophies and Awards Committee. Our Sergeant-at-Arms will again be our present efficient Sergeant-at-Arms, Comrade Flinn. Our National Liaison Officer for Northern California will be Comrade Royse. I have asked the Sergeant-at-Arms to select his color guards. I will concur with the Department and select our elected Quartermaster as Adjutant, Comrade Carlston. I would like to see the various officers who require them, select their deputies as soon as possible. Comrades, these are the appointed officers, and I will ask that they be here and be installed with the rest of the elected officers this afternoon."

At this time the delegates of the Ladies' Auxiliaries, having adjourned their session, entered the hall for the purpose of combining with the Encampment in a joint installation of officers. Department President Consuelo De Coe turned the gavel over to National Junior Vice-Commander-in-Chief Darold D. De Coe, who proceeded to install the newly elected officers of the Ladies' Auxiliary, Department of California and Nevada, as follows:

Department President: Laurie Schertle.
 Department Senior Vice-President:
 Department Junior Vice-President:
 Department Chaplain:
 Department Treasurer: Alice Powers.
 Department Secretary: Kate Cavanaugh.
 Department Conductress: Florence Burns.
 Department Chief-of-Staff: Consuelo De Coe.
 Department Patriotic Instructor: Sylvia Cooper.
 Department Historian:
 Department Color Bearers:
 Department Council of Administration Members:
 Department Musician:

NATIONAL JUNIOR VICE-COMMANDER DE COE: "Comrades and sisters, I now declare the officers of the Department of California and Nevada, Ladies' Auxiliaries, Veterans of Foreign Wars of the United States, duly installed and in working order for the ensuing year." (Applause).

COMMANDER HILDEBRAND (in the chair): "We will now proceed with the installation of the newly elected officers of the Department of California. I am proud and happy that we are to have as our installing officer our Present National Junior Vice-Commander-in-Chief, Darold D. De Coe, and at this time I am going to present Comrade De Coe with the gavel and request that he proceed with the installation."

National Junior Vice-Commander-in-Chief De Coe then proceeded with the installation of the officers-elect of the Department of California and Nevada, Veterans of Foreign Wars of the United States, the following being present and receiving the obligation:

Department Commander: Hiram W. Winn.
 Department Senior Vice-Commander: Val N. Brandon.
 Department Junior Vice-Commander: Oliver H. Hall.
 Department Adjutant-Quartermaster: Charles O. Carlston.
 Department Chaplain: G. W. Conner (not present).
 Department Judge Advocate: Percy C. Church.
 Department Surgeon: A. Flores.
 Department Inspector: L. B. Lambert.
 Department Chief-of-Staff: O. T. Mahanay.
 Department Patriotic Instructor: Alex Jones.
 Department Historian: G. D. McLellan.
 Department Sergeant-at-Arms: William Flinn.
 Department Bugler: Ralph Hazlett.
 Department Council of Administration Members:

District No. 1: Melvin J. Schrock.
District No. 2: Walter M. Williams.
District No. 3: Guy J. Cake.
District No. 4: A. D. Munden.
District No. 5: Samuel S. Ripley.
District No. 6: Charles Gavin.
District No. 7: Frank Loranger.
District No. 8: R. A. Wasem.
District No. 9: Thomas J. Crowley.
District No. 10: Clarence H. Patton.

Junior Past Department Commander: Charles J. Hildebrand.

NATIONAL JUNIOR VICE-COMMANDER DE COE: "Comrade Commander, comrades, and ladies, I now declare the officers of the Department of California and Nevada, Veterans of Foreign Wars of the United States, duly installed and the Department in working order for the ensuing year." (Applause.)

DEPARTMENT COMMANDER WINN: "Comrades, there is one little thing that has been overlooked. At this time I will entertain a motion that the minutes of this convention be printed, as were those of last year."

Motion then made by Comrade Neron, of Post No. 1774, seconded by Comrade Brammell, of Post No. 999, that steps be taken to have the minutes of the Department Encampment printed. Carried unanimously.

DEPARTMENT COMMANDER WINN: "At this time I am going to turn the chair over to Comrade Henry Levitt for a very important duty."

Past Commander Henry M. Levitt at this time presented to outgoing Department Commander Charles J. Hildebrand, on behalf of the Department, with appropriate remarks, a beautiful set of silverware and mirror.

PAST DEPARTMENT COMMANDER LEVITT: "I am sure, Comrade Hildebrand, it was a pleasure for me to make this selection for your officers and comrades of this Encampment, and I can assure you it comes from the bottom of all our hearts." (Applause.) Comrade Hildebrand expressed his sincere thanks to the Encampment for the fine gifts.

PAST DEPARTMENT COMMANDER HILDEBRAND: "I can assure you, comrades, from the bottom of my heart, or may I say from the bottom of our hearts, that both I and Mrs. Hildebrand appreciate this, and down through the years while using it we will always remember the great deed of kindness shown to us by this gathering." (Applause.)

PAST DEPARTMENT COMMANDER HILDEBRAND: "Comrade Hiram Washington Winn, in assuming the high office of this Department to which you have been elected, you must be decorated with the badge of Department Commander. It has been passed down to a number of us, one to the other. I hope that whenever we have the opportunity of assembling in any of the different localities of the Department that your breast will always be graced with this wonderful emblem of our organization." (Applause.)

DEPARTMENT PRESIDENT-ELECT SCHERTLE: "First of all I want to congratulate you, Comrade Winn, and I want to pledge to you the support of the Department of California and Nevada, and I know that you are going to be back of us this year."

DEPARTMENT COMMANDER WINN: "Sister Schertle, sisters of the Auxiliaries, and my comrades: I want to assure you sisters of the Auxiliary the whole-hearted cooperation of this Department. I hope that each and every one of you will always be a part of a hardworking organization to the Posts you represent, and I hope that the Posts will always appreciate that service you render so cheerfully. I want to assure you that I will always do everything in my power to advance the welfare of your Auxiliary, both in the Department and in the Posts. With those few words I wish you well." (Applause.)

The ladies of the Auxiliary of the Department then retired from the hall.

DEPARTMENT COMMANDER WINN: "Comrades, is there any other business to come before the Tenth Annual Encampment of this organization? (No response). There being none, we will proceed to close."

The Tenth Annual Department Encampment, Veterans of Foreign Wars of the United States, Department of California and Nevada, following the retiring of the Department colors, at 5:10 p.m., adjourned, to meet again in 1931 at Long Beach, California, at a time to be designated by the Department Council of Administration. The benediction was invoked by Past Department Commander Dan B. Schertle.

RESOLUTIONS

(A resolution pertaining to the enforcement of Article 3, Section 1, Rules and Regulations of the Veterans of Foreign Wars of the United States. Submitted by Joseph P. McQuaide Post No. 1205, San Francisco.)

WHEREAS, Article 3, section 1, of the rules and regulations of the Veterans of Foreign Wars of the United States, are not lived up to by certain Posts of our organization, by taking members in to their Posts without due investigation regarding the applicant's eligibility to become a member of our organization under Article 3, section 1, and

WHEREAS, There are now and has been for a number of years members of our organization whose qualification under article 3, section 1 of the rules and regulations of the Veterans of Foreign Wars would not be in our organization if Posts would follow the rules and regulations laid down on applicants.

Be it Resolved, That the incoming Department Commander of California and Nevada issue an order after being duly installed requiring each Post Commander to check over all members of his Post regarding each members eligibility to be a member of our organization under article 3, section 1 of the rules and regulations of the Veterans of Foreign Wars of the United States.

And, be it further, Resolved, That Posts who will not return a true statement regarding the eligibility of its members, where evidence can be produced by members of our organization contrary to the report of the Posts, such evidence shall be turned over to the Department Commander for action under article 1, section 6 of the rules and regulations of the Veterans of Foreign Wars.

Disapproved.

(A resolution assigning the responsibility for the strict observance of the Ritual to the Junior Vice Department Commander. Submitted by Gen. J. H. Smith Post No. 83, San Francisco.)

WHEREAS, The ritualistic ceremonies of the Veterans of Foreign Wars of the United States are a source of pride to its members who have at heart the welfare of this organization; and

WHEREAS, It is important that every Post in this Department should observe to the letter the ritual provided;

Now therefore, be it Resolved, That the Junior Vice Department Commander, through the District Commanders, should be responsible for the strict observance on the part of the individual Posts of the ritual in its entirety; and

Be it further Resolved, That necessary action be taken at the 1930 Department Convention to definitely assign this responsibility to the Junior Vice Department Commander.

Disapproved.

(A resolution urging the State Legislature to authorize an expenditure from the general fund for the building of a hospital at Veterans' Home, California. Submitted by Corp. Edward J. Greene Post No. 1020, Veterans' Home, California.)

WHEREAS: The Hospital and many of the buildings at the Veterans' Home of California are in a dilapidated condition, and veritable fire hazards, and

WHEREAS: The Board of Directors of the Veterans' Home have carefully considered a hospital unit which it is estimated will cost approximately \$750,000 to cover a 300 bed capacity, together with the necessary administration and operating equipment, so arranged as to permit enlargement to a 500 bed capacity with the minimum expense, and

WHEREAS: The present building program as advocated by the present administration of the State of California will not allow this construction without a long delay due to the funds in the Boxing Commission not being large enough to cover the necessary expenditures contemplated for the erection of the hospital and other new barracks; now, therefore, be it

Resolved by the Department of California and Nevada, Veterans of Foreign Wars of the United States, in their 10th Annual Encampment, at Santa Cruz, June 25 to 29, 1930, that the State Legislature, State of California, be urged to authorize the appropriation of \$750,000 from the general fund for the erection of a hospital at the Veterans' Home of California during the year of 1931.

Approved.

(A resolution authorizing a change in the uniform cap of the Veterans of Foreign Wars of the United States. Submitted by Private Vernon J. Lent Post No. 1784, Salinas, California.)

WHEREAS, The American Legion has for years used an over seas cap of blue, trimmed in gold, which is recognized throughout the country as their official cap, it is the consensus of this Encampment that our National Headquarters has erred in adopting a similar cap, and placing same on sale in our National Supply Department; and

WHEREAS, The Government of the United States has established olive drab as the field uniform, and the gold chevron as the distinctive over seas emblem, be it therefore

Resolved, That this Encampment recommend to the National Encampment that an olive drab over seas cap, trimmed with gold bearing the embroidered V. F. W. Emblem, with two gold chevrons, on the left side; and the number of the Post, with the name of the city in which same is located, on the right side, as the official Veterans of Foreign Wars cap.

Disapproved.

(A resolution urging Congress to pass legislation for the relief of foreign service veterans, having disabilities not heretofore recognized. Submitted by Lieut. Cecil H. Connolly Post No. 75, San Diego California.)

WHEREAS, There are a large number of men who have served in the military forces of the United States of America in foreign territory during some expedition, campaign, battle, skirmish, or engagement that were casualties.

WHEREAS, The United States Government has recognized the services of the men who served in the aforesaid campaigns, battles, skirmishes and engagements by issuing campaign badges for said service.

WHEREAS, Many men who have received or entitled to receive these campaign badges, have wounds or physical disabilities incidental to the aforesaid recognized service; now, therefore, be it

Resolved, That, Lieut. Cecil H. Connolly Post No. 75, Veterans of Foreign Wars of the United States, in convention assembled this 18th day of February, 1930, petition the Congress of the United States to pass legislation for the relief of veterans having foreign service disabilities not heretofore recognized.

Resolved, That this resolution be presented to the Department Encampment, at Santa Cruz, Veterans of Foreign Wars of the United States for affirmation and to the National Encampment of Veterans of Foreign Wars of the United States for reaffirmation and inclusion in its legislative program.

Approved.

(A resolution changing the dates of the Department Encampments. Submitted by Lieut. Cecil H. Connolly Post No. 75, San Diego California.)

WHEREAS, As the Department Encampment, Veterans of Foreign Wars of the United States, Department of California and Nevada, is usually held, annually, around the first of July, in some designated city of the State of California or Nevada; now, therefore, be it

Resolved, That Lieut. Cecil H. Connolly Post No. 75, Veterans of Foreign Wars of the United States, in convention assembled this 17th day of June, 1930, recommends to the Department Encampment, Veterans of Foreign Wars of the United States, at Santa Cruz, that the annual Department Encampment to be held to include the Fourth of July and a Sunday as days of Encampment in order to give the delegates attending less days to lose away from their profession, vocation or positions.

Disapproved.

(A resolution commending the work of the National Service Bureau, and of Capt. Edwin S. Bettelheim, Director and Chas. E. Weickhardt, Lieut. U. S. N., Retired as Naval Liaison Officer. Submitted by Lieut. Cecil H. Connolly Post No. 75, San Diego California.)

WHEREAS, The members of Lieutenant Cecil H. Connolly Post No. 75, Veterans of Foreign Wars of the United States, has on many occasions come into contact with the work being done in Washington, D. C., by our National Service Bureau, consisting of Captain Edwin S. Bettelheim, Jr., as Director, and Charles E. Weickhardt, Lieutenant U. S. N., Retired, as Naval Liason Officer; and

WHEREAS, This Post is very much impressed with the high degree of efficiency and dispatch with which all matters in the interest of Veterans of Foreign Wars of the United States is handled and realizing the important work these men are doing; now, therefore, be it

Resolved, That Lieutenant Cecil H. Connolly Post No. 75, Veterans of Foreign Wars of the United States, in convention assembled this seventeenth day of June, 1930, endorse their work and petition our National Council of Administration to continue the maintenance of this important department;

Resolved, That this resolution be presented to the Department Encampment, Veterans of Foreign Wars of the United States, at Santa Cruz, for affirmation and to the National Encampment of the Veterans of Foreign Wars of the United States for reaffirmation.

Approved.

(A resolution pertaining to the founding in this Department of Ways and Means to have Buddy Poppies manufactured by the disabled veterans in hospitals in the Department. Submitted by Lieutenant Cecil H. Connolly Post No. 75, San Diego, California.)

WHEREAS, It is believed that the time has come when the manufacture and sale conducted annually of the Buddy Poppies could be handled by the Department of California and Nevada, Veterans of Foreign Wars of the United States, locally in this Department; now, therefore, be it

Resolved, That Lieutenant Cecil H. Connolly Post No. 75, Veterans of Foreign Wars of the United States, in convention assembled this seventeenth day of June, 1930, recommends to the Department Encampment, Veterans of Foreign Wars of the United States, at Santa Cruz, that the Council of Administration of this Department take up ways and means of manufacturing by disabled veterans of the Buddy Poppies sold in this Department according to the rules and regulations as laid out by the National Council of Administration.

Approved.

(A resolution allowing veterans of the Moro wars and campaigns equal pension rights with Spanish-American War and Philippine Insurrection veterans. Submitted by Lieutenant Cecil H. Connolly Post No. 75, San Diego, California.)

(A resolution presented by Past Commander Sam Williams Post No. 75.)

WHEREAS, Persons who served in military organizations of the United States engaged in the Moro wars or campaigns from April 5, 1903, to March 8, 1906, are granted the Philippine Campaign Medal and served under conditions, climatic, unsanitary and dangerous, as detrimental to their health and as exhausting to their physical resources as did participants in the Philippine Insurrection campaigns, and

WHEREAS, Pension laws now in force do not grant the same benefits to participants in the Moro campaigns as are granted to participants in the Philippine Insurrection, and

WHEREAS, The Honorable Phil D. Swing, Representative for the 11th Congressional District of California has introduced in the 71st Congress, a bill, H. R. 12058, which proposes to provide pensions for soldiers who served in the Moro campaigns between April 5, 1903, and March 8, 1906, equal to those granted to soldiers of the Philippine Insurrection, and

WHEREAS, H. R. 12058 was introduced prior to the passage of the Act of June 2, 1930, in which certain rates of pensions have been increased and certain restrictions excluded, therefore be it

Resolved, That Lieut. Cecil H. Connolly Post No. 75, Veterans of Foreign Wars of the United States, in convention assembled this third day of June, 1930, endorse H. R. 12058 with the exception of certain words on page 1, line 8, to wit: "not the result of his own vicious habits," and of the rates of pensions which should conform to those of the Act of June 2, 1930; and be it further

Resolved, That this resolution be presented to the Department Encampment, at Santa Cruz, of the Department of California and Nevada, Veterans of Foreign Wars of the United States for affirmation, and to the National Encampment of Veterans of Foreign Wars of the United States for re-affirmation and inclusion in its legislative program.

Approved.

(A resolution pertaining to the personal behavior of members. Submitted by John W. F. Diss, a member of Lieut. Kenneth Bell Post No. 1053, Pasadena, California.)

Be it resolved, That it is the sense of the Department of California and Nevada Veterans of Foreign Wars of the United States, that any act of any member of this organization, whether committed consciously or unconsciously which may be construed as being detrimental to generally recognized principles of decency, is, and should be regarded by the members of this Order, with utmost disfavor. Be it further

Resolved, That the members of the tenth annual Department Encampment, Veterans of the Foreign Wars of the United States, in convention assembled, express their unanimous repugnance at such acts, and pledge this Order to the very highest standard of decency and morality possible in American manhood.

Disapproved.

(A resolution extending the thanks of the organization to the Outdoor Advertising Association of America, The Al G. Smith Co., and Foster and Kleiser Company for favors given in the advertising campaign.)

Be it resolved, That the Department of California and Nevada of the Veterans of Foreign Wars of the United States, in Convention assembled, do hereby extend to the Outdoor Advertising Association of America, and Al. G. Smith Company and Foster and Kleiser, members of the above named association, the thanks of this Department for their splendid cooperation in the Veterans of Foreign Wars advertising campaign, and be it further resolved, that, the Department Adjutant be instructed to inform the above named companies of the appreciation of this Convention and the delegates thereof for their action.

(A resolution authorizing an amendment to Article XIII, Revenue Laws of California. Submitted by Private Harold Brown Post No. 1468, Bakersfield, California.)

Be it Resolved, That Art. XIII, Section 1 $\frac{1}{2}$, Revenue Laws of California, be amended to read as follows:

VETERANS TO HAVE SPECIFIED EXEMPTION.

1 $\frac{1}{2}$. The property to the amount of one thousand dollars of every resident of this State who has served in the army, navy, marine corps or revenue marine service of the United States in time of war, and received an honorable discharge therefrom or who has been released from active duty because of disability resulting from such service in time of peace or under other honorable conditions, or whose honorable discharge shows credit for any combat while in foreign service in any military expedition or enterprise or lacking such amount of property in his own name, so much of the property of the wife of any such person as shall be necessary to equal said amount and the property to the amount of one thousand dollars of the widow resident in this State, or if there be no such widow, of the widowed mother resident in this State, of every person who has so served and has died either during his term of service or after receiving an honorable discharge from said service, or who has been released from active duty because of disability resulting from such service in time of peace or under other honorable conditions, or whose honorable discharge shows credit for any combat while in foreign service in any military expedition or enterprise; and the property to the amount of one thousand dollars of pensioned widows, fathers, and mothers, resident in this state, of soldiers, sailors and marines who served in the army, navy or marine corps or revenue marine service of the United States shall be exempt from taxation; provided, this exemption shall not apply to any person named herein owning property of the value of five thousand dollars or more, or where the wife of such soldier or sailor owns property of the value of five thousand dollars or more. No exemption shall be made under the provisions of this act of the property of a person who is not legal resident of the State; provided, however, all real property owned by the Ladies of the Grand Army of the Republic and all property owned by the California Soldiers Widows Home Association shall be exempt from taxation. (Amendment adopted November 2, 1926).

Approved.

(A resolution asking a change in the uniform cap of the organization. Submitted by Rose-Robrecht-Weeks Post No. 1716, Watsonville, California.)

WHEREAS, The American Legion has for years used an over seas cap of blue, trimmed in gold, which is recognized throughout the country as their official cap,

it is the consensus of this convention that our National Headquarters has erred in adopting a similar cap and placing same on sale in our National Supply Department, and

WHEREAS, The Government of the United States has established olive drab as the field uniform, and the gold chevron as the distinctive over seas emblem, be it therefore

Resolved, That this Encampment recommend to the National Encampment that an olive drab over seas cap, trimmed with gold, bearing the embroidered V. F. W. Emblem, with two gold chevrons, on the left side; and the number of the Post, with the name of the city in which same is located, on the right side, as the official Veterans of Foreign Wars cap.

Disapproved.

(A resolution to establish a definite policy as regards newspaper publicity. Submitted by Gen. J. H. Smith Post No. 83, San Francisco, California.)

WHEREAS, It has been demonstrated that the need of newspaper publicity can not be substituted in regard to Department Activities and the Activities of the Veterans of Foreign Wars of the United States in general; and

WHEREAS, We must keep the name of the Veterans of Foreign Wars of the United States before the general public constantly; and

WHEREAS, We are fortunate in having a Comrade, Frank Smith of Tamalpais Post No. 72, and a comrade of vast experience in newspaper publicity and a comrade who has helped us in no little way in publicity heretofore on our Buddy Poppy Drive in San Francisco and on Preencampment Publicity and who also obtained for us during the visit of our late Past Commander-in-Chief, Comrade Frank T. Strayer to the Department voluminous publicity in the newspapers; and

WHEREAS, Such publicity served to familiarize the general public of our aims and activities; now, therefore, be it

Resolved, By the members of General Jacob H. Smith Post No. 83, Veterans of Foreign Wars of the United States, in meeting assembled this 19th day of June, 1930, that the Department Commander direct the Budget Committee to include in its report to the Encampment of financial allowance for the monthly expenditure or a monthly salary for a publicity man and that the Department Commander consider seriously the appointment of Comrade Frank Smith as our publicity agent.

Referred to Budget Committee.

(A resolution pertaining to the adoption by the Department of The Southwest Veteran as the official publication of the Department. Submitted by Amaroc Post No. 1512, San Diego, California.)

WHEREAS, Department of California and Nevada Veterans of Foreign Wars of the United States, have outgrown its infancy, into a large Veteran organization, and behooves us to keep in stride with its growth, and

WHEREAS, This Department is without an official paper, which is essential, to stimulate further interest and confidence, to spread the Gospel of Veteranism, direct from these Headquarters, which will help build this Department faster, bigger and stronger, and to create revenue for this Department, and

WHEREAS, Without additional expense to this Department, there is now a paper in existence, paying its own way, which is known as The Southwest Veteran, the Official Organ of the Veterans of Foreign Wars of San Diego County California, and; furthermore, be it

Resolved, By Amaroc Post No. 1512, Veterans of Foreign Wars of the United States, at a regular meeting assembled at Vasa Hall in the city of San Diego, California, that the 10th Department Encampment, Department of California and Nevada, to convene, June 25, 1930, at Santa Cruz, California, be urged to adopt the "Southwest Veteran" as the Official Organ of the Veterans of Foreign Wars of Department of California and Nevada.

Referred to Budget Committee.

(A resolution establishing a definite policy in the sale of Buddy Poppies. Submitted by Gen. J. H. Smith Post No. 83, San Francisco, California.)

WHEREAS, We have just experienced the most successful Buddy Poppy Drive or sale in the Department History; and

WHEREAS, Next year from certain indications we will have some opposition to our annual sale of Buddy Poppies; and

WHEREAS, It is all important that we establish a definite plan of Buddy Poppy Sale organization in the Department and prepare for the sale of the Buddy Poppies next year; now therefore, be it

Resolved, That the Department Commander designate each District member of the Council of Administration to act as liaison officer between the Posts in his district and Department Headquarters. The District Council member to give his full cooperation and work with committees of the Posts in his District toward the assurance of a successful Buddy Poppy Drive and that each District Council Member be held accountable to the Department Commander for the Department's assistance in helping the Posts establish a definite plan for the sale of the Buddy Poppy and to encourage the Posts in his District to participate in the Annual Sale of the Buddy Poppy.

The resolution was adopted by the votes of the members in regular meeting assembled of General Jacob H. Smith Post No. 83 Veterans of Foreign Wars of United States, June 19, 1930.

Approved.

(A resolution pertaining to the adoption of a Department Publication. Submitted by Gen. J. H. Smith Post No. 83, San Francisco, California.)

WHEREAS, The Monthly Bulletin as a source of information as to Department activities to the members of the Posts in the Department is not serving such purpose entirely, because it does not reach each member in the Department owing to the fact that many Post members do not attend Post meetings regularly and further that the monthly bulletin is not always read at a Post meeting and if it is little attention is paid to it; and

WHEREAS, The Department has now reached a membership where it is all important that in order that the Post members may know of Department activities and particularly read important messages from the Department; and

WHEREAS, The progressive growth of the organization depends on among other matters proper publicity and information to our membership as to activities of the Department; and

WHEREAS, The many Post publications now being published are excellent and the work of our members in behalf of these publications are to be appreciated nevertheless the Post Publication does not reach every member it does not put Department information across to each member as a Department Paper would; and

WHEREAS, We now have a committee working on the matter of the Department Paper or Publication; now therefore, be it

Resolved, By the members of General Jacob H. Smith Post No. 83, Veterans of Foreign Wars of the United States, in meeting assembled this 19th day of June 1930, that regardless of the report rendered by this committee, the Department Commander is hereby directed to order submitted for adoption, by the delegates at this Encampment, a complete report covering cost and operation of a Department Publication and that the first issue of a Department Publication be promulgated on August 1, 1930, and the first of every month thereafter, and forwarded to each paid up member without cost to the member or the Post.

Referred to Committee on Department Publication.

(A resolution pertaining to the adoption of a Department Publication. Submitted by Lieut. Cecil H. Connolly Post No. 75, San Diego, California.)

WHEREAS, It is believed that the Department of California and Nevada, Veterans of Foreign Wars of the United States, has grown to such an extent and will grow in the future that a Department Publication is both necessary and essential for its welfare,

WHEREAS, Such a publication can be the medium of publishing all general and department orders and other news of interest, thereby being a saving of funds used for this purpose. Now, therefore, be it

Resolved, That Lieut. Cecil H. Connolly Post No. 75, Veterans of Foreign Wars of the United States, in convention assembled this 17th day of June, 1930, recommends to the Department Encampment, Veterans of Foreign Wars of the United States, at Santa Cruz, that the matter of a Department Publication be taken up with the Council of Administration of the Department of California and Nevada.

Approved.

(A resolution urging the repeal of the Efficiency Board Act, by the Congress. Submitted by Carl H. Kreh Post No. 1123, Vallejo, California.)

WHEREAS, There has been created by Congress an "Efficiency Board" for the purpose of deciding and establishing an "Efficiency Rating" of all Federal employees, and

WHEREAS, The highest degree of efficiency of any one department in Governmental service has been set by the same board at 82.5%, and

WHEREAS, The "Average Rating" of 82.5% is a positive reflection on the productive ability of every employee, whether executive, supervisor, mechanic, or clerk, and

WHEREAS, The said "Efficiency Rating" established an unprecedented procedure in placing 33 $\frac{1}{3}$ % of employees of any department—clerical or mechanical—below 82.5%, 33 $\frac{1}{3}$ % at 82.5%, and 33 $\frac{1}{3}$ % above 82.5%, and further provides that any and every employee whose "Efficiency Rating falls below 65%, may be summarily discharged, and

WHEREAS, This system of "Efficiency Rating" jeopardizes the employment of any and all employees in government service because of the discriminatory power assigned executives and supervisors, in establishing the ratings of those employed under their supervision, now therefore be it

Resolved, That the Veterans of Foreign Wars of the United States in regular convention assembled do respectfully urge our Congress to repeal the act of _____ which created the said "Efficiency Board" and remove the odious reflection of 82.5% efficiency in production of all government employees, and be it further

Resolved, That a copy of this resolution be forwarded to the National Encampment Veterans of Foreign Wars for approval and appropriate action.

Approved.

(A resolution pertaining to the taxing of delegates for the purpose of raising funds for the Encampments. Submitted by Five County Inter-County Council.)

WHEREAS, The Post entertaining the Department Encampment has been obliged to raise funds for this purpose. We believe a proportion of this expense should be borne by all Posts of the Department; therefore, be it

Resolved, That a registration fee of fifty cents (50c) for each delegate of each Post be forwarded with the per capita tax of March 31 to the Department Quartermaster, the same to be forwarded to the Encampment Committee.

Disapproved.

(A resolution pertaining to the selection of future places for the Department Encampments. Submitted by Five County Inter-County Council.)

WHEREAS, In the past the time and place of the Encampments have been named on the floor during the last-minute rush of business, without the due consideration by the delegates present, due to their lack of knowledge of the expense of entertaining the Department Encampment, an over-enthusiastic Post might find themselves in an embarrassing position if the promised support of its local Chamber of Commerce and service clubs was not fulfilled; therefore, be it

Resolved, That all applications, with attendant telegrams and letters, be given to the Council of Administration to be investigated, said Council of Administration to determine the time and place to the best interests of the Department, and that the Post receiving the Encampment be notified within ninety (90) days after the Encampment.

Disapproved.

(A resolution seeking an appropriation from the State for a new hospital at the Veterans' Home [sister of No. 4]. Submitted by Major R. T. Zane Post No. 344, San Jose, California.)

WHEREAS, The present hospital at the California Soldiers' Home at Yountville, California, is a fire trap and inadequate for the needs of the Home; therefore, be it

Resolved, That the Department of California and Nevada, Veterans of Foreign Wars of the United States, in convention assembled in the City of Santa Cruz in June, 1930, petition their legislative Chairman in the City of Sacramento to take steps to have the State Assembly at their next convening have an appropriation made from the State Boxing Fund to erect a suitable hospital at the California Soldiers' Home, Napa County, State of California, to fit the needs of the Home on the present expansion program.

Similar to No. 4.

(A resolution requesting appropriations for a hospital at the Veterans' Home [a sister bill to No. 4 and No. 22]. Submitted by Carl Kreh Post No. 1123, Vallejo, California.)

WHEREAS, It has come to the attention of the Veterans of Foreign Wars of the United States that the present hospital at the Veterans' Home, Napa County, is obsolete and inadequate to take care of the number of veterans at the Veterans' Home; and

WHEREAS, The Veterans' Home is increasing in population each year, and urgently in need of an up-to-date hospital, therefore be it

Resolved, By the Carl H. Kreh Post No. 1133, Veterans of Foreign Wars of the United States, in regular meeting assembled, do ask of the Senate and Assembly of the State of California the sum of \$750,000 for the erection of a modern 500 bed hospital at the Veterans' Home, Napa County; and be it further

Resolved, That this resolution be referred to the 10th Department Encampment, Department California and Nevada, Veterans of Foreign Wars of the United States at Santa Cruz, California, June 25-29, 1930, for their consideration and appropriate action.

Similar to Nos. 4 and 22.

(A resolution petitioning the State Legislature to set aside certain funds for non-compensated veterans in U. S. V. B. hospitals. Submitted by Major R. T. Zane Post No. 344, San Jose, California.)

WHEREAS, There are many men in the United States Veterans' Bureau Hospitals in the State of California who are not drawing compensation and from the nature of their disabilities, they will be confined for a long period time and many of these men are unable to purchase the small necessities of life such as tooth paste, writing paper, stamps, shaving soap, etc.; therefore be it

Resolved, That the Veterans of Foreign Wars, Department of California and Nevada, in convention assembled in the city of Santa Cruz, June, 1930, petition their legislative chairman in the city of Sacramento, to take steps and have a bill presented of the State Assembly, at their next convening, to amend the State Boxing Act to allow the sum of \$5.00 per month to each noncompensated veteran in the United States Veterans' Bureau Hospitals in the State of California, who has been hospitalized over a period of thirty days (30 days) in said institutions.

Approved.

(A resolution pertaining to the placing of compensated veterans classifications on a definite basis. Submitted by Major R. T. Zane Post No. 344, San Jose, California.)

WHEREAS, It has been the practice of the United States Veterans Bureau, to classify a compensable disabled veterans pre-war occupation as his pre-enlistment vocation and as many men enlisted in the United States Army, Navy or Marine Corps in the years previous to 1915; therefore be it

Resolved, That the Veterans of Foreign Wars, Department of California and Nevada, in convention assembled in the city of Santa Cruz, June, 1930, petition their legislative chairman in the city of Washington, to take steps to have the Comptroller General of the United States issue a ruling placing all cases of men who are drawing compensation, and who enlisted in the Army, Navy or Marine Corps of the United States two years prior to April 6, 1917, to classify his pre-war occupation as that of a soldier, sailor or marine.

Approved.

(A resolution asking the State Legislature to issue a suitable medal for all residents of California who served the United States Army, Navy or Marine Corps from April 6, 1917, to November 11, 1918. Submitted by Major R. T. Zane Post No. 344, San Jose, California.)

WHEREAS, Many states, of these United States have issued a medal commemorating the services of its veterans of the World War who served in the World War from April 6, 1917, to November 11, 1918, now; therefore be it

Resolved, That the Veterans of Foreign Wars, Department of California and Nevada, in convention assembled in the city of Santa Cruz, June, 1930, request their legislative chairman in the city of Sacramento at the next assembling of the State Legislature to use his influence to have that body pass an act authorizing the striking of an appropriate medal commemorating the services of the soldiers, sailors, and marines who enlisted from the State of California during the period of the World War April 6, 1917, to November 11, 1918, provided further that if the veteran is deceased the medal shall be presented to his next of kin.

Approved.

(A resolution pertaining to the sale of Buddy Poppies and the use of the moneys obtained therefrom. Submitted by Major R. T. Zane Post No. 344, San Jose, California.)

WHEREAS, Many posts in the Department of California and Nevada, Veterans of Foreign Wars of the United States, have been active in the past year in selling the Veterans of Foreign Wars Buddy Poppy and some of those posts have allowed as high as 25% commission to the chairman of the Poppy drive in the various cities, and this practice has tended to bring discredit on the Veterans of Foreign Wars of the United States; therefore be it

Resolved, That the Department of California and Nevada, Veterans of Foreign Wars of the United States in convention assembled in the city of Santa Cruz, 1930, condemns this practice and mandates the Posts in the future Poppy drives to make efforts to conduct their Poppy drives on a purely charity basis of volunteer workers thereby creating public confidence in the sale and leaving no loopholes for individuals or organizations to bring in a charge of commercialism.

Approved.

(A resolution endorsing H. R. Bill No. 12762, pertaining to the adjustment of pay for Navy enlisted personnel. Submitted by Osmond K. Ingram Ship No. 1774, San Diego, California.)

WHEREAS, Representative J. R. Leech of Pennsylvania, a member of the House Naval Committee, has introduced a bill (H. R. 12762), providing for the adjustment of the pay of the enlisted personnel of the Navy, and

WHEREAS, This is predicated on the belief that a mistake was made in not introducing a pay bill for the Navy instead of relying on the determination of the question by a joint congressional committee, and

WHEREAS, The bill (H. R. 12762) is drawn up to read as follows: For chief petty officers, acting and permanent appointment, \$150 per month; and chief petty officers upon appointment shall be required to serve not more than one year on sea duty before their appointment shall be made permanent; petty officers first class, \$126 per month; petty officers second class, \$105 per month; petty officers third class, \$84 per month; nonrated men first class, \$63 per month; nonrated men second class, \$42 per month, and apprentice seamen, \$21 per month, and

WHEREAS, The Secretary of the Navy is authorized to fix the pay grade for the various ratings of enlisted men of the Navy, enlisted men of the regular Navy shall be entitled to an increase of 10 per centum of the base pay of their rating upon the completion of the first four years service and an additional 5 per centum for each four years service thereafter, the total not to exceed 50 per centum, and

WHEREAS, A re-enlistment allowance equal to \$100 and not to exceed \$400 is to be paid to every honorably discharged enlisted man of the first three pay grades who re-enlists within a period of three months and one-half of such sum to those in other grades, and

(A resolution pertaining to a change in the By-Laws to allow the exemplification of the Ritualistic work at open meetings. Submitted by Amaroc Post No. 1512, San Diego, California.)

WHEREAS, The Ritual of the Veterans of Foreign Wars of the United States (as amended to August 31, 1929) states on page 109 that for open meetings "all ritualistic work will be omitted"; and

WHEREAS, For the best interests of our organization this should be changed to allow our ritualistic work to be used at open meetings, with the exception of the secret or unwritten work of the order; now therefore be it

Resolved, By Amaroc Post No. 1512, Veterans of Foreign Wars of the United States, in regular meeting assembled in the city of San Diego, California, that we endorse this change, and that this resolution be sent to the Tenth Annual Department Encampment of the Department of California and Nevada to convene June 25, 1930, at Santa Cruz, California, for the consideration of that body; and be it further

Resolved, That they endorse the resolution and forward same to the National Encampment of Veterans of Foreign Wars to be held at Baltimore, Maryland, for final action.

Approved.

(A resolution pertaining to nonpostage carrying mail for noncompensated veterans in hospitals. Submitted by Lieut. Lansdale Post No. 67, Sacramento, California.)

WHEREAS, There are at the present time and will be for many years to come, thousands of ex-service men who served their country honorably during the World

War, confined in Government Hospitals and United States Veterans Bureau Hospitals, who are unfortunate in not being able to establish a service connected disability and are therefore drawing no compensation from the Government while so receiving hospital treatment, and

WHEREAS, A great many of these men have no income from any other source and are entirely dependent upon charity if they are to receive anything other than Government Hospitalization, and

WHEREAS, During the War the government allowed soldiers' mail to go through the mail without necessity of stamps, and

WHEREAS, If the government would allow veterans with noncompensation cases the same courtesy, it would be appreciated by them and afford them much pleasure, therefore, be it

Resolved, That ex-service men now confined in United States Government Hospitals for the purpose of hospitalization and who are not service connected disability cases, be given the courtesy by the United States Government of sending their mail through the mail without the necessity of affixing a stamp thereon. Said mail to be known as United States Government Hospital soldier's mail; be it further

Resolved, That this resolution be forwarded to the Department of California and Nevada, Veterans of Foreign Wars of the United States for appropriate action and that if adopted by the Department Encampment, that it be brought to the proper government officials and Congress of the United States of America.

Disapproved.

(A resolution relating to the privileges of certain members or members to be of the Ladies' Auxiliaries.)

WHEREAS, The Ladies' Auxiliaries, Veterans of Foreign Wars of the United States, have within its membership and will in the future recruit into its membership, female members of the Army Nurse Corps, Signal Corps, United States Navy, United States Marine Corps and the Medical Corps of the United States Army; and

WHEREAS, Many of the said sisters and prospective recruits have had foreign service in time of war, have endured the same hardships and suffering and have risked their lives in the same manner as did their fellow comrades; and

WHEREAS, Our sisters and the said prospective recruits who have thus served and bled for our country should be entitled to the same distinction that is now enjoyed by their fellow comrades; therefore, be it

Resolved, By Lieutenant Lansdale Post No. 67, Veterans of Foreign Wars of the United States, that we urge our National Encampment at Baltimore to allow our sisters of the Ladies' Auxiliary, Veterans of Foreign Wars of the United States, who have had foreign service in time of war or during a campaign or expedition of the Army, Navy or Marine Corps of the United States as members of the Army Nurse Corps, Signal Corps of the United States Navy, Marine Corps, or the Medical Corps of the United States Army (which service shall be governed by the issuance of a campaign badge by the Government of the United States of America), the privilege of wearing a miniature Cross of Malta; it being understood, however, that the right to wear such badge shall be but a license only, which shall be automatically revoked when such person ceases to be a member in good standing of the Auxiliary to which she belonged; and be it further

Resolved, That Section 9, Article XV, of the Constitution and By-Laws of the Veterans of Foreign Wars of the United States, and any other sections therein that may conflict with this provision, be amended so as to make said section or sections consistent with this resolution; and be it further

Resolved, That copies of this resolution be presented in triplicate to the Department Encampment at Santa Cruz, California, in June, 1930, for their approval.

Approved.

(A resolution endorsing the program, as outlined, for the observance of the 200th anniversary of the birth of George Washington. Submitted on request by the George Washington Bicentennial Commission, Washington, D. C.)

WHEREAS, The Congress of the United States has created a Commission to arrange a fitting nation-wide observance of the Two Hundredth Anniversary of the Birth of George Washington in 1932; and

WHEREAS, The Commission so created, composed of the President of the United States, the Vice President of the United States, the Speaker of the House of Representatives, four members of the United States Senate, four members of the House of Representatives, and eight citizens appointed by the President of the United States, is charged with the duty of planning and directing the celebration; and

WHEREAS, The high purpose of the event is to commemorate the life, character and achievements of the most illustrious citizen of our Republic and to give every man, woman and child living under the Stars and Stripes an opportunity to take part in the celebration which will be outstanding in the world's history; and

WHEREAS, The George Washington Bicentennial Commission, desiring the full cooperation of the people in the United States, has extended a most cordial and urgent invitation to our organization to participate in the celebration; therefore, be it

Resolved, That the Tenth Annual Encampment, Department of California and Nevada, Veterans of Foreign Wars of the United States, does hereby endorse the program of observance of the Two Hundredth Anniversary of the Birth of George Washington, to take place in 1932; accept with appreciation the invitation of the George Washington Bicentennial Commission, and pledge this organization to extend earnest cooperation to the United States Commission in all possible ways, so that future generations of American citizens may be inspired to live according to the example and precepts of Washington's exalted life and character, and thus perpetuate the American Republic; and be it further

Resolved, That this resolution be incorporated in the official proceedings of this Encampment, and that a copy thereof be transmitted to the George Washington Bicentennial Commission, Washington, D. C.

Approved.

(A resolution seeking the construction of a mausoleum at the National Cemetery, Presidio of San Francisco, California. Submitted by San Francisco County Council.)

WHEREAS, Considerable thought has been given regarding the future burial space in the National Cemetery, Presidio of San Francisco, and the probability of the ground space being exhausted within a few years; and

WHEREAS, This possibility will make it necessary for the Government of the United States to make provision for the proper interment of those entitled to; and

WHEREAS, The only solution of this important question is by the construction of a mausoleum in the Presidio of San Francisco in which may be placed the remains of our departed comrades who have served their country in time of need; therefore, be it

Resolved, By the San Francisco Council, Veterans of Foreign Wars of the United States, in regular meeting assembled, that this resolution be forwarded to the Department Commander of the Veterans of Foreign Wars of the United States, to be presented to the Department Encampment, to be endorsed in regular session at Santa Cruz, June 25 to 28, inclusive; and be it further

Resolved, That a copy of this resolution be forwarded by the Department Commander of the Veterans of Foreign Wars of the United States to the Commanding General, Ninth Corps Area, Presidio of San Francisco, after same has been approved by the Department Encampment.

Approved.

(A resolution extending the dates of foreign service during the World War to July 2, 1921. Submitted by Leonard Armstrong Post No. 1744, San Bernardino, California.)

Resolved, That inasmuch as United States Veterans' Bureau applications for compensation of veterans disabled in the World War are extended to apply to those who served in the Army, Navy, Marine Corps, or Coast Guard of the United States between the dates of April 6, 1917, and July 2, 1921, is an interpretation that, officially, a hostile standing existed between certain nations at war prior to November 11, 1918, and the United States between the dates of November 11, 1918, and July 2, 1921, inclusive, and that the truce of November 11, 1918, was a tentative date agreed upon to support a then interminable situation, and that the major restrictions thereof did not banish the common risks of war, or restore full liberties; now, therefore, we pray authorization of campaign badges to include the dates November 11, 1918, to July 2, 1921, recognizing World War service on allied or enemy foreign soil, or war-bound waters, for the Army, Navy, Marine Corps, or Coast Guard of the United States; and be it further

Resolved, That pending decision on above recognition, any officer or enlisted man, or any honorably discharged officer (including Contract or Acting Assistant Surgeon, Dental or Veterinary Surgeon) or enlisted man who has served in the Army, Navy, Marine Corps, or Coast Guard of the United States on allied or enemy foreign soil, or war-bound waters, between the dates November 11, 1918, and July 2, 1921, inclusive, shall be eligible to honorary membership in the Veterans of Foreign Wars of the United States, upon furnishing proof of said service; and, upon confirmation of the conferring of a campaign badge by the Army, Navy, Marine Corps, or Coast

Guard of the United States, covering the period November 11, 1918, to July 2, 1921, shall immediately become eligible to active membership in the Veterans of Foreign Wars of the United States; and be it further

Resolved, That a resolution concurring in this one and automatically providing for the Ladies' Auxiliary, be drawn by the Tenth Annual Encampment of the Department of California and Nevada, and placed before the next National Encampment for action.

Approved.

(A resolution pertaining to the abolition of the office of Outer Guard in all Posts. Submitted by Alameda County Council, Oakland, California.)

WHEREAS, The present Ritual of our organization makes provision for an Outer Guard, whose duty it is to collect the Countersign from each comrade entering the Post room; and

WHEREAS, This practice of having both an Outer and Inner Guard is not observed in the greater majority of Posts, chiefly due to the fact that it prevents a member from taking part in the actual meeting of the Post when posted as an Outer Guard; and

WHEREAS, There is clearly no necessity for the office of Outer Guard, the Inner Guard being sufficient for the purpose of collecting the countersign of the organization and the semiannual password; now, therefore, be it

Resolved, That the Alameda County Council, in regular meeting assembled, does hereby favor the abolition of the office of Outer Guard; and be it further

Resolved, That a copy of this resolution be forwarded to the Department of California and Nevada for its consideration and subsequent adoption if approved, with a view to ultimately having same forwarded to National and by that body duly considered.

Approved.

(A resolution pertaining to the formation of an inspection board within the organization to inspect the State Veterans' Home at stated intervals. Submitted by General J. H. Smith Post No. 83, San Francisco, California.)

WHEREAS, The Veterans of Foreign Wars of the United States is organized for the purpose of protecting the rights, and safeguarding the welfare, of those who have served this nation in time of war; and

WHEREAS, The people of the United States are, and ever have been, in sympathy with any program, legislative or otherwise, that has as its objective those same purposes; and

WHEREAS, The People of the United States, and of the various states composing this Union, have delegated to public officials, elective and appointed, certain duties and responsibilities in connection with the welfare of ex-service men; and

WHEREAS, No greater responsibility rests upon the officers of any veteran organization than that of cooperating with public officials in all matters relating to the welfare of ex-service men; now, therefore, be it

Resolved, That the Department Commander, the Senior and Junior Past Commanders, and the Senior and Junior Department Commanders, be, and hereby they are, delegated as a Committee of five to cooperate with those officials who are charged with official responsibility in connection with the Veterans' Home in Napa County, California; and, be it further

Resolved, That the Committee thus delegated be, and hereby they are, instructed to visit said Veterans' Home every three months in each calendar year, and to inspect said Veterans' Home officially in the name of this organization; and, be it further

Resolved, That said Committee be, and hereby they are, instructed to officially report in writing to each post in this Department the result of said visits and inspection; and, be it further

Resolved, That necessary action be taken at the 1930 Department Convention to properly create and instruct said Committee in order that the provisions of this Resolution may be carried out.

Disapproved.

(A resolution pertaining to a publicized report on conditions at the Veterans' Home. Submitted by Gen. J. H. Smith Post No. 83, San Francisco, California.)

The Veterans' Home at Yountville, Napa County, California, is officially a state home for those men who served America in time of war. The institution is established that men, because of advancing or adverse circumstances, might find

a home, which the People of California, grateful for the service rendered, willingly and cheerfully support.

It is to be noted that the home is in no sense a charitable institution in the ordinary sense of the word. It represents, rather, a recognition on the part of the people that the people owe a debt to men who have served the nation, and whatever benefits may accrue to men who are resident there accrue because of past service rendered to the people.

The home is supported by appropriations made by the Legislature every two years. Under the provisions of the Constitutional Amendment legalizing boxing and wrestling exhibitions five per cent of the admission fees of such exhibitions go to the upkeep of the Veterans' Home.

It is a matter of fact that the present conditions at the Veterans' Home are deplorable. Men are housed in buildings that are representative of fire hazards that no community would tolerate. With a permanent residence of between two and three thousand, no facilities are provided for hospitalization, and there are but two doctors attached to the home. There is no operating room in the home, and no really worth while facilities provided for anything other than minor operations. There is a county hospital, but it is a fact that the county hospital is tenanted for the greater part by men who are, in point of fact, mental cases.

It is also a matter of fact, and possible proof, that building after building is infested with vermin, and in several of the frame buildings bed bugs and cockroaches can be seen by any casual observer.

It is also a matter of fact, and possible of proof, that building after building program in connection with the home. This ten year building program contemplates the erection, over a period of years, of four barracks buildings, an administration building, patriotic hall, a mess hall, a recreation hall, waitresses quarters, officers quarters, and a theatre and library building. The expenditures contemplated between now and 1937, when the ten-year building program will be completed (the alleged program having started in 1927) total \$1,277,900. But it is to be noted that the ten year building program does not contemplate, nor include, any hospital facilities, nor does the ten year building program take into consideration the fact that during the next ten years the demand for admission to the Veterans' Home will be greater than ever before.

It is also to be recognized that during the winter months, and early spring months, of every calendar year the home is so overcrowded that it is impossible for men to gain admission, with a result that men whose welfare has been a matter of State and National legislation are forced, through the inadequacy of accommodations available, to become objects of public charity.

It is incumbent upon the Veteran Organizations, through their duly constituted Departmental Officers, to make these facts known to the members of the veteran organizations, to the unorganized veterans, and to the public at large. It is the solemn duty of veteran organizations to bring these matters to the attention of the members of the Legislature of the State of California, between now and 1931, in order that the conditions complained of may be corrected, and public officials charged with responsibility in connection with the Veterans' Home at Napa County should be made to realize that empty phrases, slogans and artfully worded alibis are no longer acceptable to the ex-service men of California, and that the responsibility for the continuance of the present deplorable conditions at the Veterans' Home will be placed by veteran organizations where it properly belongs.

Approved.

(A resolution pertaining to the disposal of moneys derived through the sale of the volumes America in the Department. Submitted by Lieut. Kenneth Bell Post No. 1053, Pasadena, California.)

WHEREAS, Under the conditions and terms set forth in the contract between the Kelly Publishing Co. of Chicago and the Veterans of Foreign Wars of the U. S., a certain per cent of the moneys derived from the sale of the book "America" is paid to the Department in which the books are sold and,

WHEREAS, A certain per cent of this money paid to the Department of California and Nevada is the property of the separate Posts within said Department, under the terms of the said Kelly Contract and,

WHEREAS, Heretofore none of this money has been released to the separate Posts, but has been used by Department Headquarters in furthering the interests of the Veterans of Foreign Wars as a whole in this Department of California and Nevada and,

WHEREAS, The benefit to the individual Posts, in a pecuniary sense, would be almost negligible, if divided among them and,

WHEREAS, The substantial gain as shown by the yearly reports, both in membership and financially, warrants a continued use of said moneys, derived from the Kelly contract, by Department Headquarters, in the same manner, therefore, be it

Resolved, By Lieut. Kenneth Bell Post No. 1053, of Pasadena, California, in regular meeting assembled, this twelfth day of June, 1930, that the duly elected officers of the Department of California and Nevada be allowed to continue the use of the individual Post's percentage of the moneys, derived from the Kelly contract, in recruiting new members and furthering the interests of the V. F. W. as a whole in the Department of California and Nevada, and, be it further

Resolved, That a copy of this resolution be placed before the Department Encampment at Santa Cruz, California, urging its adoption by that body.

Approved.

(A resolution requesting the cemetery at the National Military Home be designated a National Cemetery and funds be made available for its maintenance. Submitted by Los Angeles County Council.)

WHEREAS, It has been reported to this Council that the cemetery at the National Military Home near Sawtelle is in a neglected, unsightly and highly unsatisfactory condition; and

WHEREAS, We believe that the southern part of the state is in need of and entitled to a National Cemetery; and

WHEREAS, There is a large tract of land owned by the Government and set apart as a cemetery; now, therefore, be it

Resolved, That the Los Angeles County Council, Veterans of Foreign Wars of the United States, urgently request that the cemetery at the National Military Home at Sawtelle be designated as National Cemetery, and that proper provisions be made for its improvement, beautification and maintenance; and be it further

Resolved, That the representatives and senators in Congress be respectfully requested to secure such legislation as will accomplish this object at the earliest possible moment; and be it further

Resolved, That a copy of this resolution be sent to our Department for its endorsement.

Approved.

(A resolution pertaining to the rights of veteran organizations to the use of the National Military Home Chapel at funeral ceremonies. Submitted by the Los Angeles County Council.)

WHEREAS, Complaints have been received by this Council that certain of our organizations have been denied the right to use the prescribed ritual and ceremonies demanded by their organization at the Home Chapel of the National Military Home in California, now, therefore, be it

Resolved, That Governor John A. Hadley of the National Military Home, California, be and is hereby requested to grant the same right and privilege as is now and have heretofore been granted to the Veterans of the Civil War to give funeral ceremonies at the Home Chapel to all other veteran organizations, namely the Indian War Veterans, the Spanish-American War Veterans, the Veterans of the World War and to each and every one of the different organizations that may represent any or all of these different veterans,

Resolved, That a copy of these resolutions be sent to the Department for their consideration and endorsement.

Approved.

(A resolution to the payment of the balance on the Encampment held at Fresno in 1926. Submitted by Captain H. A. Crow Post No. 884, Fresno, California.)

WHEREAS, During the year 1926 the Department convention of the Veterans of Foreign Wars was held at Fresno; the convention being brought to Fresno against the wishes of most of the members of the Fresno Post, but who finally consented to do what they could to handle the convention in that city.

The convention left the Post owing considerable in excess of \$2,400, and the Fresno Post has been struggling along for several years under this debt. The debt is now reduced to approximately \$1,200, which should be paid. It is therefore

Resolved, That the Department go on record as favoring the assessment of a per capita tax not to exceed twenty-five cents per member, to raise sufficient money to assist the Fresno Post to settle the balance of the account for the 1926 convention.

Referred to 1930-31 Council of Administration.

(A resolution relating to the employment of American citizens over aliens by public contractors. Submitted by Los Angeles County Council.)

WHEREAS, The Los Angeles County Council, Veterans' of Foreign Wars of the United States approve and recommends the employment of local State resident labor by contractors employed in the construction of State improvements in and for the State of California, and encouraging and approving and recommending the non-employment of any and all persons who are not citizens of the United States in connection with the awarding of contracts or of the employment of labor for and in construction of all State improvements, and

WHEREAS, Similar provisions and attempts to limit the employment to American citizens, has been evaded by the subterfuge of marching large numbers of aliens down to the offices and having them apply for citizenship, taking out their first papers with no intention of completing same, now, therefore, be it

Resolved, That the Los Angeles County Council of the Veterans of Foreign Wars of the United States does hereby endorse a resolution embodying the above recommendations, and that a copy of these resolutions be submitted to the Tenth Annual Encampment of the Veterans of Foreign Wars held at Santa Cruz, California, on June 25 to 29, 1930.

Approved.

(A resolution pertaining to the sale of Buddy Poppies. Submitted by J. W. F. Diss, a member of Lieut. Kenneth Bell Post No. 1053, Pasadena, California.)

WHEREAS, The annual sale of "Buddy Poppies" by members of our organization has not yet reached the proportions to which it should be entitled by the very nature of its inception and object; and

WHEREAS, This is due to lack of concentration and coordination on our part; be it

Resolved, That the Department Commander appoint a committee of five to prepare a uniform method of such sale to the end that advantage be taken of every legitimate opportunity to increase such sales.

Disapproved.

(A resolution pertaining to the adoption of a uniform cap for the members of the Department. Submitted by Corp. Leonard B. Hollywood Post No. 939, Alameda, California.)

WHEREAS, It is the custom of our organization and kindred organizations to wear overseas caps at Department Encampment and all V. F. W. functions; and

WHEREAS, In the Department of California and Nevada at the present time there are many different styles and designs of caps being worn by the different Posts, and in many different colors; and

WHEREAS, Many of the caps adopted by the different Posts are not in accordance with the cap adopted by the National Body and worn at National Encampments, being not only different in style but different in design and particularly in color; and

WHEREAS, It would be of considerable benefit to our Department to have a cap that will be uniform throughout the Department, irrespective of the style, design or color that may be adopted by the Department; it being the practice of other veteran organizations to have a certain design and style of cap; now, therefore, be it

Resolved, By Corporal Leonard B. Hollywood Post No. 939, Veterans of Foreign Wars of the United States, in regular meeting assembled, that the matter of adopting a uniform cap for the Department be submitted to our Department Council of Administration for their consideration, and if approved that a committee be appointed by them to select a particular cap and submit same to the next Department Encampment for approval or disapproval; and be it further

Resolved, That this resolution be presented to the Tenth Annual Department Encampment, Veterans of Foreign Wars of the United States, at Santa Cruz assembled, June 25 to 29, 1930, for the proper action as set forth above.

Disapproved.

(No. 47a. A resolution pertaining to the law of proof of dependency of parents of deceased veterans and the elimination of it in part.

No. 47b. A resolution pertaining to the compensation of parents in a suitable manner from the adjusted compensation amounts.

No. 47c. A resolution seeking a national home for Gold Star mothers and fathers.

No. 47d. A resolution allowing Gold Star parents the medical and hospital attention as given to veterans.)

(All of the above four were submitted by Mrs. Leah H. Davis (in person), National President of the Gold Star Mothers of America, 2854 Gough Street, San Francisco, California.)

WHEREAS, The mothers and fathers of deceased veterans have been permanently deprived of the comfort, society, care and support of such veterans; and

WHEREAS, It is fitting that they be compensated in some degree for their terrific loss; therefore, be it

Resolved, By the Veterans of Foreign Wars of the United States, Department of California and Nevada, in convention assembled, that the provision of the present law requiring proof of dependency on the deceased veteran by such parents be eliminated, and that proper proof of relationship be only required to qualify said parents for such compensation; and be it further

Resolved, That present compensation to parents of twenty dollars (\$20) a month is inadequate, and that the sum be increased so as to afford some measure of support and maintenance of such parents.

WHEREAS, Under the present World War Veterans Act the parents of deceased veterans are unjustly discriminated against in that they do not receive amounts similar to beneficiaries of insurance of those who survived the Great War; and

WHEREAS, Fairness demands that all parents should be treated upon a parity in these matters; now, therefore, be it

Resolved, That the parents of deceased veterans be paid from the adjusted compensation amounts commensurate with the beneficiaries of those who survived.

WHEREAS, A majority of Gold Star parents are now in their declining years and are unable to properly maintain and care for themselves by reason of senility and the loss of those upon whom they depended for support in the World War; and,

WHEREAS, It is the aim and purpose of the Veterans of Foreign Wars of the United States to assist in any way possible in freeing the Gold Star parents from the gaunt spectre of want, misery and poverty; therefore, be it

Resolved, That the United States Government build and maintain in a suitable place a National Home for Gold Star mothers and fathers.

WHEREAS, Many Gold Star parents are in actual want and in receipt of neither War Risk Insurance or compensation and in dire need of medical attention; therefore be it

Resolved, That adequate medical attention be provided for Gold Star parents in the United States Veterans Bureau hospitals, upon the same basis as is now granted to veterans under the provisions of the Reed-Johnson Bill.

All approved.

(A resolution pertaining to the Civil Service Commissions. Submitted by Private Harold Brown Post No. 1468, Bakersfield, California.)

WHEREAS, Statements are being made in person and through journals of Veterans' organizations that United States Veterans' are being discriminated against in both examinations and appointment in United States Civil Service positions, therefore be it resolved that the Tenth Annual Encampment of the Veterans of Foreign Wars of the United States, Department of California and Nevada, that the incoming Department Commander be instructed to appoint a committee to investigate these conditions and report all such discriminations and appointments that involves rights of Veterans in the United Civil Service Districts in this Department and be it further

Resolved, That the report of this Committee be referred to the next National Encampment with the request that similar action be taken and committee be appointed to investigate charges of discrimination in both examinations and appointments by the United States Civil Service Commission.

Disapproved.

(A resolution commending Mr. William Randolph Hearst for his favors extended through his press in favor of all veterans. Submitted by San Francisco Post No. 58, San Francisco, California.)

WHEREAS, There have been and are at the present time many men in our national life who at times have given expression and shown appreciation for services rendered by the armed forces of the Republic, men and women who have not forgotten the

sacrifices endured by those who so freely gave that our institutions might endure; yet, now only after a short decade, we find there are others who would deny that recognition, would on the altar of greed and selfishness forget those who freely gave their all in time of national stress; and

WHEREAS, It is not without appreciation and gratitude that, now when we are in need of friendly contacts and interests in our problems, Mr. William Randolph Hearst has stepped into the breach and with a well-worded and far-reaching editorial in the "San Francisco Examiner" as of June 25th, 1930, most ably presents the facts in so far as pending veteran legislation is concerned, and which is of utmost value to all veterans at this time; and

WHEREAS, With these thoughts in mind and especially appreciative of the fact that Mr. William Randolph Hearst and his far-reaching effectiveness in public life is doing the veterans' movement a tremendous service; now, therefore, be it

Resolved, By the Department of California and Nevada, Veterans of Foreign Wars of the United States, in convention assembled at Santa Cruz, California, that we publicly voice our appreciation of this courteous and friendly interest in our problems; and be it further

Resolved, That a copy of this resolution be forward to Mr. William Randolph Hearst as an acknowledgment of our deep appreciation of his interest, not only in connection with pending legislation but likewise for his unstinting and voluntary assistance in placing the true facts of all veteran legislation before the entire American public.

(A resolution pertaining to a change in the wording of the Ritual. Submitted by Darold D. De Coe, a member of Lieut. Lansdale Post No. 67, Sacramento, California, and Chas. J. Hildebrand, a member of Lieut. Kenneth Bell Post No. 1053, Pasadena, California. Both Past Department Commanders.)

WHEREAS, the Ritual of the Veterans of Foreign Wars of the United States as amended to August 21, 1929, prescribes our Ritualistic work, and

WHEREAS, on page forty-five of said Ritual, line nineteen, is the following: "Prisoner: Yes, Sir, one of my ancestors fought in the Revolutionary War and my grandfather marched with Sherman to the Sea," and

WHEREAS, that part of the above quoted section relating to Sherman's march to the Sea will prove highly objectionable to our comrades who came from or now reside in the Southern States, therefore, be it

Resolved, that this Tenth Annual Encampment go on record as recommending to the National Encampment, that this paragraph be changed to one that will not prove objectionable in any part of this country. The exact wording of the substitution to be left in the hands of the National Ritualistic Committee.

Approved.

(A resolution pertaining to a book of instructions covering the Ritual. Submitted by Past Department Commanders Darold D. De Coe and Chas. J. Hildebrand.)

WHEREAS, the Ritual of the Veterans of Foreign Wars of the United States in many instances is ambiguous in many places with the result that Posts in different localities put the work on in different ways.

WHEREAS, it will be to the best interest of our organization to have our ritualistic work given in a uniform manner. Therefore, be it

Resolved, That this Tenth Annual Encampment of the Department of California and Nevada, Veterans of Foreign Wars of the United States, go on record of having the Judge Advocate General or National Council of Administration prepare and print a book of instructions covering the Ritual of our organization as to how our work should be done at all times. This said book of instructions should not only cover the ritualistic work but also cover all ceremonies, memorials, dedications and otherwise, and a copy of same be sent to each National and Department Officer as well as each Post Commander.

Disapproved.

(A resolution pertaining to a Ritual form to be used at open meetings. Submitted by Past Department Commanders Darold D. De Coe and Chas. J. Hildebrand.)

WHEREAS, The Ritual of the Veterans of Foreign Wars of the United States is a beautiful work, and there should be some provision made for upon Ceremonial Degrees whereby the public and other Veteran organizations could be our guests to see the work put on, and

WHEREAS, Much of the ritualistic work could be put on by the omission of certain parts—namely, the secret work—without disclosing anything that they did not want the general public nonmembers to know; therefore, be it

Resolved, That this Tenth Annual Encampment of the Veterans of Foreign Wars of the United States, Department of California and Nevada, go on record as recommending to the National Organization to prepare a form for open ceremonial degrees so that this can be given in public.

Disapproved. Similar to Resolution No. 51.

(A resolution pertaining to the conferring of Honorary Degrees of Membership. Submitted by M. W. Sellars, a member of Industrial Post No. 1010, Emeryville, California.)

WHEREAS, The Constitution and By-Laws of the Veterans of Foreign Wars of the United States is too lax in the provisions appertaining to Honorary Membership, and many Posts are electing honorary members on one pretext or another, which materially lessens the honor being conferred; now, therefore, be it

Resolved, That Honorary Membership shall be proposed to a Post in the form of a resolution signed by three members of said Post, setting forth the reasons for proposing the candidate, and before action by the Post can be taken, the resolution shall be forwarded to the Department Commander for his consideration. When the Department Commander has affixed his endorsement of approval or disapproval, he shall forward it to National Headquarters for similar endorsement, when it shall be returned to the Post for action in accordance with the endorsements noted thereon.

All such proposals for Honorary Membership shall be recorded at Department Headquarters.

Disapproved.

(A resolution pertaining to the furnishing of trained dogs for blind veterans. Submitted by Corp. Edward J. Greene Post No. 1020, Veterans' Home, California.)

WHEREAS, The German Government furnishes to each of her blind veterans a German police dog, educated to guide the blind comrade; and

WHEREAS, It is proven that these dogs are capable of guiding the blind, as in the case of Miss Matilda Allison of Napa, Reginald D. White of the Veterans' Home of California, and other blind; these dogs having been educated and furnished for a consideration by the society known as the "Seeing Eye"; and

WHEREAS, Reginald D. White is the only blind veteran in the United States who has one of these dogs; therefore, be it

Resolved, By the Tenth Annual Encampment, Department of California and Nevada, Veterans of Foreign Wars of the United States, in convention assembled at Santa Cruz, California, that we do hereby petition the Congress of the United States to furnish each blind veteran of all wars with a German police dog for their guidance; and be it further

Resolved, That the said German police dogs be in charge of and under the control of the Federal Government of the United States; and be it further

Resolved, That a copy of this resolution be furnished Miss Matilda Allison and the Congressmen from this district.

Approved.

(A resolution pertaining to an increase in pay for certain members of government establishments. Submitted by Col. Robert Loghry Post No. 466, San Francisco, California.)

Be It Resolved, That the Veterans of Foreign Wars of the United States, Department of California and Nevada, in convention assembled at Santa Cruz, California, June 25 to 29, 1930, hereby goes on record as favoring an increase in compensation paid to officers, warrant officers and enlisted men, both active and retired, of the Army, Navy, Marine Corps, Coast Guard, Public Health and Geodetic Survey, recommended by the Interdepartmental Board as an act of fairness and justice for their long record of loyal, faithful, efficient and honorable service in all of their activities in the interest of the American people, and that it urge its representatives in both branches of Congress of the United States to do all in their power to have legislation enacted during the 71st Congress to bring about increased compensation for the officers and enlisted men of the above named services; and be it further

Resolved, That a copy of this resolution be forwarded to the President, the Senate and House Military and Naval Committees, the Senators and Representatives from this State, the National Convention of the Veterans of Foreign Wars of the United States, the Army and Navy Journal, and the Army and Navy Register, and to the Press..

Approved.

(A resolution pertaining to the relief of Foreign Service Veterans for disabilities not heretofore recognized. Submitted by Clarence C. Jenkins Post No. 1629, Carlsbad, California.)

WHEREAS, There are a large number of men who have served in the military forces of the United States of America in foreign territory during some expedition, campaign, battle, skirmish, or engagement that there were casualties.

WHEREAS, The United States Government has recognized the services of the men who served in the aforesaid campaigns, battles, skirmishes, and engagements by issuing campaign badges for said service.

WHEREAS, Many men who have received or are entitled to receive these campaign badges, have wounds or physical disabilities incidental to the aforesaid recognized service; now, therefore, be it

Resolved, That Lt. Clarence C. Perkins Post No. 1629, Carlsbad, Calif., Veterans of Foreign Wars of the United States, in regular meeting assembled do hereby petition the Congress of the United States of America to pass legislation for relief of Veterans having foreign service disabilities not heretofore recognized.

Approved.

(A resolution pertaining to ways and means of founding a Department publication. Submitted by Jos. P. McQuade Post No. 1205, San Francisco, California.)

WHEREAS, The present notification system used by the Department Officers of the Veterans of Foreign Wars for the dissemination of the activities of the organization are antiquated and inadequate for that purpose; and

WHEREAS, It is of paramount importance to the Veterans of Foreign Wars that a proper medium should be used to further their activities and promulgate the work of our great Order; and

WHEREAS, There is no better medium to promulgate our doctrine of Comradeship, create a spirit of Patriotism and Loyalty for our country, than that of a magazine, published, edited and issued by the authority of the Department of California and Nevada, in the interests of Veterans; and

WHEREAS, A magazine should become self-supporting through its advertising power, of inestimable value in upbuilding the organization through its reading matter, would provide a means for budding authors and poets, and create a feeling of pride and power in the organization; and

WHEREAS, A magazine of this character can be founded through the issuance of stock certificates to the amount of fifteen thousand (\$15,000.00) dollars, said stock to be sold to the various Posts of the Veterans of Foreign Wars and to individual members thereof, each share of stock to have the par value of fifty (\$50) dollars; and

WHEREAS, There are about 1300 Posts in the United States from which to secure the available funds, as well as thousands of members who would take pride in subscribing to such a worthy cause; and

WHEREAS, A magazine could be mailed free to every comrade by taking the proper course to have the various Posts provide for the costs of mailing; therefore, be it

Resolved, That the Veterans of Foreign Wars, in Department Assembly, take such action as may be legally adopted to provide the necessary means of founding a magazine for the purpose herein set forth, so as to aid our purposes, provide an impetus to the membership, and keep a record of the activities of the Veterans of our organization so that it will redound to their Honor, Patriotism, and Comradeship.

Disapproved.

(A resolution endorsing H. R. Bill No. 2668, granting an increase to retired men. Submitted by Col. Robert Loghry Post No. 466, San Francisco, California.)

WHEREAS, The retired soldier receives a monthly allowance of \$15.75 to board, room and clothe himself while a soldier in active service under similar conditions of existence receives more than \$60 monthly for the same purpose; and

WHEREAS, The cost of living is as great for one man as another; we submit that the allowances for the retired enlisted men which were established over 20 years ago should be increased to meet present day living conditions; therefore, be it

Resolved, That the Veterans of Foreign Wars of the United States, Department of California and Nevada, assembled in convention at Santa Cruz, California, June 25 to 29, 1930, goes on record urging early passage of H. R. Bill No. 2668 (introduced by Mr. James, Chairman of the House Military Affairs Committee); and be it further

Resolved, That the National convention to convene at Baltimore, Maryland, pass similar resolution with request that same be forwarded to the National

Legislative Committee at Washington, D. C., for presentation to House and Senate and to the President for enactment into law.

Approved.

(A resolution endorsing Senate Bill No. 1029, in adjusting the rate of pay for warrant officers. Submitted by Col. Robert Loghry Post No. 466, San Francisco, California.)

WHEREAS, The Act of June 4, 1920, creating the grade of warrant officer, specified that they would receive longevity and retirement as now provided for commissioned officers; and

WHEREAS, With that inducement, many excellent men accepted the warrant officer grade, although the base pay was only \$110 per month, less than that of the pay they were receiving as enlisted men, their action being motivated because of the longevity pay which made up the discrepancy; and

WHEREAS, The Act of June 10, 1922, unintentionally gave the warrant officer but five per cent (5%) longevity pay increase for each four (4) years service up to and including twenty (20) years continuous service, or a maximum of twenty-five per cent (25%); while it did not disturb the commissioned personnel which has remained at five per cent (5%) increase for every three (3) years up to and including thirty (30) years service, while the warrant officer has suffered a reduction of fifty per cent (50%) decrease in his longevity pay; and

WHEREAS, As the law now stands the warrant officers have absolutely no hope for an increase after serving twenty (20) years; he must serve not less than ten (10) years without hope of an increase in pay and allowances; now, therefore, be it

Resolved, That the Veterans of Foreign Wars of the United States, Department of California and Nevada, assembled in convention at Santa Cruz, California, June 25 to 29, 1930, goes on record urging the early passage of S-1029 (introduced by Senator Samuel M. Shortridge); and be it further

Resolved, That the National Convention which is to convene at Baltimore, Maryland, pass similar resolutions with the request that same be forwarded to the National Legislative Committee for presentation to the Senate and House and to the President for enactment into law.

Approved.

(A resolution to extend an honorary life membership to a former Department Officer. Submitted by Past Department Commanders, Richard M. Toalson and Henry M. Levitt.)

WHEREAS, Our beloved Comrade Vadie E. Bevers, Department Quartermaster of the Department of California-Nevada Veterans of Foreign Wars was forced to resign his office through no fault of his own; and

WHEREAS, Comrade Bevers has been a hard and conscientious worker in the office which he held in the department in general, and for the Veterans of Foreign Wars in particular; be it therefore

Resolved, That the Tenth Annual Department Convention of Veterans of Foreign Wars, go on record to extend to Comrade Bevers, Department Quartermaster, an honorary membership in the Veterans of Foreign Wars, for his loyalty and honest administration of his office for the past four years.

Disapproved.

(A resolution seeking a memorial to the late Julius Kahn of San Francisco. Submitted by Col. Robert Loghry Post No. 466, San Francisco, California.)

The following was unanimously adopted at a regular meeting of Colonel Robert Loghry Post, No. 466, Veterans of Foreign Wars of the United States, held in the Civic Auditorium, San Francisco, California, January 22, 1930.

Resolved, that we request the Honorable James Rolph, Jr., Mayor of the city of San Francisco, California, to take such action as may be necessary to commemorate the memory of, and express appreciation of the citizens of San Francisco, for the conspicuous, patriotic, and valuable services rendered to the city and the Nation at large by the late Hon. Julius Kahn as a member of the House of Representatives of the United States, especially his leadership in behalf of essential war legislation, in his capacity as a member of the House Military Committee during and antedating the period of the participation of the United States in the World War.

As the work of Mr. Kahn was closely connected with the military activities of the Nation at that time, and the successful termination of the war was due

in no small measure to his indefatigable efforts as a member of the Military Committee, the most important body functioning in the National Congress at that time, we feel that any memorial perpetuating the services and sacrifices of the soldiers, sailors, and citizens of the Nation would be incomplete unless suitable public expression of appreciation for the services and memory of the late Honorable Julius Kahn be engraved thereon; therefore, be it further

Resolved, That it is our desire that in the War Memorial about to be erected in San Francisco there be placed a suitable tablet in commemoration of the memory and services of our distinguished citizen and representative Julius Kahn.

Disapproved.

(A resolution pertaining to the employment on ships of American veterans over aliens. Submitted by Harbor Post No. 1253, San Pedro, California.)

WHEREAS, The Shipowners Association with headquarters in San Francisco, California, who operate the Marine Bureau under the management of Captain Walter Peterson of said city is not in favor of Veterans who seek employment of the Association; and

WHEREAS, It is the rule of said Ship Owners Association through its bureau and manager to favor aliens and at the present time it is estimated that about 85 per cent of the employees of the said Shipowners Association are aliens; therefore be

Resolved, That this Tenth Annual Encampment of the Veterans of Foreign Wars of the United States endorses this resolution by requesting that said Shipowners Association and its manager, Captain Walter Peterson, in charge of the Marine Bureau shall in the future give preference to veterans who have served the United States of America honestly and faithfully in time of war.

Approved.

(A resolution pertaining to placing the office of Department Quartermaster on a full time basis. Submitted by A. G. Chapman, Chief of Staff, and Jack Dawson, a member of San Francisco Post No. 58, San Francisco, California.)

WHEREAS, The Department of California and Nevada, Veterans of Foreign Wars of the United States is fast taking its place among the larger departments of our organization; and

WHEREAS, In order to properly conduct the business of this Department, it is necessary to adopt modern business policies, and tried principals that are now being used by a great many of the larger departments as well as the National Organization; and

WHEREAS, Department Headquarters of this Department should have on duty during all business hours of each working day an officer of this department. Said officer should be the Department Quartermaster for the reason that he is fully aware of all the business being transacted by the Department; therefore, be it

Resolved, That this Tenth Annual Encampment of the Veterans of Foreign Wars of the Department of California and Nevada adopt the policy of making for one of the qualifications for the Department Quartermaster that the Comrade so elected shall devote his full time to the performance of the duties incident to the office and that his salary be set by the Council of Administration of the Department and that the salary should not be less at any time, than \$150 per month.

Approved.

(A resolution extending thanks to the officers and men at the Presidio of Monterey. Submitted by Edward M. Seacord, Department Inspector.)

WHEREAS, The Department Encampment of the Veterans of Foreign Wars of the United States enjoyed the hearty cooperation of the Presidio of Monterey and its Commanding Officer, Col. Royal S. Fitch; and

WHEREAS, Warrant Officer Vincent and his splendid band greatly enlivened the parade, drill team competition and the morale of the Encampment with their music; and

WHEREAS, The officers and members of the Department of California-Nevada, Veterans of Foreign Wars of the United States, sincerely appreciate this expression of cooperation on the part of this military organization of the Presidio of Monterey, namely, the 11th Cavalry Band; therefore, be it

Resolved, That the Tenth Annual Encampment of the Department of California-Nevada, Veterans of Foreign Wars of the United States does hereby express that sincere appreciation and thanks; and be it further

Resolved, That the Department Adjutant be instructed to write letters to Col. Royal S. Fitch, Commanding Officer of the Presidio of Monterey and to the

Commanding Officer of the 9th Corps Area, expressing this resolution of thanks.
Approved.

(A resolution extending thanks to sponsors of the Encampment. Submitted by Private Fay Wyman Post No. 888, Santa Cruz, California.)

Resolved, That the Annual Encampment held at Santa Cruz, June 25 to 29, 1930, go on record as thanking the United Spanish War Veterans for their cooperation in helping Private Fay Wyman, Post No. 888 in their preliminary work in preparing for this Encampment; Richfield Oil Company for the beautiful decorations in the city during the Encampment and for the cooperation of Warren Bros. of Fresno.

Resolved further, That thanks be extended to the Santa Cruz Chamber of Commerce for helping during the convention, the newspapers, namely Morning Sentinel, Evening News, and the Santa Cruz Weekly Herald; the Mayor and city officials; Santa Cruz Seaside Co., for the use of headquarters, and convention halls; and also employees of the Hotel Casa del Rey; and

Resolved further, That the Department Adjutant be given a list of the names to whom letters of thanks should be written.

Approved.

(A resolution extending thanks to those who assisted in making the Encampment a success. Submitted by the Resolutions Committee.)

WHEREAS, The success of the Tenth Annual Encampment of the Department of California and Nevada, Veterans of Foreign Wars of the United States, has been largely due to the untiring efforts of the comrades who had the Encampment in charge; and therefore, be it

Resolved, That the thanks of the Department of California and Nevada, Veterans of Foreign Wars of the United States is hereby extended to Mayor Swanton, Chief of the Police Department, Chamber of Commerce of Santa Cruz and the comrades whose untiring work made this Encampment such a success, especially Past Department Commander De Coe, Department Adjutant Carlston, Department Inspector Seacord and Past Commander Clayton of Santa Cruz Post No. 888; and be it further

Resolved, That a copy of this resolution be sent to each of the above named persons and a copy sent to the press for publication.

Approved.

(A resolution endorsing the action necessary to have Buddy Poppies made by disabled veterans in California hospitals. Submitted by Five County Inter-County Council.)

WHEREAS, During the last Buddy Poppy drive the argument was advanced by persons not members of the Veterans of Foreign Wars of the United States that the Buddy Poppies sold throughout the Department were not the product of the Veterans' Hospitals of California. We believe that it would be to the advantage of the Department if these poppies were made in the various Veterans' Hospitals of California; therefore, be it

Resolved, That a committee be appointed by the Department Commander to investigate the possibilities of having the Buddy Poppies made by the disabled veterans in the hospitals of California. Further, be it

Resolved, That the Council of Administration, after due consideration of the report and recommendations of the committee, petition the National Headquarters to have the Buddy Poppies made in the various hospitals of California.

Approved.

(A resolution endorsing the H. R. Bill No. 12058. Submitted by Amaroc Post No. 1512, San Diego, California.)

WHEREAS: A bill (H. R. 12058) granting pensions to Veterans who served in Moro Wars or campaigns from April 5th, 1903, to March 8th, 1906, inclusive, seeks to correct an injustice to a very deserving class of men who rendered strenuous faithful service during the Moro Wars or campaigns. Therefore, be it

Resolved, That Amaroc Post No. 1512, Veterans of Foreign Wars of the United States, at a regular meeting assembled May 13th, 1930, go on record as indorsing this resolution. Be it further

Resolved, That the Veterans of Foreign Wars of the United States, Department of California and Nevada, assembled in Convention at Santa Cruz, California, June 25th to 29th, 1930, go on record as endorsing H. R. 12058, introduced by Congressman Phil Swing. And be it further

Resolved, That the Veterans of Foreign Wars of the United States Department of California and Nevada, request that the National Encampment Veterans of Foreign Wars of the United States, when assembled in Convention, take action toward having enacted into law at the next session of the Congress, next December, the said H. R. 12058. And that the National Legislative Committee be instructed to use every means to bring about the passage of that bill.

OFFICERS' REPORTS

REPORT OF DEPARTMENT COMMANDER

To the Officers and Delegates of the Tenth Annual Encampment, Department of California and Nevada, Veterans of Foreign Wars of the United States.

DEAR COMRADES :

I beg your permission to submit, and your indulgence in the reading of, this report of the Department Commander for the period of the administration, 1929-1930.

In assuming the obligations and duties of the office it was the aim of the Commander to promote a spirit and feeling of enthusiasm and cooperation between the members and the different Posts of the Department that would not only tend to extend, but also solidify the entire Department into one cohesive unit that could well be directed by the Executive Officers. This, I believe, has promoted to a large extent, the heartfelt expression of Comradeship so evident in this Department, not only by the individual members but between the different localities. This expression is the outstanding fundamental principle upon which our organization is based and should be practiced at every opportunity.

One should bear in mind that it is impossible for any one person or any small group of individuals to further advance and bring into practice any program without the full cooperation of the majority of the members of the organization. It can truthfully be said that at no time has there come to the attention of the Department Commander any instance where the most hearty cooperation has been withheld from the Department Officers in furthering the program of the administration. I wish to express to each and every member, every Post and County Council Officer, the Department Officers and Council of Administration, my appreciation for their efforts, their unflinching devotion to duty, so unselfishly given during this term. I fully realize that the duties of all officers in this organization are at times, exacting and arduous and that those that have fulfilled them so meritoriously should be extended every consideration and praise possible.

In compiling a report of this nature one must, to a certain extent, touch only upon the main activities and accomplishments, for it has been the policy to delegate, in so far as possible, the numerous duties to the subordinate officers and the members of the Council of Administration. The reports of these officers will advise you of the scope of their duties and the activities under their supervision in the separate localities. Therefore the object of this report will be to minimize the personal activities of the Department Commander and devote as much space as possible to inform you of the progress made, the program undertaken, and offering a word of commendation to those, who in the opinion of the Department Commander, have been outstanding in the performance of their duties and in furthering the aims, objects and ideals of the Veterans of Foreign Wars of the United States and the Department of California and Nevada.

DUTIES AND ACTIVITIES OF THE DEPARTMENT COMMANDER

Upon assuming the duties of Department Commander I was handicapped to a great extent, by not having held any Department Office previously. This was unfortunate in that it caused the expenditure of a great amount of time in familiarizing myself with the numerous requirements of the office. I was greatly assisted in this by the unstinted cooperation of the Past Department Commanders of this Department, particularly Comrade Darold D. De Coe, our present National Junior Vice Commander in Chief; Comrade Dan Shertle, Comrade Henry Levitt and Comrade Clarence Patton. With their advice and assistance together with the Council of Administration, a program was outlined and formulated that it was felt, would aid materially not only in increasing the membership but also further enhancing the prestige of our Department.

In promoting this program the Department Commander has done considerable traveling not only throughout the States of California and Nevada but also attended the National Encampment at St. Paul and the National Council of Administration Meeting held in Chicago. It was possible by attending these meetings to obtain

for the Department an allowance from National Headquarters that made our extension program possible. An approximate total of 30,000 miles was covered by the Department Commander in the performances of his duties and it is estimated that he spoke before 60,000 people. Owing to the vast area of this Department it was impossible to visit each individual Post but one or more visits was made to each of the localities or Counties encompassed in the Department. Every effort was expended in assisting the different Posts in promoting their activities, the Department Commander accepting every invitation possible to attend their affairs. I was either present or acted as Installing Officer at the installation of eleven new Posts, and during the month of January installed the Officers of 22 different Posts and County Councils. In attending these affairs the different Comrades and Post Officers greeted me most cordially and extended themselves to the utmost to make the visits not only pleasant to me but a success with respect to the organization. The answering of correspondence has been no small item during the term, communications to the amount of 1,112 having been received and 1,234 having been dispatched from the personal office of the Department Commander. Owing to the fact that Department Headquarters and the residence of the Department Commander were located so far apart necessitates the carrying on of this correspondence from the office of the Commander.

COMMITTEES

During the administration numerous committees were appointed to facilitate the carrying out of the program. These committees were under the direction of the Department Commander and made their reports to and were assisted by him. Outstanding among these committees was the one appointed for the purpose of raising funds to build a Department Cottage at the Home for Widows and Orphans maintained by the National Organization. I believe the Department Commander assisted greatly in this on numerous occasions by making addresses before the membership, friends and relatives of the different Posts.

Comrades Past Commanders Dan Schertle and Henry Levitt and Department Quartermaster Vadie E. Bevers were the members of this committee with Comrade Schertle as chairman. A program was outlined that called for the raising of the sum of \$15,000 over a period of three years. The members of this committee, through their chairman will make a detailed report of their activities on behalf of the Home and they are to be commended most highly upon the results shown.

TROPHIES AND AWARDS COMMITTEE.

The Trophies and Awards Committee, with Senior Vice Commander Winn as chairman, have efficiently performed their duties and have, with the assistance of many Officers and Posts throughout the Department, obtained a list of trophies that are well worth having and working for. You have been sufficiently advised of the purposes of these trophies and the awarding will be made at the final session of the Encampment.

DEPARTMENT ENCAMPMENT COMMITTEE

The Department Encampment Committee was appointed for the purpose of assisting the Santa Cruz Committee in making the proper arrangements for the Encampment and, cooperating with the Committee from the Santa Cruz Post, have made it possible for us to so thoroughly enjoy the proceedings of this Encampment. This Committee, with Comrade Department Inspector Seacord as Chairman, have labored diligently in making the Encampment the wonderful success that it is.

DEPARTMENT MEMBERSHIP DRIVE COMMITTEE

The chairman of the Department Membership drive after a period of inactivity, resigned, and owing to the limited time it was impossible to perfect plans commensurate with the ideas and expectations of the Council of Administration. It was, however, decided to purchase supplies of literature and send communications to the different Posts throughout the Department urging them to avail themselves of the opportunity of the use of the literature and instructing them in the different methods employed in the conducting of a membership drive from the standpoint of the Posts. This was under the supervision of the Department Commander with the able assistance and services of National Deputy Chief of Staff Harry Kellett and Department Chief of Staff A. G. Chapman. It was felt that as the posts primarily paid for the upkeep of the Department through the medium of paying per capita tax they should receive some benefit from

the expenditures: 25,000 copies of three different pamphlets were purchased and sent to the different Posts and County Councils throughout the Department. A total of 4,000 communications were mailed and 43 different packages sent by express. The total expense of the drive was about \$585.00. The literature that was not used was turned over to Comrade Kellett to be used in the formation of New Posts.

DEPARTMENT LEGISLATIVE COMMITTEE

The Department Legislative Committee, under the chairmanship of Comrade Albert Brady, has been very beneficial to the membership of the Department as a whole. Comrade Brady conceived and put into execution the idea of publishing the salient features of existing laws affecting veterans in the different Post publications throughout the Department. By the medium of these columns he has not only made it possible for the members to take advantage of existing legislation but has brought to the attention of the membership all bills as they were proposed in Congress, and kept us all informed of their progress until they were either buried indefinitely or were finally passed.

COMMITTEE ON DEPARTMENT PUBLICATION

This Committee, with Comrade Past Department Commander Harold D. De Coe as Chairman, was appointed for the purpose of devising ways and means of promoting a Department Publication. This must be given careful consideration, for, in order to efficaciously care for the promulgation of orders and bulletins throughout the Department so that they may be brought to the attention of each member, a change must be made in the methods used at present. The bulletins as composed by the Department Adjutant and different Committee Chairmen, are sent to each Post and in the majority of cases are not even read at the Post meetings. With a Department Publication it will be possible to bring to the attention of each member those items of vital interest to us all. It is hoped that, with the approval of the delegates and your concurrence in the proposed financial recommendations of your Department Officers it will be possible to successfully launch, during the succeeding year, either a magazine or newspaper that will be a credit to the Department.

BUDGET COMMITTEE

Under the direction of Chairman Charles Gavin, Council Member from the ? District, a budget was submitted to the Department Council of Administration at the meeting held in Pasadena November 24th, 1929. This budget was approved and, with but few minor exceptions has been adhered to during the administration. This committee showed keen insight in so accurately estimating the income of the Department and should be highly complimented upon the manner in which the funds were distributed so as to cover all phases of Departmental activities.

DEPARTMENT OFFICERS AND COUNCIL OF ADMINISTRATION

Too much praise cannot be given the subordinate officers and those members of the Council of Administration that have so efficiently functioned. Except in a few minor instances complete and unlimited support was given by them and the results shown are, to a great extent, due to the activities of these all important officers. At each Council meeting a complete report of their activities and the condition of the Posts under their jurisdiction was submitted.

PUBLICITY

An increased interest in this necessary adjunct to the success of the organization has been displayed during the year. By means of proper contact it has been possible for the representatives of the separate Posts to obtain, in some instances, unlimited space in the local newspapers for the purpose of bringing the attention of the public to activities of the Post. It has always been maintained by the Department Commander that with the proper approach, and, providing that full cooperation was given the newspapers and editors, this could be accomplished. In these localities where the greatest amount of publicity has been received our Posts either predominate or are outstanding in their growth and accomplishments. Each of us should take advantage of this opportunity of thoroughly acquainting the public with our achievements. In order to do this the matter of publicity should be placed in the hands of a capable Comrade who has the ability of properly compiling and preparing items most suitable for public consumption.

There has also been a huge increase, not only in the circulation, but also in the number of Post publications, edited and published by the individual Posts or County

Councils throughout the department. By this method proper contact is maintained between the officers and members of the Post and vital information may be broadcast to the individual. It is hoped that, in the near future, it will be possible for more of these publications to appear on the V. F. W. horizon for the purpose of disseminating information. In some localities it will not be possible to do this and in that case monthly bulletins should be sent to each member of the Post informing him of the accomplishments of the preceding month and the proposed activities for the ensuing period.

The billboard display campaign undertaken by the National Organization and received so favorably in this Department has undoubtedly proven of extreme benefit in the results so far determined. Through the cooperation of the Bill-Board Advertising Agencies it was possible to have displayed in this Department about 475 posters. The Department participated in a financial manner by the expenditure of \$107 for 107 posters. The posters furnished by the Department were scattered over the territory from Eureka on the North to San Diego on the South, and, in some cases, enabled some Posts to receive more publicity than they would have otherwise obtained. It is urged that during future campaigns of this character, the Posts participate to as great extent as their finances will permit. It is also requested that the individual Posts send a suitable communication to the billboard representative in their district expressing their appreciation for the cooperation so unstintingly given.

THE STATE VETERANS' HOME

The second Annual Veterans of Foreign Wars Day at the Veterans' Home was considered an exceptional success. The officers and employees of the Home together with the members of the Post by so capably entering into the spirit of the occasion made it possible for those who attended to enjoy a very pleasant day. The entertainment was the best obtainable and was thoroughly enjoyed by those present. The complete program of luncheon, sports and entertainment was at the expense of the Home and the committees that officiated are to be congratulated for the very efficient manner in which the affairs were handled. The weather was somewhat inclement but, with the fortitude so prevalent in the members of our organization, was not allowed to interfere with the festivities of the day.

It is probable that in the near future it will be necessary for the members of this organization to again take an active part in preventing the repeal of the State Boxing Bill. There is some agitation at the present time for this, and, no doubt, it will increase as time goes on. Therefore our legislative committee should prepare for the coming engagement and we should use every means within our power to prevent the repeal. The rehabilitation of the buildings at the Home is of paramount importance to each and every member of this organization and the welfare of the inhabitants of the Home should receive our primary consideration. Therefore we must indorse wholeheartedly any proposed legislation, such as the contemplated bond issue for the purpose of building a new hospital, that is to be brought before the public.

OTHER LEGISLATION

Our National Legislative Committee has been very active during this session of Congress in promoting legislation that would in some manner, prove beneficial to service men, veterans and their dependents. The necessity of the cooperation of individual members of the organization in assisting these promotive efforts can not be overlooked. With this thought in mind the special legislative bulletin that was compiled and sent to each Post, enumerated and explained the proposed legislation and urged the contacting of the different members of Congress requesting their favorable consideration in their behalf. Of special interest to our members was the bill increasing the pensions of Spanish War Veterans, legislation for increase of compensation and the extension of time for the filing of claims, and service connected disabilities, Pension for World War Veterans, Cash payment of the bonus and those bills allowing the retired personnel equal privileges in hospitalization. There are many others, while affecting only a certain few, are of major importance to us all and merit our support in proving that our motto of "Equality and Justice to All," is not merely an empty gesture. The passing of the Spanish War Veterans' increase in pensions over the veto of the President was ably assisted by our organization. Telegrams and communications having been sent to all members of Congress from the State of California by the Department Commander.

DEPARTMENT FINANCES

The Department finances were increased this year, to a great extent, by the funds derived from the "Kelly Contract," and by an allowance received from National Headquarters for extension work. Although a considerable amount was expended by the Department in furthering our organization, I believe the results justify the expense. The policy of using the Post's share of money derived from the "Kelly Contract," for Departmental expenditures, started in previous administrations, was continued during this term, but, at the insistence of the Department Commander, the matter in its entirety was supposedly brought to the attention of the members of each Post. At the Council of Administration meeting held in Pasadena the decision was made that a suitable letter explaining the situation should be composed by the Department Commander and sufficient copies sent to each Council member so that he could present a copy to each Post. The possibility that any Posts have not received complete information on this subject can only be explained by those Council members that neglected to present the communication.

The income from per capita tax showed a decided increase during the year, exceeding the estimate of the Budget Committee by some few hundred dollars. It is hoped that within a few years the income from this source will be sufficient to cover the necessary expenditures of Department Headquarters.

The allowance from National Headquarters of the sum of \$1,500 for the purpose of extension made it possible to continue the employment of Comrade Kellett as National Deputy Chief-of-Staff in this Department. The total expense of maintaining this office was approximately \$3,200 leaving a deficit of \$1,700 that had to be met by income from other sources.

THE LADIES AUXILIARY

The activities of the Ladies Auxiliary have proven the advisability of further extending and continuing this indispensable affiliated organization to the Veterans of Foreign Wars of the United States. Under the able leadership of their department and local officers they have been of inestimable assistance in successfully concluding the undertakings of the Posts and the Department. By their full and hearty cooperation during the Poppy Drive it was possible to increase the sales of poppies in this Department from 80,000 to nearly 200,000 and they have also taken an active interest in the raising of money for the California-Nevada Cottage Fund, in many instances having made a donation in their own right and in others by their enthusiastic cooperation in the raising of funds by the Posts. Undoubtedly they have in many cases proven the vital factor in the success of the Post by their energetic application to duty and through their achievements have created a more friendly feeling toward the parent organization.

THE GROWTH OF MEMBERSHIP IN THE DEPARTMENT

At the beginning of the administration the recruiting and extension program called for an increase in membership of 1,500 and the installation of 15 new Posts. This quota has been exceeded in both instances. The report of the Department Quartermaster at the Encampment at San Diego showed that there were 4,995 members in good standing in the Department as of per capita tax paid on March 31, 1929. The per capita tax statement as compiled by the Department Quartermaster for this Encampment will show that we now have over 7,400 members in good standing. This is based on the report of March 31, 1930, and does not take into consideration the six new Posts that have been installed since that time nor the natural increase that might be expected throughout the Department. This is a record of which you may well be proud and proves conclusively that the sentiment of the veteran toward our organization is increasingly favorable. This increase has not been confined to any one section although some localities have been outstanding in this regards.

There has been 19 Posts installed and instituted during the administration and 19 charter applications obtained. The charter application of the Post at Crescent City, California, having been received during a previous administration and the Post installed during this term. In addition to this there are at the present time a number of applications being circulated that should, within a few weeks, bring more units into the fold.

At the request of National Deputy Chief of Staff Kellett, a system of reports was instituted that required the making of a monthly report to the Chief of Staff by the Deputy Chief of Staff in each District. This aided materially not only in keeping the Chief of Staff advised of the conditions in the different sections but brought to

the attention of the proper officers locations that could well support a Post and in some cases, ably assisted in the placing of a Post there.

RECOMMENDATIONS

These recommendations are not submitted for the purpose of forcing their adoption by the incoming administration, but it is hoped that, by their perusal they will assist the Department Officers in the formation of the program for the ensuing year.

1. The appointment of a recruiting committee should be early considered and appointed. This committee should be placed in complete charge of the recruiting activities throughout the Department and should be allowed sufficient funds to properly function. Each Post should be given a quota for the year and every effort should be made to exceed it. The Department should furnish to the Posts literature for this purpose that is compiled in such a manner as to be a credit to the organization. This could be done by the compilation of all items of interest, activities of the national, department and local units, eligibility requirements and other matters into one magazine. A folder of instructions in properly selling our organization to the prospect should also be published and put in the hands of those Comrades that participate in the recruiting campaign.

2. The continuation of the extension program should be adopted and every effort made to again obtain from National Headquarters funds for this purpose. The employment of a National Deputy Chief of Staff has proven very beneficial to the Department and should be continued. Comrade Kellett has compiled a list of probable and possible locations for Posts in the Department and it is believed that within a short time our Department will consist of over 100 Posts.

3. The making of reports by the Deputy Chief of Staffs to the Department Chief of Staff should be increased and in all cases these officers should make every attempt to obtain at least on charter application from their district during the year.

4. The members of the Council of Administration, representing the different Districts, should take a more active interest in the local Posts under their jurisdiction. This is the main contact between the Department Commander and the different Posts and the members of the Council should be familiar with all the conditions pertaining to them, and should be ready, when the emergency arises, to represent the Department on all occasions.

5. Every effort should be made by each Post to participate in the raising of the fund for the purpose of building a Department cottage at the National Home. The maintaining of the home is a great financial burden to our organization and it is our duty to assist in this expense by the early completion of this worthy endeavor.

6. Each Post should take advantage of the opportunity of raising a relief fund for their Post by participating in the annual Poppy Drive. This also assists the National Organization in meeting the expense of upkeep at the Home.

7. Visits between the officers and members of the different Posts proves to be of great benefit in promoting comradeship among our members and greatly assists the officers in determining the proper procedure of conducting the meetings.

8. Every Post should avail itself of the opportunity offered by the press and radio to further acquaint the public with our activities, principles and ideals. It is also urged that each Post start a Post publication or bulletin so that each member may be informed of the accomplishments and proposed activities of the Post.

9. In order to allow the Department to continue the extension program it is recommended that the entire proceeds received from the "Kelly Contract" be placed in the Department general fund and expended as the Council of Administration may direct.

10. This Department should be properly represented by a Department publication and it is recommended that the report of the committee be given favorable consideration.

11. The Department should take an active interest in the welfare of the State Veteran's Home. It is recommended that the Department Legislative Committee confer with the Directors and Commandant of the Home and keep us all advised of the contemplated improvements and proposed legislation effecting this institution.

12. It is firmly believed that the interests of our organization can best be served by adhering strictly to that requirement of our National Constitution that prohibits our participation in partisan politics. Conduct yourselves at all times so that there

will be no possibility of this organization being accused of furthering or promoting the political aspirations of anyone.

CONCLUSION

In conclusion, Comrades, I wish you to know that my every thought and activity during this year has been with the end in view of being of some material benefit to the Department and, in some small measure, proving myself worthy of having been the leader of this Department, of our great and noble organization. I assume no personal credit for the accomplishments of the administration leaving you to judge whether or not I have fulfilled the obligations of this high office. In all humility I submit these records for your consideration.

I wish to offer my full and hearty cooperation to the succeeding administration and pledge to the officers any assistance I might possibly render in further advancing or promoting the activities, aims, objects and principles undertaken by them on behalf of the Department of California and Nevada and the Veterans of Foreign Wars of the United States.

Let us all continue our efforts along the lines prescribed so that in the final analysis it will be conclusively proven that the Veterans of Foreign Wars of the United States has fulfilled its obligations of being, "Based on Unselfishness and Dedicated to Humanity."

Respectfully submitted,

CHAS. J. HILDEBRAND,
Department Commander,

Department of California and Nevada,
Veterans of Foreign Wars of United States.

REPORT OF SENIOR VICE COMMANDER

To the Officers and Members of the
Department of California and Nevada, V. F. W.

My year of service in this Department, as your Senior Vice Commander, has been a most pleasant and harmonious one. As prescribed in the Regulations and By-Laws, it is the duty of the Senior Vice Commander to assist the Commander in all ways possible and with this thought ever in mind I have always allowed my efforts to be guided by the wishes of our Department Commander and, to my mind, the wonderful success which our Department has enjoyed during the past year can be attributed to the generous help and cooperation of all Department Officers and the individual members of the Posts.

In compiling this report, reminiscences of the past three years come vividly to my mind and my service to this Department in the offices of Department Inspector, Department Junior Vice Commander and Department Senior Vice Commander, stand out as a great book of knowledge that has taught me the necessity of patience and tolerance in dealing with all veterans and their various problems. My services under such peerless leaders as the late beloved Col. Robert Loghry, Clarence Patten, Darold D. De Coe and Charles J. Hildebrand, has acted as an inspiration, as their records of accomplishment have given me the courage and enthusiasm to make every effort to advance ideals of veteranism as is promulgated by the Veterans of Foreign Wars.

COUNCIL OF ADMINISTRATION MEETINGS

With one exception, I have attended every Council of Administration meeting of this Department during the past three years. Problems of vital importance to this Department and the Posts thereof are discussed at these meetings and, to my mind, it is one of the most important duties of a Department Officer to be in attendance at these gatherings.

VISITATIONS

In this most important function of a Department Officer, my actions have been guided entirely by the requests of our Department Commander and the Posts of the organization. I have represented our Department at many functions, most

of which were dedications of Memorial Buildings, gatherings of Allied Veteran Councils and kindred affairs. At these functions I have ever endeavored to enlighten the assembled veterans on the activities of this Department and our National organization, stressing our great work at the V. F. W. Widows and Orphans Home at Eaton Rapids, Michigan.

INSTALLING OF POST OFFICERS

It was my great pleasure to install the newly elected officers of Col. Robert Loghry Post No. 466; Emeryville Industrial Post No. 1010; Corp. Green Post No. 1020, Joseph P. McQuade Post No. 1205, and the Alameda County Council.

INSTITUTING OF NEW POSTS

Having in mind the necessity for creating as much enthusiasm as is possible at instituting ceremonies and knowing that the first impression of our organization is the lasting one on the new members, I have always bent every effort to assure as large a gathering as was possible at these functions. It was indeed a pleasure to be present at the institution of the new Posts at Watsonville, Willows and Merced. It was an honor and a pleasure to have acted as Instituting Officer at Santa Rosa and Visalia. The wonderful cooperation of the membership at Santa Rosa was a delightful surprise and the great showing made by the Comrades from Fresno and Bakersfield fully repaid me for a 225-mile trip on an exceedingly hot afternoon. On June 23rd it was my most pleasant duty to institute Post No. 1882 at Hayward. Twenty-eight names appeared on the charter application.

TROPHIES AND AWARDS COMMITTEE

Our Department Commander appointed me as Chairman of this Committee with the instructions to work and accomplish something. He requested that every effort be made to create as much enthusiasm as was possible in every line of activity in the Department. A full report of the work of this Committee is submitted under the proper head.

AND IN CONCLUSION

I would recommend that the Senior Officer in the northern section of this Department automatically become Chairman of the V. F. W. Day at the Soldiers' Home. This would place the responsibility of the Day in the hands of a Department Officer who is in close contact with the members of the Post at the Home and would aid them materially in making the Day a far greater success.

In closing, I wish to thank all the Comrades of this Department for the confidence reposed in me in electing me to the high office of Department Senior Vice Commander and I earnestly hope that I have performed the duties and have conducted myself in such a manner as to have made you feel proud of your selection.

Again thanking you, my Comrades, for your splendid cooperation and many deeds of kind consideration, I beg to remain as ever,

Yours in Comradeship,

HIRAM WASHINGTON WINN,
Department Senior Vice Commander.

REPORT OF JUNIOR VICE COMMANDER

Officers and Delegates,
Tenth Annual Encampment,
Department of California and Nevada,
Veterans of Foreign Wars of the United States.

DEAR SIR AND COMRADES:

In presenting this report to the delegates now in session at Santa Cruz, there is a personal satisfaction in being one of the official Department family, collectively submitting the reports of stewardship during the past fiscal year. This has been a wonderful term, both in activity and real substantial accomplishments, a condition that is not local in any sense of the word, but rather extends not only throughout the entire Department but the United States as a whole.

CONTACTS

As your Junior Vice Commander it has been my pleasure to meet with sister organizations and other fraternal groups and in the quoting and exchange of experiences and problems, have found that there is a decisive similarity in all organized effort. True, with some, the contacts have not been as close as one would appreciate, yet, in the main, each and every one has had some degree of merit as well as a substantial guide for the future.

ORGANIZATION

In the matter of creating new links in the rapidly lengthening chain of V. F. W. units in the Department I refer you to the report of the Chief of Staff. The Northern District of California shows a substantial increase. Not only of Posts, but in membership as well. When it is taken into consideration that the eligibility clause of our organization is the most exclusive of all groups, inasmuch as one out of every eight men called to the colors is eligible, our expansion is really remarkable. With this tight eligibility clause it is but natural there has been some opposition to our organization endeavors in some of the cities in which we now have functioning units. A close survey by your Junior Vice Commander is indicative of the fact, however, that in all instances there has been a willingness of cooperation by the V. F. W. in all legitimate activities and especially where the interest of all ex-service men and their dependents are concerned. In keeping with the progressive thought of the present Department Officers, your Junior Vice Commander has not lost contact with his home Post, nor the problems confronting them. Lieut. Lansdale Post has been most considerate and appreciative of this fact and in consequence has lent every cooperation in the general activities of the office. Traveling several thousands of miles during the past year on V. F. W. business, it has been most encouraging to have had the officers and members of this Post as well as the Drum Corps, accompanying and assisting as far as was in their power, in putting over in a dignified manner the duties required on these visits.

While mentioning this cooperation it would be well to state that the Drum Corps is also drilled in ceremonial work and as a drill team has officiated most of the instituting ceremonies where new Posts were brought into being in this territory. Modesto, Merced, Willows, Roseville and Oroville are among those in which the Drum Corps has taken a most active part in organizing. One of the outstanding activities in which your Junior Vice Commander has interested himself is the Girls' Band sponsored by the Lieut. Lansdale Post. As far as is known this is the only unit of its kind in the V. F. W. world. It has already made several public appearances and was the official band at the recent Memorial day exercises. During the Knights of Pythias Grand Lodge Convention held at Sacramento the Girls' Band and the Drum Corps of Lieut. Lansdale Post received much favorable comment. Another contact worthy of mention is the participation the Drum Corps took in the presentation of the Colors on the evening of their Grand Ball. The Junior Vice Commander was selected as Grand Marshal and the uniformed Drum Corps as aids. This contact is also worthy of special mention inasmuch as many of the representatives know a whole lot more of the V. F. W. than they ever did before.

VISITATION

Your Junior Vice Commander has visited all the Posts assigned to him for visitation, and in the main has found them in good condition and in most instances steadily advancing and in a flourishing condition. In this era of depression when most fraternal groups are having a tough time holding their own, this condition is a great encouragement for future endeavors. The Junior Vice Commander upon request of the Department Commander represented the Organization at the recent Encampment of the United Spanish War Veterans held in Fresno, Cal. The men who served in the Spanish-American War were most thoughtful in the reception of the V. F. W. representative, rendering all the courtesies of one substantial veteran group to another. The Ladies' Auxiliary of the same organization were also most expressive. Both organizations voiced their appreciation of the cooperation rendered by the V. F. W. during the past year.

In the belief that this organization recognizes neither color, creed nor national origin of men who have served on foreign soil in time of War, as a bar to membership, it was a pleasure as well as a duty for your Junior Vice Commander

to assist in the formation of the first Negro unit in the Department. Notwithstanding these veterans have experienced more handicaps than any other Post in the Department, they are progressing nicely. An Auxiliary has been formed which is a recognized logical conclusion if they are to prosper and function in true V. F. W. fashion. One of the most gratifying indications of their activities is that they will and are working on their problems in a manner reflecting credit on the V. F. W. The comrades of this Post and their Auxiliary held their first successful poppy drive this year in conjunction with Lieut. Lansdale Post. The men and women of this Outfit are enthusiastic in their sphere of activities and are accomplishing for veterans of their race, a realization of the benefits of veteran legislation so long denied them. The poppy drive this year was not without friction in the northern part of the State. This is a situation that is most unfortunate, and as a result the break, no doubt, between the V. F. W. and the sister organization in opposition is of definite dimensions. Clippings from newspapers would indicate that misrepresentation and a juggling of the truth were more or less propaganda for the public. Advices from other parts of the country emphasize the fact that this is not merely a local situation, but rather National in scope. Advices from Washington indicating the absence of this group from the family of the recognized veterans organization lends color to the thought that the friction probably is deliberate. It is the earnest desire of both groups, however, that a means be found to eliminate this unnecessary friction, which in the long run can not but prove disastrous, not to mention fundamentally nonsensical.

Your Junior Vice Commander would indeed be ungrateful did he not indicate his appreciation of the valuable services of the Sacramento Veteran in placing before the eligible veterans a persistent resume of just what the V. F. W. really is, what it is doing and what it ultimately expects to accomplish. With a circulation of two thousand five hundred copies, it is evident to those who know the value of safe, sane and intelligent publicity, that it has been of tremendous recruiting value in this district, and incidentally throughout the Department. Many of the Post papers have done worlds of good along these lines. A close perusal of the many publications now in existence is a guarantee that we are alive and going strong. I emphasize to the thinking delegates that the Department press has been a wonderful and outstanding assistance, and should be encouraged to the utmost. The cooperation of the daily as well as the press of organized labor in Northern California has been most liberal in publicity, with the result that the V. F. W. now enjoys a favorable position in all veteran activities. There is much that has been accomplished in the Department during the past term. Many of our activities have been sort of interlocking and, as each officer is expected to render a report covering his sphere of activities, most of it will be chronicled and made a matter of record. Plans are already in operation for a continuation of our great work on a much larger scale. There is an interest manifested throughout the Department indicating that we are on the threshold of a wonderful era of expansion, popularity and effectiveness. There are well defined oppositions, however, and regardless of the fact the V. F. W. will progress and go forward of its own momentum, it is nevertheless imperative that we hew straight to the line laid down by those comrades who have pioneered and made the V. F. W. what it is—the best veteran organization in the world. For the guidance and information of the membership, the Junior Vice Commander can report progress and expansion in all of our endeavors. Other Department officers with whom he has come in contact have rendered favorable comments of the work in their respective districts. It has been an especial gratification to note the sincerity of purpose of the membership and the wonderful spirit, of old time fraternalism, now existing in the Order. The contention of once a V. F. W. always a V. F. W. is more strongly in evidence than ever before. Politics, fortunately for us, seemingly can not secure a foothold in the V. F. W. Casting about the last few months for symptoms of this organization demoralizing activity, your Junior Vice Commander can truthfully report that although a few politically inclined veterans have tried to create this diversion, none have succeeded, which speaks volumes for the strict adherence to the book of laws for which the V. F. W. is noted.

Before concluding this report the Junior Vice Commander would again declare his appreciation of the honor conferred upon him, for the cordial support and

encouragement given, and last but not least, the privilege of having served and in a small measure helped carry on the work of our beloved Order. With best wishes for a most harmonious session,

Respectfully submitted,

G. R. FREIDEMAN,
Junior Vice Commander.

REPORT OF DEPARTMENT ADJUTANT

Department Commander Charles J. Hildebrand, Department Officers, and Comrade Delegates to the Tenth Annual Department Encampment of the Veterans of Foreign Wars of the United States, held in Santa Cruz, California, June 25th, 26th, 27th, 28th, and 29th, 1930:

In submitting to you my annual report I will state that I have indeed appreciated the opportunity to be of service to my comrades for the past five years. Comrade Department Commander, Charles J. Hildebrand, has been a fine leader and I am glad to have had the honor to serve with him during his administration.

My other comrades who served as Department Officers during this administration have, at all times, willingly cooperated with me and their attitude toward the Department Adjutant has been generous in every respect. I desire to thank every officer for his kindness and help during this administration.

The members of the Department Council of Administration and Deputy Department officers have assisted me and helped me in my work and I desire to thank them for their cooperation and I also wish to thank the officers of the many Posts who have cooperated with me during this administration; the help of the aforementioned comrades greatly assisted the Department Adjutant in any accomplishments he may have made.

Inasmuch as other Department officers will render to you reports, or a report, of their activities, I will endeavor to make my report as condensed as possible.

POSTS

Most of the Posts in the Department have gained in membership this year and have been active in organization matters. Osmond K. Ingram Post or Ship No. 1774 of San Diego has made a fine gain in membership; McQuaide Post No. 1205 of San Francisco has made fine progress in membership gain. Also our Private Harold Brown Post No. 1468 of Bakersfield has made a good showing in membership. During the month of October of last year the post took in thirty-five recruits at one meeting. The Degree Team of Gresham Post No. 8 officiated at this meeting; also the Department Commander was in attendance.

Emeryville-Industrial Post No. 1010 of Emeryville, California, has indeed made an enviable record in regard to organization activities this year; a record that will challenge any made by other Posts in the National Organization.

Leonard Armstrong Post No. 1744 of San Bernardino, California, is to be congratulated on the fine newspaper publicity obtained in regard to Post activities and particularly the Buddy Poppy Drive publicity. I will mention here that Comrade Charles C. Hull, Deputy Chief of Staff, has worked hard for the Post and has cooperated with me and has kept me informed as to the progress made by the Post in organization work.

I want to commend highly those Posts in the Department that publish Post papers as follows:

Lt. Lansdale Post No. 67, publication, *Sacramento Veteran*.

Maj. R. T. Zane Post No. 344, publication, *Gold Stripe Veteran*.

Berkeley Post No. 703, publication, *Berkeley Veteran*.

Emeryville-Industrial Post No. 1010, publication, *Industrial Veteran*.

Lt. Kenneth Bell Post No. 1253, publication, *The Mess Kit*.

Carl H. Kreh Post No. 1123, publication, *Vallejo Veteran*.

Long Beach Post No. 1392, publication, *Keeping Step*.

Pvt. John Thomas Hall Post No. 1649, publication, *A. W. O. L.*

I also desire to congratulate the editors of these fine publications for the concise manner in which post and other matters are compiled in these periodicals. In every instance these publications have been very attractively made up and have contained interesting news in regard to post and organization activities.

Emeryville-Industrial Post No. 1010 published a fine issue covering the Post's Seventh Annual Roll Call.

I have also noted with interest the development and perfection of degree teams, particularly in San Francisco, and this year a degree team competition was held among the Posts in San Francisco.

Posts in San Francisco have been active in holding raffles, card games, and other money raising ventures in order to build up the fund for the V. F. W. Cottage at our National Home. General Jacob Smith Post No. 83 of San Francisco takes up a collection for this fund at every meeting by each member in attendance at the meeting donating the smallest coin he has and I will say our members take kindly to this idea, and the Post in turn will make a substantial donation to the Department fund for our V. F. W. Cottage.

Posts revived this year are:

Thomas Enright No. 97 at Modesto, California.

Long Beach Post No. 1392 at Long Beach, California.

Posts consolidated this year are:

Sawtelle No. 480 with Lieut. Fred D. Hoyt No. 1556 and named Lieut. Fred D. Hoyt No. 480 at Santa Monica. Sgt. Francis Green No. 883 with Angelus No. 1035 at Los Angeles and named Angelus No. 883 at Los Angeles.

Posts instituted this year are:

1. John McElroy, Post No. 1381, Crescent City.
2. Rose-Robrecht, Post No. 1716, Watsonville.
3. Mack Rubidoux, Post No. 1726, Riverside.
4. Cumberland-Milky, Post No. 1732, South Los Angeles.
5. Leonard Armstrong, Post No. 1744, San Bernardino.
6. Capt. J. H. Horsey, Post No. 1746, Bellflower.
7. Oroville, Post No. 1747, Oroville.
8. Fred S. Pennington, Post No. 1753, Las Vegas, Nevada.
9. Harold J. Anderson, Post No. 1766, San Luis Obispo.
10. Leslie Johnson, Post No. 1770, Willows.
11. Osmond K. Ingram, Post No. 1774, San Diego (All Navy).
12. Ramon F. Moreno, Post No. 1780, La Jolla.
13. Vernon J. Lent, Post No. 1784, Salinas.
14. Memory, Post No. 1844, Santa Rosa.
15. Hollywood-Wilshire, Post No. 1846, Hollywood.
16. Sequoia, Post No. 1864, Visalia.
17. Eureka, Post No. 1872, Eureka.
18. Yosemite, Post No. 1873, Merced.
19. Retired Men's, Post No. 1877, San Diego.
20. Hayward, Post No. 1882, Hayward.

We will soon organize a new post in the Mission District in San Francisco. This should be a big Post as there are many eligible veterans living in that district.

The following Posts were declared defunct by National Special Order No. 29:

Riverdale Post No. 559, at Riverdale.

Greater Hollywood Post No. 1508 at Hollywood.

Encinitas Post No. 1614, at Encinitas.

The following Posts were declared defunct by National Special Order No. 32:

John Dolio Post No. 1331, at Walnut Creek.

Lt. Peyton March Post No. 1534, at March Field.

COUNTY COUNCILS

New County Councils instituted this year are:

Five County Inter County Council, composing San Mateo, Santa Clara, Santa Cruz, San Benito, and Monterey Counties.

Tri County Council composing: Oroville, Marysville, and Chico Posts.

We also have other County Councils in the following counties: Alameda, Los Angeles, Sacramento-Placer, Napa-Solano, San Francisco, and San Diego. We are now endeavoring to revive activities of the Contra Costa Council.

I also wish to commend the Post Commanders and members of the San Francisco County Council for the fine work accomplished in the Buddy Poppy Drive this

year. I also desire to congratulate the San Francisco County Council on the new band which the delegates will probably hear at this Encampment.

County Council Commander Comrade Gavin and the committee worked hard to make the Buddy Poppy Drive a success and overcame some real difficulties in this respect.

My thanks go to the County Council Commanders who have cooperated with me this year or during this administration. I also desire to congratulate the comrades of San Diego County for their fine publication (The Southwest Veteran) and also the editor of that publication, Comrade Val. N. Brandon. Also wish to congratulate the comrades of the Five County Inter County Council on their publication (Peninsula Veteran) and commend the editor, Comrade H. M. Longenecker.

DEPARTMENT HEADQUARTERS

We have established a record this year in regard to the number of new Posts organized in the Department and our gain, 20 new posts, in most cases, is a reflection of the good work that has been done by our National Deputy Chief-of-staff, Comrade Harry K. Kellett. In some instances Comrade Kellett was assisted by some of the officers in organizing the new posts and reports from other officers will inform you in this regard. Our Department Commander, Charles J. Hildebrand, also deserves commendation in his activities in building up our membership. He has worked tirelessly in the campaign to build up the membership. In January of this year Comrade Hildebrand, assisted by Comrade Kellett, sent out over 23,000 copies of recruiting literature to the Post Commanders and to the County Council Commanders who were asked to mail this literature to the eligible veterans in their locality. The Department has also sent out bulletins at the direction of the Department Commander in regard to this membership drive.

A notable achievement this year, and also which Comrade Hildebrand was vitally interested in, was the raising of money to finance a California-Nevada Cottage at our National Home. Comrade Hildebrand worked night and day on this proposition. I am glad to say that through the cooperation of the Posts, Comrades Schertle and Levitt, who were appointed by the Department Commander a committee to handle the raising of money for this fund, will report that the Posts have cooperated with the committee and I feel that the committee will make a satisfactory report to the delegates at this Encampment.

The Annual V. F. W. Day held at the Veterans' Home was attended by many comrades from the northern part of the State. Your Adjutant was successful in obtaining railroad rates for this annual celebration and we were also given good cooperation by the United States Navy, through the courtesy of Rear Admiral G. W. Laws, Commandant of the Navy Yard, Mare Island, California, who furnished a band for this occasion. We also were given the cooperation of the Commanding Officer of the United States Marine Corps at Mare Island, who assisted us in sending the United States Marine Corps baseball team to play a game of baseball with the Veterans' Home team. This game was very interesting and proved to be one of the main attractions of the day. There was also a good vaudeville program held in the theater at the Veterans' Home. Several Posts in northern California also sent their Drum Corps to participate in the parade, which opened the ceremonies at the Home. Also wish to congratulate the officers of Corporal Edward J. Green Post and also the officers of the Napa-Solano County Council, also the other posts in northern California who cooperated toward making this annual V. F. W. Day at the Veterans' Home a success. The Council of Administration meetings that were held this year were all well attended by members of the council and the work carried on by the council during these meetings were of a constructive nature. The members of the Council of Administration have carried on their activities in their districts in a conscientious manner. The Department of California and Nevada is giving ten trophy cups this year for various activities. Senior Vice Department Commander Winn has informed the Posts in many well compiled Bulletins in regard to these awards. I believe that the awards of trophy cups is very essential to the continued interest in Department activities and in building up the membership, and I would urge that this activity be carried on in future years. I also desire to state that we have awarded citation 3d class to Comrade Thomas M. Hudson, Commander of Corporal Edward J. Green Post No. 1020 of the Veterans' Home for meritorious service rendered the Post. We have also awarded citation third class to Comrade J. J. Drobny for his exceptional fine work in recruiting members for Osmond K. Ingram All-Navy Post No. 1774. We have also issued citation third class for recruiting work to Comrade Oscar Gibson of Osmond K. Ingram Ship No. 1774. Recommendation

for recruiting certificates were forwarded to the Adjutant General as follows: Comrade H. Cornell of Carl H. Kreh Post No. 1123; Comrade Donnelly of Corporal Edward J. Green Post No. 1020 and Comrade Kentnor, Adjutant of Corporal Edward J. Green Post No. 1020, were recommended for the award of the recruiting certificate for bringing in eight or more members in any one quarter. Comrades, I would stress upon the Post Commanders to keep a close check on these citation awards and I would urge that whenever a Post member is entitled to this recognition the proper action be taken by the Post Commander in order that the member may receive the honors he is entitled to and in addition to that I believe that the award of these citations are also of great value in increasing the interest in Post and Organization activities in general. In order that all of you may be familiar with the citation awards which information is promulgated by National Headquarters I would ask you to read the June issue of Foreign Service which covers this matter to some extent. We have obtained newspaper publicity in regard to our Annual V. F. W. Day and also fine pre-Encampment publicity in the newspaper throughout the Department through the efforts of Comrade Frank Smith, who handled this publicity work for a nominal charge.

DEPARTMENT ADJUTANT'S ACTIVITIES

I have endeavored to maintain efficiency in the handling of correspondence to be sure that an answer to a letter was not unduly delayed. For your information I will give you a resume of the work the Department Headquarters has been doing from January of this year. This, of course, deals only with the Department Adjutant's activities and it will give you a gauge on the work that was done from January this year, and in prior months the work averaged about the same.

January—79 letters written; two bulletins for the Trophies and Awards Committee; Monthly Bulletin No. 7; Memorandum on Navy Department General Order in regard to eligibility to membership; Special Recruiting Bulletin No. 2; Department Inspector Circular Letter Nos. 2 and 3; in addition to the 79 letters that were written to correspondents. In other words approximately 1,250 letters were sent out to Posts and Department Officers during the month of January.

February—70 letters written; Special Recruiting Bulletin No. 3; Special Recruiting Bulletin No. 4; Trophies and Awards Bulletin No. 6; Monthly Bulletin No. 8; Special Legislative Bulletin No. 1; Hospitalization for retired personnel; Resolutions in this regard were mimeographed at the request of the Department Commander. Comrade Brady's Letter on Legislative activities; Memorandum of H. R. Bill No. 788; Memorandum No. 5; Trophies and Awards Bulletin No. 7; Letter to Post Commanders for Comrade Kellett. 1597 letters were forwarded to Post Commanders and other members of the organization during the month of February.

March—75 letters written; Special Recruiting Bulletin No. 5; Monthly Bulletin No. 9; Trophies and Awards Bulletin No. 8; Ten Stencils, Roster of Department officers; Trophies and Awards Bulletin No. 9; General Order No. 5; Eligibility in regard to service in China and Nicaragua; Special Bulletin to Post Commanders; California and Nevada Bulletin; Memorandum No. 6. Approximately 1,213 letters were sent out from Headquarters during the month of March.

April—127 letters written; Trophies and Awards Bulletin No. 10; Memorandum No. 6A; Memorandum No. 7; General Order No. 6; Stencil for Department Chaplain; California and Nevada Bulletin on V. F. W. Home; V. F. W. Day Memorandum; Memorandum on Railroad rates for the V. F. W. Day; Special Memorandum to Post Commanders on V. F. W. Day; Special Memorandum in regard to V. F. W. Day for Comrade Schertle; Trophies and Awards Bulletin No. 11. Approximately 1,724 letters sent out from Headquarters during the month of April.

May—95 letters written; Trophies and Awards No. 12; Monthly Bulletin No. 11; General Order No. 7. 654 letters were sent out during the month of May.

June—110 letters were written; also letters to all Posts inclosing credentials; Trophies and Awards Bulletin No. 13; Encampment Program mimeographed; Monthly Bulletin No. 12; Information about railroad rates to Santa Cruz, Bulletin on California and Nevada Cottage; Trophies and Awards Bulletin No. 14; Special Memorandum to Post officers ordered by the Department Commander. 1,369 letters were sent out from Headquarters during the month of June.

The average number of personal callers at the office daily were about five. These calls were usually in regard to bonus loans and Veteran Bureau claims and Hospitalization. In every case the party calling at Headquarters was courteously referred to the United States Veterans Bureau or given proper information. The average number of phone calls a day at Department Headquarters were about 3.

And these phone calls were usually in regard to compensation matters and information as to Veteran Bureau claims, and to Hospitalization and so forth. The comrades from out of town who desired personally to see the Adjutant or any person who desired personally to see the Adjutant appointment was always made wherein the Adjutant would meet the parties, either at the United States Veterans Bureau or at Department Headquarters or he would phone directly to the party. In other words any person desiring to see the Adjutant personally was not disappointed. Comrade F. A. Royse, National Liaison Officer for Northern California, has been very cooperative with the Adjutant in regard to Veteran Bureau claims or pension claims. The Adjutant has worked on his schedule nights at Headquarters from 3 to 4 hours and worked on Saturday afternoons. The Adjutant has handled many claims for comrades at the Veterans Bureau in regard to their compensation, insurance, hospitalization. He also helped the comrades obtain employment and has also helped paroled prisoners who were veterans in regard to making proper application for employment with the United States Department of Labor when they were ready to leave the institution. My cooperation has always been extended to Veterans and Fraternal Organizations and to our National Service Bureau. I attended the institution of Lieut. Horsey Post at Bellflower, California, the institution of Post 1716, Watsonville, and Memory Post at Santa Rosa, California. I also attended, along with the Department Commander, the public installation meeting held in the Veterans Memorial Building, Oakland, California, under the auspices of the Emeryville Industrial Post No. 1010. Have also spoken in behalf of the Department before the disabled American veterans, both in San Francisco and Oakland. Also attended the dedication of the Alameda War Memorial Building and have been a frequent attendant at the meetings of Posts the Veterans of Foreign Wars in San Francisco. Attended the Anniversary Banquet of Astor Post No. 999. My full cooperation has been extended to our National Deputy Chief-of-Staff Comrade Harry K. Kellett at all times. My attitude toward my comrades and others calling at Department Headquarters and in letter writing has been courteous and considerate and I have made a special effort to be punctual in correspondence and efficient in my work. Mistakes that were made were of the mind and not of the heart. To the delegates at the Encampment I offer the following recommendations for the welfare and progress of the Department during the ensuing year:

The continuance of the full salaried organizer in order that the Department will continue to grow in membership regardless of the fact that we may not receive financial support in regard to the organizer's salary this year from National Headquarters. I believe that the Department should continue the very important work of the full time organizer because as in a letter from the Adjutant General received by me recently he states that in spite of the splendid progress the Department of California and Nevada has made in regard to membership there is a tremendous field for expansion the same as there is in every V. F. W. State. Actually we have only scratched the surface. The Department should promulgate a monthly publication in order that every paid up member of the Department will receive information as to the activities of the various Posts in the Department and also as to the activities of the Department officers during the year. This publication is of all importance to the Department organization in maintaining the interest of our members in organization activities and also acquainting the general public with the aims and activities of our organization. Such a publication would also lend dignity to the department of California and Nevada. Several Departments publish monthly periodicals namely: Pennsylvania, Washington, Iowa and South Dakota, Wisconsin, and New York, and as you know the Department of Michigan buys space in Foreign Service for which they pay \$100 a month but I believe they are considering to go back to their monthly paper; however, I will call to your attention that the Department of Michigan with the membership about half of our size—that is 4,000 members—issues a monthly publication. And I would venture to say that Washington, Iowa and South Dakota are smaller Departments than the Department of California; however, these Departments also publish a monthly Department paper. Inasmuch as we now rank among the highest Departments in membership in the National Organization it is of great importance that we promulgate a department paper without further delay and I would like to see this Encampment go on record as adopting the proposition of a monthly department paper. The Department of California and Nevada should make plans well in advance this year in regard to participating in the Buddy Poppy Campaign. If this campaign is handled properly it will prove a success financially and otherwise to the Department. In this regard I will quote a part of a letter received from the Adjutant General wherein he states

"The Department can augment its annual income of approximately \$2,000 by taking over the annual Buddy Poppy Campaign; the Department can secure a gross income of \$16 per thousand on all poppies personally purchased by subordinate Posts. It means most as much off the profit derived by National Headquarters but I feel that California and Nevada are as much entitled to it as any Department provided they assume the obligations that go with the income." I believe that the Adjutant General also has written to Comrade Gavin, Commander of the San Francisco County Council and member of the Council of Administration, in this regard. During the Buddy Poppy Campaign Department Headquarters should also keep a certain number of Poppies on hand during the drive. In case our posts would want to order more we could supply them immediately.

NATIONAL HEADQUARTERS

We still maintain our high standing at National Headquarters in regard to cooperation and other activities between Department Headquarters and National Headquarters and we in turn have received good cooperation from National Headquarters at all times. What I believe was the biggest piece of publicity National Headquarters ever offered to the Department was when they put the V. F. W. on the billboards of the Nation and no doubt we received many a recruit through this billboard publicity and I hope that the National Organization will make arrangements that this fine publicity will be continued in the future. These billboards cost the Posts, if they ordered them, about \$20 a dozen, and the Department Commander authorized \$100 in this regard to assist our smaller Posts who could not purchase these V. F. W. billboard posters. A special bulletin was also sent out to the Posts urging them that if their finances would not allow the expenditure the Department would furnish a few of the posters for the Post.

LADIES AUXILIARY

The Department Headquarters cooperated with the Ladies Auxiliary whenever called upon to do so. In January of this year the Department Commander received a letter from Sister Raffensperger, National Junior Vice-President of the Ladies Auxiliary, seeking information as to the Posts in the Department that did not have Auxiliaries. We supplied the National Junior Vice-President with this information and offered her the further cooperation of the Department.

CONCLUSION

Comrades, our progress this year has been remarkable, particularly in membership. Department Commander Charles J. Hildebrand should be given our sincere thanks and appreciation for his endeavors as a leader of the department. Comrade Hildebrand's tenure in office has indeed been a busy one. The Department Commander has endeavored to visit as many Posts as possible and has been in attendance at as many Post institutions as he could possibly attend. Department Commander Hildebrand has always given me the best of cooperation and has also been most kind in his attitude toward the Department Adjutant. Past Department Commanders, Comrades Schertle and Levitt have been actively engaged in the committee of the Veterans of Foreign Wars Home and the Past Department Commander and present Junior Vice Commander in Chief Darold D. De Coe has been very cooperative with the Department Adjutant. Comrades, the Department year is about to close. It has been a year of progress, particularly in building up our membership and establishing new Posts in the Department. The Department Adjutant has enjoyed serving you this year and has in the past. He has endeavored to conscientiously advance the interests in our organization in general. It is hoped that his endeavors and efforts of other department officers with whom he has served have to some extent met with your approval. We have all worked hard and tried to do our best. The Department will soon start on a new year. What progress the Department makes in the coming year will depend altogether upon you, the members of this real veteran organization. To you will go the responsibility of electing your department officers, the comrades to serve for the next year. Advancement to be made in part of the year of 1930 and 1931 depends upon the comrades you choose as your leaders, therefore, the responsibility is yours. The Department of California and Nevada is deserving of the best leaders. To make a choice otherwise would indeed impede or obstruct the advancement of the Department. Comrades, I have now served as your Department Adjutant for the past five years and I again want to thank each and every comrade for the kind courteous treatment given to me in this administration and the past administrations. I hope that my work has merited your approval.

Respectfully submitted,

CHAS. O. CARLSTON.

REPORT OF DEPARTMENT CHAPLAIN

To the Officers and Delegates of the Tenth Encampment, Veterans of Foreign Wars of the United States.

Dear Sirs and Comrades:

Represented one of our Department officers at the instituting of a new Post at Watsonville, California, on August 17, 1929.

Visited Cecil Connolly Post at San Diego, California, October 16, 1929.

Visited Wm. C. Messner Post at Los Angeles on October 19, 1929. Met the officers of the Post and the Auxiliary at a reception given in honor of the Department President, Sister DeCoe.

I had the honor of meeting National Junior Vice Commander DeCoe and also member of the Council of Administration, Comrade Williams.

Armistice Day went to Watsonville. Paraded in the morning at Watsonville and in the afternoon at Santa Cruz. From Santa Cruz went 18 miles into the mountains to a place called Redwood Rest where Comrades Seacord, Flinn and myself had the honor of obligating nine G. A. R. boys into the Santa Cruz Post as honorary members. This was followed by an initiation by the Palo Alto Degree Team. Commander Mervin R. Longnecker and captain of the degree team put on the work in first class order, initiating six recruits.

On November 23d I attended the instituting of a new Post at Mayflower, California. Entire Department staff was present.

On November 24th I attended the Council of Administration held in club rooms of the Post at Pasadena, California.

On March 28, 1930, at a meeting of the Woman's Club, I had the honor of being called upon to say a few words in regards to urging the public to write to our Representatives in Washington in reference to veterans legislation and was assured a hearty cooperation here.

On May 16th I attended the memorial services held by Berkeley Post.

On May 4th I attended the Veterans of Foreign Wars Day at Veteran's Home in Napa County, taking active part with the Department officers.

On May 25th I took part in the memorial service at the Presbyterian Church at Vallejo, California. The church giving the entire evening over to Carl H. Kreh Post No. 1123. Kreh Post and Auxiliary certainly deserve praise in the way the service was rendered. Had a full attendance.

On May 30th at Presidio of San Francisco. Had wonderful cooperation from the Posts and Auxiliaries. All turning out with their color. Held services at the unknown soldier's grave. Services put on by Past County Council Commander Boyd, Commander Fales of Galbraith Post, Comrade Bubel of Smith Post, Comrade Flinn, Department Master of Arms, of Berkeley Post, Sister Stewart, President of the County Council, and myself as Chaplain.

I wish to thank the San Francisco County Council Commander and comrades in aiding me to secure the beautiful floral emblem of our organization which was placed on the unknown soldier's grave on Memorial Day.

On May 17th I attended the Fiesta de La Rosa's at San Jose with the Department Commander and Chief Inspector Seacord. It was a great success for the Veterans of Foreign Wars and a wonderful turn out. A lovely float representing the Veterans of Foreign Wars. There were 19 sets of colors in the parade.

June 14th. Flag Day, sponsored by the Elks as their annual memorial day. Veterans of Foreign Wars represented by five sets of colors and a good attendance.

I have attended all of the San Francisco County Council meetings and issued three bulletins asking cooperation from the Posts in the Department in giving me the names of their sick comrades in hospitals.

I also presented a silver cup as fourth prize at this Encampment for the Post having the most gain in membership from March 31, 1929, to March 31, 1930.

I have visited all Posts in San Francisco several times.

Yours in Comradeship,

FRED TAYLOR.
Department Chaplain.

HOSPITAL VISITS

October 16, 1929. Visited United States Naval Hospital and United States Marine Hospital at San Diego, California. Found several V. F. W. comrades there. All of them said they were well taken care of and in no need at that time.

October 20. Went to Sawtelle and visited with our boys there. All advise being well taken care of.

October 27. Visited Livermore Hospital and at the request of Hollywood Post No. 939, looked up two of their comrades and notified the Post of their condition. Also visited comrades of Major Zane Post No. 344 at their request and found them as well as could be expected. I attended to their little personal wants and this cheered them a great deal. Also visited comrades at the Southern Pacific Hospital and Palo Alto Hospital.

Visited Letterman Hospital at the request of White Squadron Post. Visited Lane Hospital and the St. Francis Hospital.

At Vallejo I called on the Post Commander and he immediately got in touch with his relief committee and the President of the Auxiliary. They accompanied me to the Hospital at Mare Island, visiting sick comrades there. They are certainly doing wonderful work in caring for the wants of our sick.

Went through Vallejo's new Memorial Building which will be opened on, or about July the Fourth and this building is certainly a credit to their community.

Made a thorough inspection of the Veterans' Home in Napa County on May 4th, accompanied by the Chaplain of the Home. The large hospital is clean and in fair condition. Comrades are well taken care of but in constant danger, as the buildings are regular firetraps and patients have absolutely no protection. Ward No. 4, a cottage hospital, is fairly clean but another firetrap and in this place there are comrades unable to walk or protect themselves in the least. One nurse (woman) on duty in this cottage. In case of any sort of a panic their lives would be sacrificed without a doubt. In another building that is called a sort of detention ward, there are housed elderly comrades and feeble-minded. This place is a disgrace to our State, as there are vermin and little ventilation of any sort and no lights at all. Here in this dungeon room is one comrade without any limbs. Another comrade is in a pitiable condition. In another room there was a comrade begging to be moved, but there is absolutely no other place for him. After making this visit I had a conference with Colonel Holderman and his Staff Officers, and his message to me for the Tenth Annual Encampment of the V. F. W. was that the Home is asking for a \$750,000 appropriation to build a hospital for 300 beds with additional wings for 200 more beds, stating that this Home was for California veterans of all wars and in a short time there would be hundreds of veterans coming in from this last war. It is up to us to see that the Legislature puts this appropriation over. The Colonel and his Staff are doing all in their power to take care of the comrades under present conditions.

Have been successful in getting employment for eight comrades who have called on me for assistance; two of whom now have good jobs at a very good salary. Also received about forty communications from various comrades making various requests such as relief, requesting me to call on certain comrades in trouble and sorrow, etc. Sent cards to sick comrades in hospitals at Christmas. Also visited fourteen homes where comrades were sick and aided some in securing financial aid.

Yours in Comradeship,

FRED TAYLOR,
Department Chaplain,
California and Nevada Veterans of Foreign Wars.

REPORT OF CHIEF OF STAFF

To Department Commander Charles J. Hildebrand, Department Officers and Delegates to the Tenth Annual Department Encampment, Veterans of Foreign Wars of the United States, Santa Cruz, California:

Having been appointed late in the Fall of 1929 to fill the unexpired term of another, I was rather handicapped to know just where to begin or what requisites to use, and by the lateness of the term, how extensive to lay my plans. I was fortunate in having a National Deputy Chief of Staff in this Department to do the traveling and perform the tasks that would ordinarily be required of my office. How well this duty was performed is a matter of record of the growth of the Department during this past year, a total of twenty new charters being obtained.

I tried in every way to cooperate with this officer, as well as the Department Commander along the lines of organization and recruiting work.

Each month I forwarded to the Deputy Chiefs of Staff a prepared form that they could fill out and return to me. I gave the meetings they had attended during the month, whether the Posts were conducting a recruiting drive, contacts for new Posts in their respective districts and any recommendations they had to offer. I compiled this data and forwarded same to the Department Commander and National Deputy Chief of Staff for action and information.

I obtained the strength of all Posts from the Department Quartermaster and was working on a plan of putting all Posts on a percentage gain of membership, with a certain goal to attain; however, on account of the lateness in the term I was unable to complete this particular phase of the work.

On account of living in the Southern part of the State my greatest activities have been in this vicinity. There have been several new Posts organized in the South, three of them being in my own county, through the combined efforts of National Deputy Chief of Staff Kellett and Deputy Chief of Staff Smith. One of the liveliest Deputy Chiefs of Staff in this Department is Comrade Charles Hull of San Bernardino. He has obtained wonderful results in his locality, through the medium of the press and by personal contact. The Post has only been organized in San Bernardino a few months, but it has made wonderful strides and is becoming a power in the community. He has also contacted the other Posts in his district and instilled new spirit.

The extreme northern part of the State is geographically handicapped and the population widely scattered. Comrade Kellett concentrated on this territory and obtained good results.

The Department Adjutant and Quartermaster's reports will contain the names, numbers and Post increases in membership of the new Posts organized, also of the old Posts, so I will not put same in this report.

RECOMMENDATIONS

I believe that the plans of organization should be formulated at the beginning of the term and each Post placed on a percentage basis as a goal to attain for membership. A chart could be made showing the relative standing of each Post and by publishing this information from time to time constantly remind them of their obligation.

A paid organizer in the Department, versed in the work, will do more for organization than depending on scattered deputies, whose time is limited.

I have found that by giving the Deputy Chiefs of Staff the forms asking for certain information each month, reminds them that they have certain duties to perform and will return a form quicker than a letter.

Respectfully submitted.

ALFRED G. CHAPMAN.

REPORT OF DEPARTMENT INSPECTOR

To the Department Commander, Council of Administration and Delegates Assembled at the 10th Annual Encampment of the Department of California-Nevada, Veterans of Foreign Wars, Santa Cruz, California.

MY DEAR COMRADES:

In opening this report on the activities of this office, I wish to first most heartily thank the loyal deputy inspectors for their willing and able support, without which it would be impossible for this office to accomplish its purpose.

I also desire to thank the other Department officers for their splendid cooperation and comradeship in all matters taken up with them through this office. This office was in almost constant contact with the Department Commander, Department Adjutant and Department Quartermaster and acknowledges their support and cooperation with sincere thanks.

With an ever active interest in the Veterans of Foreign Wars of the United States and sensing keenly the honor of having been appointed Department Inspector for two consecutive administrations, I have seriously and earnestly worked for the betterment of the organization within and without the ranks of our order.

I shall detail the activities and accomplishments of this office under separate headings for the sake of clarity.

INSPECTORS AND INSPECTION DISTRICTS

Twenty one deputy inspectors were appointed and, with one exception, were allotted Posts within their own council districts. Each deputy inspector was given a certain number of Posts to inspect, averaging about three to each inspector.

Seventeen deputy inspectors made complete reports on all Posts which they were to inspect. Three inspectors made reports on a portion of their Posts and one inspector failed to function at all.

Inspection reports on 35 Posts were made for the six months period ending December 31, 1929, and copies were forwarded to the Inspector General. Also inspection reports on five county councils were received and copies forwarded.

To June 21, 1930, inspection reports have been made on 58 Posts and 5 county councils for the period from January 1st, to date. Any additional reports received prior to this Encampment will be given in an addendum to this report.

Copies of all reports are attached to this report, as part of the report and for the files of the Department.

COUNCIL OF ADMINISTRATION

I have attended all meetings of the department Council of Administration.

POST INSTITUTIONS

I have had the opportunity and honor of being the instituting officer at the instituting of four new Posts, namely, Captain J. H. Horsey Post No. 1746, Bellflower; Rose-Robrecht-Weeks Post No. 1716, Watsonville; Harold J. Anderson Post No. 1766, San Luis Obispo, and Private Vernon J. Lent Post No. 1784, Salinas. With the exception of Post No. 1746, the officers of Major Randolph T. Zane Post No. 344 willingly cooperated and exemplified the ceremonial degree on the new members.

INSTALLATION OF OFFICERS

In my official capacity, I had the honor to install the officers of Rose-Robrecht-Weeks Post No. 1716; John J. Astor Post No. 999; Corporal L. B. Hollywood Post No. 939; Tamalpais Post No. 72 and the San Francisco County Council in addition to the officers of the Posts instituted.

I have also installed officers of many Posts from time to time during official visits. Due to conflicting dates, it was impossible to accept many kind invitations to install, which were necessarily declined.

OFFICIAL VISITS

The duties of this office have taken me from Posts in Los Angeles County to Chico. With the exception of the Council of Administration meetings and the trip to San Luis Obispo, these trips have been without any expense to the Department.

In addition to Post visits, I have also attended many public and combined Post gatherings.

CORRESPONDENCE

In addition to several circular letters and other information mailed by this office more than five hundred letters incident to the office have been written. Both incoming and outgoing mail was much heavier than during my previous term of office.

PUBLICITY

Having always been interested in the best publicity possible for the Veterans of Foreign Wars of the United States, I have availed myself of every opportunity to put the organization and its work before the public. I have spoken several times over the radio, given addresses before service clubs and business organizations and used the press to full advantage.

SPECIAL ASSIGNMENTS

As chairman of the Department Citizens Military Training Camps Committee, I have kept in close contact with the officials in charge. All pamphlets and information have been mailed direct to all posts from Ninth Corps Area Headquarters. Unless ordered otherwise I shall complete this year's assignment after this Encampment.

As chairman of the Department Committee on the 1930 Department Encampment, I have worked with the committee of Santa Cruz Post No. 888 to the end that this year's Encampment should be better and bigger than any previous encampment. Many meetings were attended in conjunction with the Santa Cruz committee. I wish

to acknowledge splendid support and cooperation on part of the members of the Santa Cruz committees and on the part of the members appointed by myself on the Department Committee, namely Louis Borge, Cecil Shank, Stanley Johns, Ernest Shannon and Dan P. Williams.

OTHER ACTIVITIES

In addition to the work of this office, I have taken an active part in the affairs of my Post, No. 344. I have continued to act as Post publicity director and editor of the Gold Stripe Veteran, official publication of the Post. In the interests of the organization, we published a special Armistice Day edition of twenty-four pages, replete with the history, activities and aims of the organization; with pictures of many Post, National and Department officers and of the Veterans of Foreign Wars National Home. Two thousand copies were printed and distributed to good advantage for the organization.

I took an active part in the formation of the Five County Inter-County Council, composed of posts of Monterey, Santa Cruz and Santa Clara counties, and with San Mateo and San Benito counties included as fertile fields for new posts.

In company with members of the posts in San Jose, Watsonville and Santa Cruz, I was active in the formation of Private Vernon J. Lent Post No. 1784, organizing this post at the cost of \$17 to the Department.

As a post assignment, I also accepted the chairmanship of the V. F. W. Buddy Poppy Sales Campaign, this being the first such campaign conducted by Post No. 344. It was a success, distributing nearly 10,000 poppies and grossing over \$1,200.

The Fifth Fiesta de Las Rosas grand floral parade again put the Veterans of Foreign Wars of the United States in the public eye. In addition to the float entered by Post No. 344, the drum corps of Post No. 999 and the drill team of Post No. 999 Ladies Auxiliary, there were twenty sets of post colors and the Department colors. Posts from Calexico to Marysville and as far east as Reno were represented. Half a million people witnessed this spectacle and the cheers and comment expressed the knowledge and appreciation that the "overseas veterans" were ever active in civic affairs. Department Commander Charles Hildebrand and Department Chaplain Taylor were guests of honor for the occasion and reviewed the parade from the official stand. As the local Department officer, I took an active and participating part in the arrangements for the Fiesta de Las Rosas parade.

DEPARTMENT INSPECTION

I made the usual semiannual inspection of the books of the Department as of January 1, 1930, and forwarded required copies to the Inspector General. Copy of this report is attached to this report, as a part of this report and for the files of the Department.

I found the books of the Department Quartermaster, as of June 18, 1930, in splendid shape and well-kept. I suggested a few changes in the making of statements, which were accepted by Department Quartermaster Vadie E. Bevers. I feel that Department Quartermaster Vadie E. Bevers should be complimented on the manner in which he had conducted the affairs of his office.

The office of the Department Adjutant and Quartermaster is well equipped and with the exception that the space is entirely too small, it is possible to capably attend to all the needs of the office administration of the Department.

RECOMMENDATIONS

In view of the fact that the Department Quartermaster is now bonded only for the amount of \$2,000 and that regulations call for a bond twice the amount of cash on hand, it is recommended that the Department Quartermaster be bonded in an amount not less than \$10,000. This amount will take care of the future requirements for some time.

It is recommended that a complete and thorough audit be made of the books of the Department each year. Such an audit to be made immediately after the encampment, either by employed certified accountants or members of the organization who are experienced accountants. Copies of this audit should be forwarded to all members of the Council of Administration; a copy placed on file in the Headquarters of the Department and a copy forwarded to National Headquarters for the information of the bonding company. Such an audit will make the Quartermaster's bond worthwhile and collectible if necessary.

In view of the fact that Quartermasters of new Posts are in many cases not bonded for several months after installation and whereas this is a matter of serious importance and governed by regulation, it is recommended that premium of Quartermaster's bond in the amount of not less than \$400 be given to instituting officer or receipt for same be shown at time of institution.

Whereas Rules and Regulations command that officers of Posts and County Councils shall not be installed until the Quartermaster has been bonded and whereas such bonds are not collectible unless books are audited regularly, it is recommended that the Department Inspector shall report all Posts where books have not been properly audited, as revealed in inspection reports made by the Deputy Inspectors. Such report to the Department Commander shall be made not later than December 15th each year. Where such conditions prevail in a Post or County Council, it is recommended that it be considered the same as though the Quartermaster was not bonded as provided for in Rules and Regulations.

It is recommended that all Posts be commanded to obey Article I, Sections 2, 3, 4, 5, 6 and 7 of By-laws and that where adequate foreign service is not shown on discharge, verification as to asserted foreign service shall be made through proper department in Washington, D. C.

It is further recommended that the practice of a member vouching for a recruit in lieu of service record be condemned and such practice be ordered to cease in a General Order.

For the convenience of visiting comrades, it is recommended that all Posts be listed in telephone directories, either by phone number of their home or headquarters or under the number of the Commander or Adjutant. In order that such listing may be as uniform as possible, the following is suggested for example:

Veterans of Foreign Wars of U. S., Post No. 344 -----Ballard 6208

It is felt that the office of Department Inspector is very important and essential to the organization, one which should be given to a comrade who is willing, efficient and capable and for the best results to one with accounting experience. Provisions for traveling expenses of the Department Inspector should be made as soon as possible, in addition to the expense account for postage, etc., as now allowed.

CONCLUSION

The work of this office has been considered a duty to my comrades and has been a great pleasure to me at all times. Firmly believing that "There is no REAL substitute for Comradeship and Service" I look forward to many more years of active interest in the Veterans of Foreign Wars of the United States. (Incidentally, the slogan, "There is NO real substitute for COMRADESHIP and SERVICE" has been adopted by National Headquarters on my suggestion.)

With sincere best wishes for the continued development and success of the Department of California and Nevada, this report is

Respectfully submitted.

EDWARD M. SEACORD,
Department Inspector, Department of California and Nevada,
Veterans of Foreign Wars of the United States.

June 25, 1930.

REPORT OF JUDGE ADVOCATE

To the Officers and Members of the Tenth Annual Encampment of the Department of California and Nevada, Veterans of Foreign Wars.

DEAR SIRS AND COMRADES:

During my term as Department Judge Advocate many matters were referred to me for decision. I have attempted to be fair and impartial in any decision I have made. I have heard no comment up to the present time that they were otherwise. Matters referred to me were given immediate consideration and replies sent by air mail or telegram.

Several sets of By-laws were redrafted, corrected or approved without correction.

Several matters called for my presence out of my home city.

I have always been happy to reply to the communication of comrades in reference the Veterans Laws of California.

On several occasions I have represented the comrades in the court, no legal fee being charged upon recommendation of the Post Commanders.

Six other veterans' groups have joined with our Escondido Post in a claim against the Board of Supervisors of San Diego County. I hope to have the matter satisfactorily concluded very shortly.

I am always glad to be of service to my comrades and my private law practice takes second place when a comrade is sent to me by a Post Commander.

Respectfully submitted.

CHARLES C. QUITMAN,
Judge Advocate, Department of California and Nevada.

To the Officers and Delegates of the Tenth Annual Encampment of the Veterans of Foreign Wars of the United States, Department of California and Nevada.

DEAR SIRS AND COMRADES:

In behalf of the organization department attached to California and Nevada, I have the honor to report the following activities.

During the administration year we have been able to organize (20) new posts, (13) of them in counties not heretofore represented, giving us a foothold in virgin territory for membership. These new posts eventually will form a nucleus for others in the near future. The (20) new posts represent an increase of approximately (1400) new members for your Department, a record I am sure no other Department in the National organization can show, and one we all can be proud of.

Much more time was spent this year at the request of the Commander in Chief in mothering these new posts, making frequent visits when advisable, and the results in membership speak for themselves on the advisability of this method used. Of course it was necessary to travel many thousands of miles, covering the Department and checking with contacts forwarded to this office. I have written 597 letters in the interest of the organization and Extension Department.

DEPARTMENT RECRUITING DRIVE

A few weeks were spent during the early part of the year in drawing up and preparing eligibility lists and facts printed thereon regarding the benefits of our organization. Ordering the printing of envelopes, recruiting literature, etc., packing and mailing them to different Posts and County Councils throughout the Department. This idea of direct contact by mail, although not producing the results expected, helped materially in the large membership gain this year. Posts that followed instructions issued were able to obtain many new members and reinstate old ones. Much favorable publicity was obtained, even if results were not entirely satisfactory.

BUDDY POPPY PUBLICITY

Again this year I secured from Universal Pictures Corporation and Metro-Goldwyn-Mayer Studios poses of well known stars of the screen for National Headquarters, and they were used with much success throughout the nation. A number of these pictures were forwarded to post publications in the Department and were used for the front page of the May issue, giving the paper a picture of a beautiful girl in an appealing pose, and they have helped the particular post in the success of their poppy drive. "Foreign Service" used them in the May issue, and newspaper mats were made from them and pictures were released through news bureaus and used in a number of well known magazines.

RECOMMENDATIONS

It is recommended that a regular form be made out by the Department Deputies and forwarded to the Department Chief-of-Staff at stated intervals, somewhat the same as Deputy Inspectors in regards to recruiting and contacts for new posts. The Department Chief of Staff then in turn can keep the Department Commander and the Organization Officer informed of these activities in the different districts represented by Department Deputies. A form of this description was in use during this administration and helped considerably, but this can be improved upon. Any report, if not followed and filled out with information requested, will be of no use. Cooperation is a necessity, and it is recommended that immediately after the Chief of Staff is appointed that he appoint Comrades for the office of Department Deputy who will take this office seriously and remember that from their information and efforts *success* in the organization work can be attained more quickly and at less expense to the Department.

New posts in the Department should have the constant attention of Department Officers, especially Department Council of Administration members, until such time that they are able to operate by themselves. Much of the benefits of intensive organization work is lost unless arrangements are made to instruct them after installation. "If we waste our own time it is bad enough, but if we waste that of others, it is worse, anyway they think so." The Department Deputy Inspector in my mind is the proper officer to make this follow-up after posts are installed, show them how to keep the books of the post, and the proper way to follow the ritual. Visits should be made at frequent intervals until the officers understand their duties.

CONCLUSION

I wish to thank the National, Department, County, and Post officers and comrades who have very kindly cooperated with me. It was from their interest that we are able to show such favorable results during this administration. May I call to your attention that the figures of the 1930 census show that the State of California has now 5,600,000 population, a gain of 39.9 per cent since 1920, with a greater per cent of eligible veterans per capita than many other states. The United States Veterans Bureau records show a migration of veterans from every state in the Union to California where our disabled comrades wish to enjoy a milder climate. With these eligible men in our State, it is certainly essential that we use every means at our command to extend our organization to every community so that they may obtain the advantage of membership. A number of cities in this Department have foundations laid for Posts and soon will be a unit in the Department. Attached herewith is a list covering over forty cities where in most cases preliminary work has been done. Whatever the contemplated plans for the future of our organization are, whether legislative expansion or in any other project we may undertake, the ability to put it over will depend considerably on the numerical strength of our membership. To build anything, one must have a foundation—and the foundation of any organization is MEMBERSHIP and UNITS in every available community. I thank you for the opportunity of serving you and hope that my efforts met with your approval.

HARRY K. KELETT,
National Deputy Chief-of-Staff.

REPORT OF DEPARTMENTAL HISTORIAN

To—

Charles J. Hildebrand, Department Commander,
Officers and Delegates to the
Tenth Annual Encampment,
Department California and Nevada,
Veterans of Foreign Wars of the United States,
Santa Cruz, California, June 25-29, 1930.

DEAR SIRS AND COMRADES :

As your Department Historian I have endeavored to carry out the duties of that office to the best of my ability, and have given my fullest cooperation to the Department Commander and the other Department Officers.

I have compiled a History of the Department, and while it is not complete future Department Historians will have a duty to perform in completing this History, and at this time I wish to thank all of the Posts and Comrades of this Department for their cooperation and support in this work.

I had the pleasure of assisting the Department office and the officers of Edward J. Green Post No. 1020 in arranging the program for Veterans of Foreign War Day at the Veterans Home, Napa County, May 4, 1930.

I have visited fifteen Posts in the Department during the past year, and have corresponded with every Post, Department officer and Past Department Commander of the Department at least twice regarding a Department History.

On January 15, 1930 I had the pleasure of installing the officers of the Napa-Solano County Council, Veterans of Foreign Wars, United States.

On May 10, 1930, I attended the institution of Leslie Johnson Post No. 1770, V. F. W. at Willows, California, and on May 24, 1930 I attended the institution of Memory Post No. 1844, V. F. W. at Santa Rosa, California.

At this time I wish to thank two Comrades of Carl H. Kreh Post No. 1123, for their cooperation and support. Comrade George L. Buis and Comrade Frank M. Ricketts have been of great assistance to me in the work that I have tried to accomplish.

Assuring you that it has been a pleasure to be a part of this Department for the past year, and wishing continued success to the Department of California and Nevada, Veterans of Foreign Wars, and to each officer and member of that Department, I remain,

Yours in Comradeship,

ARTHUR D. KEEFE.
Department Historian.

REPORT OF THE NATIONAL LIAISON OFFICER

June 25, 1930.

Charles J. Hildebrand, Commander,
Department of California and Nevada,
Veterans of Foreign Wars of the United States.

MY DEAR COMMANDER:

I respectfully report that all has been well during the year in the office of your National Liaison Officer.

As far as possible the Service Officers of each Post in this Department have been instructed in the proper performance of their duties, either personally or by mail. Complete information regarding disability compensation, death compensation, medical treatment, hospitalization, adjusted compensation, government life insurance, reimbursement of funeral expenses, pensions, exemption from taxation, and other matters respecting veterans which are handled by State and Federal Governments has been disseminated through special orders, to the officers and Posts of this Department.

Many eligible claimants who served during the period of the War with Spain, the Philippine Insurrection and the China Relief Expedition, have not as yet applied for a Certificate of Recognition for hospitalization; those comrades should immediately apply, in order that their eligibility may be established and to avoid any difficulty when applying for hospitalization. Many eligible comrades who have served during the period of the World War have not as yet applied for disability compensation for disabilities which are due to their war service, and come under the World War Veterans' Act, as amended. Such comrades should immediately apply for this compensation to avoid great difficulty in the proving of their claims. Many eligible comrades have not as yet applied for adjusted compensation. The time limit has recently been extended by Congress to January 2, 1935, and every person who has not already filed, should do so immediately.

Local Service Officers from every Post in the Region have been most cooperative with me in the performance of our duties. Every Post should have an active, live wire for a Service Officer, and the members should look to him for assistance when needed. The legislation which has just been effected by the Congress of the United States will mean a great amount of work for the Service Officers of every Veteran Organization in each and every community. When full details regarding this legislation have been obtained, the Post Service Officers will all be fully informed, and immediately furnished with the necessary application blanks, with complete instructions. It will then be up to the Service Officers of each Post to get busy.

In conclusion, I desire to especially thank the Director of the United States Veterans' Bureau, the Regional Managers of the San Francisco and Los Angeles offices, in California, and of the Reno, Nevada office, the Commanding Officers of Letterman General Hospital, United States Army, the United States Naval Hospital, the Medical Officers of the United States Veterans' Hospitals at Livermore and Palo Alto, California, and their entire staffs, for their many courtesies extended to the

members of this organization during the past. I also desire to thank, not only the Service Officers of the Posts, but all the Department and Post Officers of this Department for their many kindnesses to me, and my only assurance in return for these kindnesses, is that if I can be of any service, in any manner, at any time, if they will let me know, I shall do my utmost to serve them.

Yours in Comradeship,

FREDERICK A. ROYSE,
National Liaison Officer,

Veterans of Foreign Wars of the United States.

REPORT OF DEPARTMENT LEGISLATIVE COMMITTEE

Charles J. Hildebrand,
Department Commander,
Veterans of Foreign Wars of the United States,
Santa Cruz, California.

SIR:

The Department Legislative Committee desires to submit to you and the Annual Encampment, the following report of legislative activities during the past year. The only activities during this time were of a National character as the State Legislature did not convene during this period.

SIGNED BY THE PRESIDENT

A measure to enable the mothers and widows of the deceased veterans of the American Forces now interred in the cemeteries of Europe, to make a pilgrimage to these cemeteries. Public Law No. 227.

A measure relating to the retirement of civil service employees. (Dale-Lielbach). This measure was sponsored and passage requested for the past four years. Public Law No. 279.

A measure granting pensions to veterans of other wars than the Civil War, their widows and orphans. (General Pension Bill) Private Law No. 38.

A measure authorizing appropriations for the construction of new and the increasing of the capacities of other hospitals under the supervision of the Veterans Bureau. Public Law No. 29.

A measure relating to the appointment of pay clerks and acting pay clerks of the Navy. Public Law No. 338.

A measure providing for retired pay for certain members of the former Life Saving Service, equivalent to retired pay granted to members of the Coast Guard. Public Law No. 124.

A measure providing for a uniform retirement date for authorized retirement of Federal Personnel. Public Law No. 165.

A measure granting pensions and increases of pensions to veterans of the Civil War, their widows and orphans. (Omnibus Pension Bill). Private Law No. 22.

A measure providing for length of stay in the cemeteries of Europe, of the mothers and widows of veterans of the World War. Public Law No. 155.

A measure amending the Adjusted Compensation Act by extending the time within which applications for benefits may be filed. Public Law No. 303.

A measure enabling the Secretary of War to accomplish the construction of approaches and surroundings, etc., to the Tomb of the Unknown Soldier at Arlington Cemetery. Public Law No. 253.

A measure authorizing the Secretary of War to lend War Department equipment for use at the Annual Convention of the American Legion. Public Law No. 173.

A measure providing for hospitalization and medical treatment of transferred members of the Fleet Naval Reserve and the Fleet Marine Corps Reserve in Government hospitals without expense to the reservist. Public Law No. 344.

A measure authorizing payment of six months' death gratuity to beneficiaries of transferred members of the Fleet Naval Reserve and Fleet Marine Corps Reserve, who die while on active duty. Public Law No. 194.

A measure granting pensions and increases of pensions to veterans of the Civil War, their widows and orphans. (Omnibus Pension) Private Law No. 35.

A measure to revise and equalize the rate of pensions to soldiers, sailors and marines of the Civil War, their widows and former widows. Public Law No. 323.

A measure granting pensions to veterans of the Civil War, their widows and orphans. (Omnibus Pension Bill). Private Law No. 66.

A measure relating to aviation in the Naval Reserve. Public Resolution No. 8.

A measure giving to discharged soldiers, sailors and marines a preferred right of homestead entry. Public Law No. 85.

A measure authorizing appropriations for the pilgrimage of Gold Star Mothers to the cemeteries of Europe. Public Resolution No. 38.

A measure authorizing appropriations to the Grand Army of the Republic for use at Arlington Cemetery on Memorial Day 1930. Public Resolution No. 79.

A measure providing relief of retired and transferred members of the Naval Reserve Force, Naval Reserve and Marine Corps Reserve. Public Law No. 244.

A measure appointing a joint committee to investigate the pay and allowances of the commissioned and enlisted personnel of the Army, Navy, Marine Corps, Coast Guard, Coast and Geodetic Survey and Public Health Service. Public Resolution No. 36.

LAW OVER PRESIDENT'S VETO

A measure providing for increases of pensions for veterans of the Spanish-American War, Philippine Insurrection and the China Relief Expedition. Public Law No. 299.

PASSED HOUSE

A measure making the Star-Spangled Banner the National Anthem. House Resolution No. 14.

A measure to prevent desecration of the flag and insignia of the United States. House Resolution No. 742.

A measure to increase the efficiency of the Veterinary Corp of the Army. House Resolution No. 2755.

A measure granting leaves of absence with pay to substitutes in the Postal Service. House Resolution No. 3087.

A measure granting pensions to the crews of vessels owned or chartered by the United States, during the War with Spain, Philippine Insurrection and China Relief Expedition. House Resolution No. 6997.

A measure providing for retirement of persons who hold licenses as navigators or engineers who have reached the age of 64 years in the Army Transport Service. House Resolution No. 7929.

A measure to establish additional salary grades for mechanics' helpers in the motor-vehicle service. House Resolution No. 9227.

A measure (Rankin Bill) relating to proof of service connection, extending the presumptive clause, \$25.00 extra compensation for certain disabilities, tubercular patients, uncompensated veterans in Government hospitals, and wilful misconduct. House Resolution No. 10381.

A measure authorizing the issuance of certificates of repatriation to certain veterans of the World War. House Resolution No. 10668.

A measure appointing a committee to investigate the pay, allowances, pensions, compensations, emoluments and retired pay of all persons who served in the military and naval forces of the United States in any war. House Resolution No. 222.

PASSED SENATE

A measure to regulate the promotion of officers in the Army. Senate No. 4.

A measure relating to the retirement of employees of the Classified Civil Service. Senate No. 215.

A measure to give war-time rank to retired officers and former officers of the United States Army. Senate No. 465.

A measure providing for a 44-hour week for certain Government employees. Senate No. 471.

A measure to regulate the distribution and promotion of commissioned officers of the line of the Navy. Senate No. 550.

A measure relating to the bands of the United States Army. Senate No. 1011.

A measure to increase the pensions of maimed veterans who have lost limbs or who have been totally disabled in the same, in line of duty, in the military or naval service. Senate No. 1293.

A measure directing the retirement of acting assistant surgeons of the United States Navy at the age of 64 years. Senate No. 1721.

A measure granting travel pay and other allowances to veterans of the Philippine Insurrection who were discharged in the Philippines. Senate No. 2567.

Telegrams were sent from the convention hall to members of Congress to pass the Swick Bill, which seeks to provide service pensions for disabled veterans of the World War. This is the V. F. W. Bill.

Adjutants of the Posts should write the "House Document Room, Washington, D. C.," asking them to furnish copies of the above mentioned laws or bills, so that a full and positive knowledge would be available for ready reference.

Respectfully submitted.

Department Legislative Committee,
ALBERT BRADY,
Chairman.

REPORT OF COUNCIL MEMBER, FIRST DISTRICT

Santa Cruz, California, June 25, 1930.

Officers and Members Veterans of Foreign Wars of the United States,
Department of California and Nevada,
Department Encampment, Santa Cruz, California, June 25 to 28, 1930.

COMRADES: As a member of the Council of Administration of District No. 1 Veterans of Foreign Wars of the United States, Department of California and Nevada, I present the following brief outline of my activities during the year 1929 and 1930.

After returning from the Encampment at San Diego my first activities were to visit the Posts in the district, most of these I covered in the first two months, with very few exceptions I found the Posts in good condition. My efforts were concentrated on helping these few Posts that were having their difficulties and at this time I can report all Posts in the district are on the road to prosperity.

In July, 1929, I attended the first Council of Administration meeting held by the present Administration, this meeting was held at San Francisco, at that time plans were made and committees appointed for the carrying on of the Department work for the year just closing.

It was my good fortune to be able to attend the National Encampment at St. Paul, Minnesota, in August, 1929. At that time we were fortunate in electing our Past Department Commander Darold De Coe to the office of National Junior Vice Commander.

During the past year I have been able to be present at the installation of all except two of the new Posts that were formed in my district. I was present at a joint initiation held by Santa Barbara and Ventura Posts at Ventura, was also present and assisted the Department Commander in the joint installation of officers of all Posts in Los Angeles County, at Los Angeles.

In line with the Department Commander's wishes, I have at all meetings that I attended, spoken more or less of the necessity of the Posts working out plans to help the Department finance a California Cottage at our National Home.

I attended the Council of Administration meeting held in Pasadena in November, 1929, at this meeting a budget was adopted under which the Department is now operating.

At this time I can report that all Posts in the district are in good condition and that the name of the Veterans of Foreign Wars of the United States is at last becoming to be well known to the public in the district and particularly in Los Angeles County and it is our intention to keep it so. Respectfully submitted.

Yours in Comradeship,

WALTER M. WILLIAMS,
Member Council of Administration,
District No. 1.

REPORT OF COUNCIL MEMBER, SECOND DISTRICT

June 27, 1930.

Charles J. Hildebrand, Department Commander,
Veterans of Foreign Wars of the United States,
Santa Cruz, California.

Sir: I have to report the following activities as member of the Department Council of Administration, Department of California and Nevada, Veterans of Foreign Wars of the United States:

I have instituted three Posts: Oroville Post No. 1744, at Oroville, California, Leslie Johnson Post No. 1770, at Willows, California, and Yosemite Post No. 1873, at Merced, California.

At your request, I represented the Department of California and Nevada on the occasion of the presentation of flags to seven Judges of Superior, Appellate, and Police Courts in the city and county of Sacramento, California, and on the occasion of the acceptance of the Memorial Building at Roseville, California.

As a Department officer, I also attended the institution of new Posts at Los Angeles, and at Santa Rosa, California, and the reorganization of the Post at Modesto, California.

I have twice officially visited each Post in District No. 2, and have also visited about fifteen Posts outside of District No. 2.

I attended Council of Administration meetings at Los Angeles, San Francisco, and Santa Cruz.

I have endeavored to cooperate with officers and comrades in the furtherance of the work and the advancement of our organization, and have fulfilled to the best of my ability every request made of me in this connection.

Respectfully submitted.

C. F. BENNETT,
Member Department Council of Administration.

REPORT OF COUNCIL MEMBER, FOURTH DISTRICT

It is not necessary, comrades, to make a long explanation regarding the activities of the Posts in District 4. The large increase in members in that district proves better than words that we have a bunch of live Posts.

They have put on many entertainments during the past year and received a great deal of favorable publicity through the newspapers and otherwise, although this year I did not put on the regular winter radio program as I have done the two years previous. I have visited most of the Posts many times during the year and find a wonderful spirit of comradeship and cooperation, and that is the real cause of their phenomenal increase in membership.

A year ago last March the combined membership of the four posts in this district was 302. The Quartermaster's records show the membership on March, 1930, as 885, an increase of 583, and the combined membership at the present date is approximately 1170. The three big Posts in San Diego have a combined membership of over one thousand and I believe that if the present spirit of enthusiasm continues next year we will have three thousand members in the city of San Diego alone, and the smaller Posts outside of the city in this district will show a considerable increase.

We have a real live bunch in the older Posts, Connolly and Amroc, but Ingram Post 1774, the all-navy Post of San Diego, has a wonderful bunch of go-getters and I predict that it will be the largest Post in this Department by the next Encampment. I also want to say a word here in praise of the border Post at Calexico. It brought its membership up from 41 to 105 during the past year. I have said in the past, "Watch Connolly Post 75 grow," but now I say, "Ingram Post grows without watching." This Post was installed only a couple of months ago and already has 320 members and a good live Auxiliary.

This report can not be properly appreciated unless a person knows what the conditions were in San Diego only two and one half year ago. For several years there was considerable strife in Connolly Post which was the only Post there. The membership dropped down to nearly nothing and a handful of them would meet in

the Chamber of Commerce rooms and did that for a couple of years. No one seemed to be able to get the Post started again. Finally Amroc Post started. It grew for a few months, then trouble started with them and the membership dropped off. In January, 1928, there were only the two Posts in this city. Amroc Post had about twenty-five members in good standing and Connolly Post had ten, I believe, and they had called a meeting to give up their charter. I was asked by eight of the ten members who attended the meeting to accept the Commandership of the Post, which I did. Shortly after that Commander Chandler was elected Commander of Amroc Post. We both served a term of two years as Commanders in our respective Posts, and at the end of my administration as Commander of Connolly Post we had 318 members, had bought as nice a set of colors as any Post in this Department, had spent considerable money otherwise, and had over \$400 in the treasury. I haven't the exact data regarding Amroc Post, but I believe that during the time that Commander Chandler was in the chair it increased its membership from about twenty-five members to approximately two hundred, likewise purchased colors, and had an exceptionally good drum and bugle corps. There always was the finest spirit of cooperation between Connolly and Amroc Posts during the two years that Commander Chandler and myself were in the chair.

I am just giving this as a little side light for those who do not know the conditions as they were in San Diego two and one half years ago and I believe it will better enable them to appreciate the report of the present conditions.

ALBERT H. JOY,

Member Council Administration,
District 4.

REPORT OF COUNCIL MEMBER, FIFTH DISTRICT

OFFICIAL VISITS

Private Vernon J. Lent Post, Salinas, Cal., 1 visit; Sidney Severans Post, Martinez, Cal., 7 visits; Honor Post 913, Richmond, Cal., 3 visits; Berkeley Post 703, Berkeley, Cal., 2 visits; Emeryville Post 1010, Emeryville, Cal., 2 visits; Col. J. J. Astor Post 999, Oakland, Cal., 2 visits; Waterhouse Post 819, Oakland, Cal., 1 visit; Corp'l L. B. Hollywood Post 939, Alameda, Cal., 1 visit; Allan H. Nichols Post 68, Palo Alto, Cal., 4 visits; Major R. T. Zane Post 344, San Jose, Cal., 2 visits; Santa Cruz Post 888, Santa Cruz, Cal., 5 visits; Rose-Robrecht-Weeks Post 1716, Watsonville, Cal., 4 visits; Crescent Post 1396, Crescent City, Cal., 1 visit; Alameda County Council, Oakland, Cal., 2 visits; Council of Administration Meeting San Francisco, 1 visit. Have contacted a dozen or more newspapers regarding our Newspaper Clipping Service from National Headquarters.

DISTRICT MEETING

A meeting held November, 1929, for the promotion of better understanding between Post Commanders.

PRESENT AT THE FOLLOWING FUNCTIONS

Reception held in honor of our Past National Commander Carver.

Theatrical performance given by Post at San Rafael.

I am awarding two cups at this convention, one to Post in District No. 5 having the largest numerical gain, and one to the Post in District No. 5 having the largest percentage gain.

These activities executed by me at an approximate cost of three hundred twenty-five dollars (\$325). This expense paid out from my own personal money and at no cost to Department.

District meeting called March 28, 1930, for general discussion by Post officers.

Conducted an Americanization day program over Radio Station KLX.

Prevailed on Alameda County Council to send a copy of its minutes, to the Member Posts.

Encouraged District No. 5 to ratify the action of the Council of Administration in regard to using the Post's percentage of funds derived from the sale of the book of America.

Attended a number of the Encampment Arrangement Committee meetings at Santa Cruz.

SIDNEY SEVERANS POST

Encouraged the Post officers of Sidney Severans Post at Martinez to select a new set of officers that would be more active. This was done and at the installation, through my efforts there were some 150 Comrades in attendance, with Corporal L. B. Hollywood Post Ceremonial Degree Team officiating.

Sidney Severans Post, Martinez, California, is commencing to get back into its former stride again. In another few months you will be hearing a lot from them again. Comrade McDonald and Willis are now striving to accomplish wonderful things for Sidney Severans Post.

HONOR POST

Honor Post, Richmond, California. This is one of the best Posts that we have in the Department. The Post members all take an active part in all affairs, and when they do things, they do it right.

They also have a marvelous Drum and Bugle Corps. Much time and money has been spent in perfecting it.

BERKELEY POST

Berkeley Post. This Post two years ago, emerged forth from a state of depression, and has since become a real live wire Post. This was accomplished by Post Commander Martin and a few others.

They have a splendid Ceremonial Degree Team, and are at the present time forming a Drill Team, which is something new and they should be commended for their efforts.

EMERYVILLE INDUSTRIAL POST

Emeryville Industrial Post. Through the untiring efforts of Comrade Winn and a few other Comrades, this Post has grown from a handful of Comrades to be the largest Post in the Department.

They also have a wonderful Ceremonial Degree Team, fully uniformed.

This Post is also about to have a Memorial Building built especially for their use.

ASTOR POST 999

Astor Post. This Post should be commended in having such a wonderful Drum Corps. It is said that their drum beats are perfect in time and remarkable in tune. They are always in demand to drum at various functions. This is one of the oldest Posts in the Department.

L. B. HOLLYWOOD POST, ALAMEDA

Past Commander Hall should be commended for the manner in which he recruited and trained this Post's Ceremonial Degree Team. They are well drilled, both in maneuvers and in their charges.

WATERHOUSE POST, OAKLAND

Past Commander J. Burch and a few other members have been very enthusiastic workers in their Post, bending every effort possible towards the upbuilding of the Post.

ALAN H. NICHOLS, PALO ALTO

Past Commander Longenecker, and a few other members should be commended for their untiring efforts in the large increase in membership which this Post obtained in the last year, also for the manner in which they carry on their Posts' affairs. They also have a wonderful Ceremonial Degree Team.

MAJOR R. T. ZANE, SAN JOSE

The Comrades of this Post do a lot of worthy things, one of them especially you should know about. Once a month they travel to the Palo Alto Hospital and stage a show for the disabled Veterans there. Doing this month in and month out requires a lot of patience and enthusiasm. We should be grateful to think we have a Post doing so much good.

SANTA CRUZ POST

Comrade Clayton and a number of other Comrades should be commended for their untiring efforts in bringing to a successful conclusion the final arrangements of this 1930 Encampment. These Comrades, through the sale of theater party

tickets, dance tickets, programs and etc. were able to raise sufficient funds to offset the expense of this Encampment.

ROSE-ROBRECHT-WEEKS POST, WATSONVILLE

Past Commander Miedle was instrumental in bringing to a close the successful campaign which resulted in our having a Post in Watsonville. Comrade Miedle and a few other Comrades had unbelievable handicaps confronting them, and in spite of this, they secured a large number of Comrades as Charter Members and today they have a very successful Post.

PRIVATE VERNON J. LENT, SALINAS

Commander Rogerson should be commended for his efforts in organizing and carrying on this Post, as he has encountered many obstacles from outside sources. Comrade Secord and Dan Williams of Major R. T. Zane Post, San Jose, also put forth much effort in the organizing of this Post.

Respectfully submitted in Comradeship,

LOUIS D. BORGE,

Past member of Council of Administration, District No. 5.

REPORT OF COUNCIL MEMBER, SIXTH DISTRICT

Santa Cruz, California, June 26, 1930.

To the Department Commander, Charles J. Hildebrand, and the Comrades Assembled in Convention of the Veterans of Foreign Wars of the United States.

Dear Sirs and Comrades:

In submitting this report to you of my activities, I realize it is a matter of custom and precedent rather than as a source of information to you, therefore, I will be as brief as possible. Simply stating to you that I have attended 32 meetings of the Veterans of Foreign Wars during the year past. Which in itself tells you the story as to whether or not I have had Veteranism at heart during the past year. My only delinquency has been in attending the Council Meeting, but I feel that it is excusable inasmuch as when it has been held in the southern part of the State the distance and time taken to attend has made it impossible for me to retain my job in civil life and take the days off which it would take in journeying from Reno to Pasadena and return. However, when the meetings were held in the "bay region" I have had the opportunity of attending.

Respectfully submitted.

CLARENCE H. PATTEN,
Member Council Administration,
District No. 6.

REPORT OF COUNCIL MEMBER, SEVENTH DISTRICT

June 26, 1930.

Department Commander and Comrades:

As Council member of the 7th district, I submit the following report for the past year:

Under the very able guidance of Commander Hildebrand, it was necessary to hold only two Council-meetings during the year. I did not attend the first one held in San Francisco due to the fact that I was not informed of the date. I attended the second one held at Pasadena, October 24, 1929. At the Pasadena meeting we passed on a budget system, which to my mind was a long stride in the management of the V. F. W. organization. No organization can exist and prosper without a firm foundation and sound management, and I feel that the present Council have

given their whole-hearted support and judgment to the Department Commander and the organization.

During the year I visited Crow Post at Fresno. At one time Crow Post was on the decline, but now the old V. F. W. spirit is running freely in their veins and Crow Post is again headed for the top.

I attended the installation of the new Anderson Post at San Luis Obispo. The post was installed with a very substantial charter membership, showing what can be accomplished when work is put into the cause.

Recently the New Sequoia Post was installed at Visalia in my district.

Owing to business reasons I have been in the southern part of the State for the past two months and was unable to attend the installation of the Sequoia Post.

It has been my sincere endeavor to work for the expansion of the V. F. W. at all times.

I feel that a Council member may, during his term of office, organize and push through many new Post activities, advise and instruct in all lines of V. F. W.-ism, promote and push their community projects, but when he has done this he has just started to fill his office as Council Member.

Respectfully submitted.

O. N. BOONE.

REPORT OF COUNCIL MEMBER, EIGHTH DISTRICT

June 25, 1930.

Chas J. Hildebrand, Department Commander, Officers and Delegates, Department of California and Nevada.

Veterans of Foreign Wars of the United States.

Sirs and Comrades:

As a member of the Council of Administration I wish to report the following activities.

I have made an official visit to all Posts in the district at least once every two months and find the Posts all in good working order, and received hearty cooperation from all officers and members.

I attended the installation of Posts at Oroville and Willows and installed the Posts officers at Marysville and Chico.

I helped to organize a Tri-county Council and installed the officers and the Council is now in good working order.

I have endeavored to fulfill this office to the best of my ability and have tried to cooperate with all the officers and comrades, and all Posts in this district show increase in membership.

I wish to thank all the officers and comrades for their splendid support and assistance.

Respectfully submitted.

R. A. WASEM.

Member Council of Administration,
District No. 8.

REPORT OF COUNCIL MEMBER, EIGHTH DISTRICT

Attended all Council meetings during the year. Visited all Posts in my district several times during the year. Visited the Veterans' Home several times during the year. Have carried out all the orders of my superior officers and endeavored to further the interests of the organization throughout the state.

Armistice Day, November 11, officiated in planting a tree for the Department at the Veterans' Home. Travelled several thousand miles visiting Posts throughout the Department. Aided in instituting the Posts at Santa Rosa, Visalia.

and Willows. Visited as far east as Fallon, Nevada, south to Pasadena, north to Willows.

Respectfully submitted.

FRANK M. RICKETTS,
Member Council of Administration,
District No. 9.

CALIFORNIA AND NEVADA V. F. W. COTTAGE FUND COMMITTEE

June 24, 1930.

To the Commander, Officers and Delegates of the Tenth Annual Encampment of the Department of California and Nevada V. F. W. of United States in session at Santa Cruz, June 25th to 28, 1930.

DEAR COMRADES :

Herewith find condensed report of the activities of your California and Nevada V. F. W. Cottage Fund Committee.

Your Committee began functioning along about October 1929 and have been on their toes ever since.

Have issued Six Bulletins through the Department Adjutant in an effort to instill interest and sell the Cottage idea to all our Comrades.

It is not our purpose to go into a description of the needs and benefits of a cottage at our National Home at Eaton Rapids Michigan, for we feel sure there is not one comrade in this gathering who does not know what it is all about.

Your Committee prepared and mailed a personal letter to each Commander of a Post, of a County Council, all Past Department Commanders and the insignificant Seam Squirrels of each Pup Tent of the M. O. C. in an effort to pep responses and requesting an early reply as to their Past, Present and Future program to tie in with our appeal for the Cottage Home Fund. The response was only fairly satisfactory.

Your Committee has presented the idea on every possible occasion.

We feel that the Foundation of our Program has been laid and that the coming year will see a wonderful increase in interest and contributions.

Many Posts have pledged a Donation at the Encampment so it will be necessary supplement this report from time to time.

Your Committee desires to thank all who assisted us in presenting this Project to the comrades and especially the Sacramento Veteran "Comrade Ohlson Editor."

Comrades we have gone over the Top for our Buddies let the command be ever Forward, we cannot turn back now.

Comrade Henry Levitt of the Committee, and the Napa-Solana County Council have each presented Cups that further interest may be aroused in the Donations toward the Cottage Fund.

We have at this time said nothing regarding plans to build as we feel it is just a little bit too soon, although the Committee has several plans to present at the Encampment.

The following cash contributions have been received and are being held by the Department Quartermaster.

Post No. 344—Zane, San Jose, California.....	\$50.00
Post No. 407—Goose, Reno, Nevada.....	25.00
Post No. 913—Honor, Richmond, California.....	20.00
Post No. 999—Astor, Oakland, California.....	134.50
Post No. 1002—Lawston-Silva, Fallon, Nevada.....	33.00
Post No. 1053—Bell, Pasadena, California.....	150.00
Post No. 1103—Booth, Tonopah, Nevada.....	25.00
Post No. 1512—Amaroc, San Diego, California.....	175.00
Post No. 1744—Armstrong, San Bernardino, California.....	20.05

Grand total.....\$632.55

Yours in Comradeship.

DAN B. SCHERTLE, Chairman,
HENRY M. LEVITT.

REPORT OF COMMITTEE ON DEPARTMENT PUBLICATION

To the Department Officers and Delegates to the Tenth Annual Encampment, Veterans of Foreign Wars of the United States, Santa Cruz, California.

COMRADES :

Your Committee on Recommendations as to a Department Publication, respectfully submits the following :

We have made a careful and extensive study of the situation and feel that all successful departments maintain and publish a monthly publication. We also find that this can be accomplished by raising the per capita tax from the members at fifty cents each per year. This, with the revenue from advertising, would take care of all costs of printing and mailing, plus a fair compensation for the editor who shall be selected by the Council of Administration and hold office at their will and pleasure.

Respectfully submitted.

DAROLD D. DE COE,
ARTHUR D. KEEFE,
DAN B. SCHERTLE.

REPORT OF THE COMMITTEE ON REDISTRICTING

District 1—Calexico, 1627; Amora, 1512; Connelly, 75; Ingram Ship, 1774; Escondido, 1513; Carlsbad, 1629; Lajolla, 1780.

District 2—Gresham, 8; Hoyt, 480; Mesner, 904; Berger, 1013; Bell, 1053; Harbor, 1253; Colton, 1652; Universal, 1267; Long Beach, 1392; M. G. M., Culver City, 1476; Otis, 1537; Angelus, 1883; Riverside, 1726; Cumbland Milky, 1732; San Bernardino, 1744; Harvey, 1746; Hollywood Wilshire, 1846; Santa Ana, 1680; Lomita, 1622.

District 3—Ventura, 1679; Hall, 1649; San Luis Obispo, 1766; Santa Maria, 1660.

District 4—Brown Post, 1468; Crow Post, 884; Sequoia, 1864; Yosemite, 1873.

District 5—Hayward, 1882; Hollywood, 939; Honor, 913; Berkeley, 703; Astor, 999; Emeryville, 1010; Waterhouse, 819; Sydney Severns, 1351.

District 6—San Francisco, 58; Nichols, 69; Jackie Smith, 83; White Squadron, 90; Zane Post, 344; Loghry Post, 466; Galbraith, 818; Santa Cruz, 888; McQuaide, 1205; Watsonville, 1716; Lent, 1784.

District 7—Sacramento, 67; Luneta, 52; O'Reilly Bluet, 1705; Enright, 97; Rosville, 1661.

District 8—Bishop Langeabach, 948; Oroville, 1747; Chico, 1555; Johnson, 1790.

District 9—Craig, 1123; Green, 1020; Emery, 1844; San Rafael (Tamalpais), 72; McElroy, 1381; Eureka, 1872.

District 10—Las Vegas, 1733; Goose, 407; Lawton Silvia, 1002; Booth, 1103.

Respectfully submitted.

G. R. FREIDEMAN, Chairman. No. 67.
C. T. BENNETT. No. 67.
FRANK M. RICKETTS. No. 1123.

SPECIAL AWARDS COMMITTEE

The gold ring offered by Darold D. De Coe, Junior Vice Commander-in-chief and the gold badge offered by Albert Joy, Council member for first and second prizes for individual recruiting during the period of January 1, 1930, to March 31, 1930, created the hottest contest of the year. The following records submitted by Post Commander show that over 200 new members were recruited by the individual members in their efforts to win these prizes. The following Posts submitted reports on this contest giving the name of the contestant together with the names of the new recruits credited him.

Osmond K. Ingram Ship No. 1774—Oscar Gibson, 67 new members; J. J. Drobby, 21 new members.

Corp. E. J. Green Post No. 1020—Thomas Hudson, 18 new members.

Amora Post No. 1512—Alex Jones, 18 new members; Ben Lyons, 6 new members.

Joseph P. McQuaide Post No. 1205—Earl Lundgren, 6 new members; Russell Coleman, 5 new members.

Private Lent Post No. 1784—T. H. Rogerson, 22 new members; J. C. Daughten, 3 new members.

Corporal L. B. Hollywood Post No. 939—L. W. DeCelle, 16 new members.

Emeryville Industrial Post No. 1010—Harry Pippet, 12 new members; C. D. Palmer, 7 new members; E. H. Gomez, 7 new members.

Gen. J. H. Smith Post No. 83—Arthur Cooper, 4 new members; E. H. Azevedo, 3 new members.

Comrade Oscar Gibson of Post No. 1774 is winner of the gold ring offered by Darold D. DeCoe, Junior Vice Commander-in-chief, with the most creditable achievement of recruiting 67 new recruits during the first quarter of 1930. Comrade T. H. Rogerson of Vernon Lent Post No. 1784 is winner of the gold badge offered by Comrade Joy, Council of Administration Members. It is indeed a pleasure to commend every member who entered this contest for their action has added many new Comrades to our organization.

In conclusion this committee wishes to thank all the members of the Department for their assistance and advice in the efforts of this committee to make this trophy program a success. We wish to thank all the Posts and the members who so generously presented trophies for the activities they deemed essential to the life and expansion of this Department. We entered into the duties of our committee work with the full realization that upon our actions would depend a constructive program that would reach far into the future, a foundation on which others may build. If we have made mistakes, we wish to assure the members of this Department that they have been in judgment alone and not of the heart. Our duties have been manifold and laborious and as we pass the duties of the committee to our successors it is with a thought that we have given our best for the organization we serve and a hope that the Department has been benefited by our activities.

Respectfully submitted.

H. W. WINN, Chairman.

CHAS. O. CARLSTON.

HENRY M. LEVITT.

VETERANS OF FOREIGN WARS OF THE UNITED STATES

DEPARTMENT OF CALIFORNIA AND NEVADA

San Francisco, California, July 12, 1929.

GENERAL ORDER No. 1,
CURRENT SERIES.

1. Having been elected Department Commander and having been duly installed in the office in accordance with laws of the Veterans of Foreign Wars of the United States, I hereby assume command.

2. The following officers having been duly elected and installed by the Ninth Annual Department Encampment, will be obeyed accordingly:

Senior Vice Commander, Hiram W. Winn, Post No. 1010, Emeryville, California.

Junior Vice Commander, George C. Friedman, Post No. 67, Sacramento, California.

Quartermaster, Vadie E. Bevers, Post No. 90, San Francisco, California.

Judge Advocate, Charles C. Quitman, Post No. 1512, San Diego, California.

Chaplain, Fred Taylor, Post No. 83, San Francisco, California.

Surgeon, Dr. E. V. Sheafe, Post 939, Alameda, California.

MEMBERS OF THE COUNCIL OF ADMINISTRATION:

District No. 1, W. M. Williams, 2 years, Post No. 904, Los Angeles, California.

District No. 2, Cliff Bennett, 1 year, Post No. 67, Sacramento, California.

District No. 3, Chas. Gavin, 2 years, Post No. 58, San Francisco, California.

District No. 5, Louis D. Borge, 2 years, Post No. 939, Oakland, California.

District No. 7, O. N. Boone, 2 years, Post No. 1468, Bakersfield, California.

District No. 8, R. A. Wassam, 1 year, Post No. 948, Marysville, California.

District No. 9, F. N. Ricketts, 2 years, Post No. 1123, Vallejo, California.

3. All previous appointments having expired are hereby declared null and void.

4. The following appointments are hereby announced:

Department Adjutant, Charles O. Carlston, Post No. 83, San Francisco, California.

Department Chief-of-Staff, John M. Fulton, Post No. 1053, Pasadena, California.

Department Deputy Chief-of-Staff, Southern District, Val N. Brandon, Post No. 75, San Diego, California.

Department Deputy Chief-of-Staff, Northern District, David A. Thompson, Post No. 67, Sacramento, California.

Department Patriotic Instructor, Chas C. Church, Post No. 546, San Francisco, California.

Department Historian, Arthur V. Keefe, Post No. 1123, Vallejo, California.

5. Other appointments will be announced at a later date.

6. All correspondence intended for the personal attention of the Department Commander will be addressed to 1728 Maple street, Pasadena, California.

Official:

CHARLES O. CARLSON,
Department Adjutant.

By order of,

CHARLES J. HILDEBRAND,
Department Commander.

VETERANS OF FOREIGN WARS OF THE UNITED STATES
DEPARTMENT OF CALIFORNIA AND NEVADA

GENERAL ORDER No. 2,

CURRENT SERIES.

1. The following appointments are announced herewith and they will be obeyed and respected as such:

Department Inspector, Edward M. Seacord, Post No. 344.

Department Bugler, Ralph Hazlett, Post No. 1013.

Department Deputy Patriotic Instructor, J. M. Smith, Post 1512.

Liaison Officer, Northern California, Frederick Royse, Post 818.

DEPARTMENT DEPUTY CHIEF-OF-STAFF:

John J. Jones, Post No. 1629, San Diego County.

Chas. W. Kincaid, Post No. 1680, Orange County.

William A. Gregg, Post No. 1392, Los Angeles, County.

Jack Dawson, Post No. 58, San Francisco County.

J. J. Morgan, Post No. 1679, Ventura County.

Henry Dockstader, Post No. 1649, Santa Barbara County.

DEPARTMENT COMMITTEES:

Chairman Legislative Committee, Albert Brady, Post No. 83.

Chairman C. M. T. C. Committee, Edward M. Seacord, Post No. 344.

Chairman Publication Committee, Darold D. DeCoe, Post No. 67 and Dan B. Schertle, Post No. 999, Arthur Keefe, Post No. 1123.

Chairman Formulations Plans Committee on erection of Department Building, National Home, Dan B. Schertle, Post No. 999, and Henry Levitt, Post No. 83.

Chairman Budget Committee, Charles Gavin, Post No. 58, and Vadie E. Bevers, Post No. 90, Charles O. Carlston, Post No. 83.

2. Other appointments will be announced at a later date.

3. Attention is again directed that all correspondence intended for the department commander's personal attention, will be addressed to 1728 Maple street, Pasadena, California.

4. Taps.

April 15, 1929, James P. Chadwich, Post 83, San Francisco.

April 20, 1929, Henry Slochfleth, Post 83, San Francisco.

April 26, 1929, Floyd Crawford, Post 466, San Francisco.

June 10, 1929, George A. Borget, Post 83, San Francisco.

May 3, 1929, A. C. A. Bortels, Post 83, San Francisco.

June 10, 1929, Edward George Winsby, Post 1010, Emeryville.

March 10, 1929, Joseph Repos, Post 1010, Emeryville.

June 12, 1929, Frank S. Steiger, Post 67, Sacramento.

June 30, 1929, A. Flaughner, Post 58, San Francisco.

June 30, 1929, F. F. Price, Post 999, Oakland.

June 30, 1929, Harry Harvey, Post 1392, Long Beach.

August 5, 1929, William A. Vance, Post 1020, Veteran Home.

Official:

CHAS. O. CARLSON,
Department Adjutant.

By command of

CHARLES J. HILDEBRAND,
Department Commander.

VETERANS OF FOREIGN WARS OF THE UNITED STATES DEPARTMENT OF CALIFORNIA
AND NEVADA, 436—A, CITY HALL, SAN FRANCISCO, CALIFORNIA.

November 14, 1929.

GENERAL ORDER No. 3.
CURRENT SERIES.

1. The Department Commander in visiting the Posts in the Department has found in some instances that the newly elected members of the Post are not given the organization badge at the time the new member takes the obligation. Post Commanders' attention is therefore accordingly called to Article 111, Section 9, of the Rules and Regulations and furthermore in the future organization badges will be given to the new member immediately following his obligation.

2. The following appointments are hereby announced:

To be Assistant Patriotic Instructor, William A. Allen (Post No. 1052).

To be Sergeant-at-Arms, William Flinn (Post No. 703).

To be Deputy Chief-of-Staff, Thomas H. Hudson (Post No. 1020).

To be Deputy Inspectors:

District No. 1: Robert Nelson (Post No. 8) to inspect Post No. 1476, Culver City, Post No. 1267, Universal City, Post No. 1035, Los Angeles, and the Los Angeles County Council.

H. B. Hatton (Post No. 1013) to inspect Post No. 1052, San Fernando, Post No. 1053, Pasadena, Post No. 1392, Long Beach.

J. A. Randel (Post No. 1680) to inspect Post No. 1726, Riverside, Post No. 1680, Santa Ana.

Dow Stanfield (Post No. 1013) to inspect Post No. 904, Los Angeles, Post No. 8, Los Angeles, Post No. 480, Santa Monica.

F. G. Hess (Post No. 1035) to inspect Post No. 1253, San Pedro, Post No. 1622, Lomita, and Post No. 1013, Los Angeles.

L. Lambert (Post No. 1467) to inspect Post No. 1679, Ventura, Post No. 1537, Los Angeles.

A. E. Allen (Post No. 1679) to inspect Post No. 1649, Santa Barbara, Post No. 1660, Santa Maria.

District No. 2: Jack Jarvis (Post No. 67) to inspect Post No. 67, Sacramento, Post No. 52, Stockton, Post No. 97, Modesto, Post No. 1661, Roseville, Post No. 1705, Sacramento, and Sacramento-Placer-Bi-County Council.

District No. 3: Leo Pearce (Post No. 90) to inspect Post No. 58, San Francisco, Post No. 72, San Rafael, Post No. 83, San Francisco, Post No. 466, San Francisco.

Frank Rubel (Post No. 83) to inspect Post No. 90, San Francisco, Post No. 818, San Francisco, Post No. 1205, San Francisco, and the San Francisco County Council.

District No. 4: Thomas C. Ryan (Post No. 75) to inspect Post No. 1512, San Diego, Post No. 1614, Encinitas, Post No. 1637, Calexico.

J. J. Smith (Post No. 1512) to inspect Post No. 75, San Diego, Post No. 1513, Escondido, Post No. 1629, Carlsbad, and the San Diego County Council.

District No. 5: Earl Thomas (Post No. 69) to inspect Post No. 344, San Jose, Post No. 1716, Watsonville, Post No. 888, Santa Cruz, and the Alameda County Council.

F. L. Blakeman (Post No. 703) to inspect Post No. 1010, Emeryville, Post No. 939, Alameda, Post No. 1351, Martinez, Post No. 913, Richmond.

O. H. Hall (Post No. 939) to inspect Post No. 703, Berkeley, Post No. 999, Oakland, Post No. 69, Palo Alto, Post No. 819, Oakland, and the Five Inter-County Council.

District No. 6: Hugh Cameron (Post No. 407) to inspect Post No. 1002, Fallon, Post No. 1103, Tonopah, Post No. 407, Reno, and all Posts in Nevada.

District No. 7: L. E. Pryer (Post No. 1468) to inspect Post No. 559, Riverdale, Post No. 884, Fresno, Post No. 1468, Bakersfield.

District No. 8: H. N. Sheldon (Post No. 948) to inspect Post No. 948, Marysville, Post No. 1555, Chico, Post No. 1747, Oroville.

District No. 9: William N. Hatt (Post No. 1125) to inspect Post No. 1020, Veterans Home, California, Post No. 1125, Vallejo, and the Napa-Solano County Council.

3. Other appointments of Deputy Inspector will be announced at a later date.

4. To enable the Department Adjutant to keep proper record, Post Commanders are instructed to direct the Post Adjutant to submit to Department Headquarters in writing an official letter on the death of a Post member, the date of death, and burial

place if such information is available. The letter should be signed by the Post Commander and attested by the Post Adjutant.

5. Announcement is hereby made of the issuance of charters to the following posts:

- Post No. 1716, Watsonville, California.
- Post No. 1381, Crescent City, California.
- Post No. 1726, Riverside, California.
- Post No. 1732, So. Los Angeles, California.
- Post No. 1744, San Bernardino, California.
- Post No. 1746, Bellflower, California.
- Post No. 1747, Oroville, California.
- Post No. 1753, Los Vegas, Nevada.

6. Announcement is hereby made of the issuance of a charter to a County Council to be known as Five-County Inter-County Council, comprising of San Mateo, Santa Clara, Santa Cruz, San Benito, and Monterey Counties.

7. Announcement is hereby made of the consolidation of Post No. 480 with Post No. 1556. The new Post to be known as Lieut. Fred D. Hoyt Post No. 480.

8. Taps.

- June 6, 1929, Charles W. James, Post No. 1020, Veterans Home.
- August 11, 1929, Jack Matimoe, Post No. 67, Sacramento.
- August 1, 1919, Charles Marple, Post No. 1020, Veterans Home.
- August 5, 1929, Andrew Sklar, Post No. 344, San Jose.
- September 30, 1929, Max Dahlman, Post No. 1537, Los Angeles, California.
- September 30, 1929, James Madden, Post No. 1010, Marysville.
- October 7, 1929, Otto Waters, Post No. 466, San Francisco.
- September 30, 1929, Paul Slikton, Post No. 1123, Vallejo.
- October 30, 1929, Thomas McBurney, Post No. 1537, Los Angeles.
- October 14, 1929, Clay Cann, Post No. 67, Sacramento.

Official:
CHAS. O. CARLSON,
Department Adjutant.

By command of
CHARLES J. HILDERBAND,
Department Commander.

VETERANS OF FOREIGN WARS OF THE UNITED STATES DEPARTMENT OF CALIFORNIA
AND NEVADA, 436-A, CITY HALL, SAN FRANCISCO, CALIFORNIA.

December 16, 1929.

GENERAL ORDER No. 4,
CURRENT SERIES.

1. Post Commanders' attention is invited to Article 11, Section Nos. 18, 19, 20, 21, 22, and 23, Constitution and By-Laws. Post Commanders will strictly adhere to Article 11, and Sections as quoted above of the Constitution and By-Laws.

2. Newly elected officers of any Post will not be installed in their respective offices until the Post Commander produces a receipt to the Installing Officer showing that the office of Quartermaster has been bonded for the ensuing year. This receipt should be signed by the Quartermaster General or an official of a bonding company.

3. Immediately following the installation of officers, the Installing Officer will forward to Department Headquarters "Report of Installation," the report to be made on the form provided by National Headquarters. These forms must be made out in duplicate, with care as to the proper spelling of names and addresses that are to be made on this report. The Post Commander will have this "Report of Installation" on hand at the time of installation of officers.

4. County Council Commanders are to be guided by Article III, Sections 4, 6, 7 and 8 of the Constitution and By-Laws, in regard to election and installation of officers. County Council Commanders will forward immediately following the installation of officers the "Report of Installation" to Department Headquarters, the report to be rendered in duplicate.

5. The following appointments and resignations are hereby announced: To be Chief-of-Staff, A. G. Chapman, Post No. 75; vice John M. Fulton, Post No. 1053, resigned.

To be Deputy Chief-of-Staff for San Bernardino County, Chas. C. Hull, Post No. 1744.

To be Deputy Inspector, Alex J. Jones, Post No. 1512; vice J. J. Smith, resigned.

To be Deputy Chief-of-Staff, Southern District, J. J. Smith, Post No. 1512.

To be Deputy Chief-of-Staff at Large, Edward J. Noran, Outpost No. 1123.

Resigned: Deputy Chief-of-Staff, Northern District, David Thompson, Post No. 67.

To be Aides-de-Camp, Congressional Medal of Honor Class: Phillip C. Katz, Post No. 58; Reuben J. Phillips, Post No. 344; Frank A. Young, Post No. 1123; John O. Dahlgren, Post No. 1123; Roswell Winans, Post No. 1512; Nelson M. Holderman, Post No. 1020.

6. Announcement is hereby made of the issuance of a charter to the following Posts: Post No. 1770 of San Pedro, and Post No. 1766 of San Luis Obispo, California.

7. Post Commanders' attention is invited to Article II, Section 48, Constitution and By-Laws: Per capita tax will be paid promptly when the quarterly installment date is due.

8. Taps: Mark K. Stryker, Dewey Congressional Medal Man, Post No. 75, San Diego, California.

Official:

CHARLES O. CARLSTON,
Department Adjutant.

By command of

CHARLES J. HILDEBRAND,
Department Commander.

VETERANS OF FOREIGN WARS OF THE UNITED STATES. DEPARTMENT OF CALIFORNIA AND NEVADA. 436A CITY HALL, SAN FRANCISCO, CALIFORNIA.

March 15, 1930.

GENERAL ORDER No. 5,
CURRENT SERIES.

1. The attention of all Post Commanders is directed to Section 43 of Article II of the By-Laws, which reads as follows: "At the last meeting night in March of each year, delegates and alternates to the Department Encampment shall be elected, one delegate and one alternate for each fifteen members or fraction thereof in good standing in the Post at the time of the election.

2. Announcement is hereby made of the issuance of charters to the following Posts in the Department:

Post No. 1774, San Diego, California.

Post No. 1780, LaJolla, California.

Post No. 1784, Salinas, California.

3. Announcement is made of the consolidation of Francis W. Green Post No. 883, Los Angeles, California, with Angelus Post No. 1053, Los Angeles, California, the consolidated Post to be known as Angelus Post No. 883, Los Angeles, California.

4. The following dates have been ratified by the Council of Administration for the Tenth Annual Department Encampment:

June 25 to 29, 1930, at Santa Cruz, California.

5. Post Commanders are requested to forward to the Department Historian, Arthur D. Keefe, 124 Illinois Street, Vallejo, California, a photostatic copy of the Post Charter. *A photostatic copy of Post Charter is necessary in order that the Department Historian may complete a uniform Department history.*

6. County Council Commanders are also requested to forward to the Department Historian, *a photostatic copy of the County Council Charter* for purposes as stated in paragraph number five.

7. The following appointments are announced:

To be Deputy Inspector, Jas. D. Bryant (884), Post Box 177, Madera, California, to inspect Post No. 884, Fresno, California.

To be Deputy Inspector, T. J. Muller (1125), 230 Contra Costa Street, Vallejo, California, to inspect Posts Nos. 1123, 1020 and the Napa-Solano County Council.

To be Deputy Inspector, William H. Towner (1744), San Bernardino, California, to inspect Post No. 1744.

To be Deputy Inspector, George H. Kerr (1381), Crescent City, California, to inspect Post No. 1381.

To be Deputy Chief-of-Staff, William P. Guthrie (1381), Crescent City, California.

8. Resignations: John E. Evans, as Liaison Officer, southern California. William Hatt (1123), as Deputy Inspector.

9. Taps: John J. Bernhard, January 5, 1930, Post No. 1205; Fernando C. Donovan, February 7, 1930, Post No. 1020.

Official:
CHARLES O. CARLSTON,
Department Adjutant.

By command of
CHARLES J. HILDEBRAND,
Department Commander.

VETERANS OF FOREIGN WARS OF THE UNITED STATES, DEPARTMENT OF CALIFORNIA AND NEVADA, 436A CITY HALL, SAN FRANCISCO, CALIFORNIA.

April 11, 1930.

GENERAL ORDER No. 6,
CURRENT SERIES.

1. It is requested that Posts soliciting funds in behalf of the organization in any locality give due notice of this solicitation in the press in order that the general public in the city where the Post is located may know that the solicitation is bona-fide and has the authorization of the Post. It also follows that solicitors working in behalf of the Post should bear proper credentials or a letter signed by the Post Commander and attested by the Post Adjutant and where the Post has a seal, impression of the seal should be made on the credentials or letter.

2. Post Commanders are requested to forward to Department Headquarters a duplicate list of the regularly elected delegates and alternates to the Tenth Annual Department Encampment.

3. All resolutions intended for consideration at the Tenth Annual Department Encampment should be submitted to the Department Adjutant in triplicate type-written copies, bearing the name of the Post Commander, attested by the Post Adjutant and where the Post has a seal, impression of same should be made on all copies of the resolution.

4. Per capita tax for the quarter ending March 31, 1930, is now due and payable. Post Commanders are urged to forward the per capita tax to the Department Quartermaster as soon as possible.

5. Credentials for delegates and alternates to the Tenth Annual Department Encampment will be forwarded to the Post Commander in due time.

6. Post Adjutants are instructed to correct the Department Roster of Posts as follows: Corporal Edward J. Green Post No. 1020, Veterans' Home, Napa County, California. This address is proper for the correct designation for mail and other purposes.

7. Through error, it was announced in General Order No. 5, dated March 5, 1930, that Comrade John E. Evans had resigned as Liaison Officer for southern California. For the information of everyone concerned, Comrade John E. Evans is still the Liaison Officer for southern California.

8. A typographical error was made in paragraph No. 2, General Order No. 5, Current Series, dated March 5, 1930, announcing issuance of charter to Post No. 1744, San Diego, California. The announcement is correct to read: Post No. 1774, San Diego, California.

9. Post Commanders' attention is directed to paragraph No. 4, General Order No. 3, dated November 14, 1929. To enable the Department Adjutant to keep proper record, Post Commanders are instructed to direct the Post Adjutant to submit to Department Headquarters in writing an official letter of the death of a Post member, the date of death, burial place, if such information is available. The letter should be signed by the Post Commander and attested by the Post Adjutant.

Taps: September 19, 1929, John Clory, Post No. 8; October 1, 1929, Samuel F. Lambert, Post No. 466; November 9, 1929, William Elzy Preston, Post No. 884; November 16, 1929, George M. Cook, Post No. 1468; November 18, 1929, Herbert O. Gastineau, Post No. 1010; December 12, 1929, Cutter, Post No. 1053; December 23, 1929, Thomas J. Peterson, Post No. 83; December 27, 1929, Frank G. Carr, Post No. 83; March 25, 1930, Harry E. Vincent, Post No. 75; March 27, 1930, Paul Hartman, Post No. 1020.

Official:
CHARLES O. CARLSTON,
Department Adjutant.

By command of
CHARLES J. HILDEBRAND,
Department Commander.

MINUTES
of the
SIXTH ANNUAL ENCAMPMENT
DEPARTMENT OF CALIFORNIA AND
NEVADA LADIES' AUXILIARIES
VETERANS OF FOREIGN WARS

Held at
Santa Cruz, California
June 25 to 29, 1930



CONSUELO PEART DE COE,
Department President 1929-1930

OFFICERS—1929-1930

CONSUELO PEART DE COE, <i>President</i> -----	Sacramento, No. 67
LAURIE SCHERTLE, <i>Senior Vice President</i> -----	Oakland, No. 999
JULIA CRISPIN, <i>Junior Vice President</i> -----	San Diego, No. 75
MARJORIE WENTWORTH, <i>Secretary</i> -----	Sacramento, No. 67
ALICE POWERS, <i>Treasurer</i> -----	Oakland, No. 999
FANNIE GEE, <i>Chaplain</i> -----	Marysville, No. 948
PAULINE RICKETTS, <i>Conductress</i> -----	Vallejo, No. 1123
NELLIE BRACE, <i>Guard</i> -----	Oakland, No. 703
GLADYS AUSTIN, <i>Assistant Guard</i> -----	Palo Alto, No. 69
BESSIE DALESSI, <i>Patriotic Instructor</i> -----	San Jose, No. 344
ALICE SWITZER, <i>Historian</i> -----	Pasadena, No. 1053
VERA MCKENNA CLAYTON, <i>Musician</i> -----	Santa Cruz, No. 888
GERTRUDE BROWN, <i>Chief of Staff</i> -----	Oakland, No. 819
GRACE BROWN, <i>Assistant Conductress</i> -----	Bakersfield, No. 1468
JANE GAVIN, <i>Color Bearer</i> -----	San Francisco, No. 58
LORETTA CHANDLER, <i>Color Bearer</i> -----	San Diego, No. 1512
HAZEL WILLIAMS, <i>Color Bearer</i> -----	Los Angeles, No. 904
LULU HEWLETT, <i>Color Bearer</i> -----	Sawtelle, No. 1556

Council of Administration Members

May Brown, Oakland, No. 819; Rose Warford, Alameda, No. 939; Iva Neeley, San Francisco, No. 83; Mabel Muirhead, Oakland, No. 999; Marjorie Schalkle, Oakland, No. 999; Olive Hawley, Stockton, No. 52; Ida Toohey, Los Angeles, No. 8; Anna Herr Harvis, Richmond, No. 913.

KATE HUTCHESON, <i>Past National President</i> -----	No. 999
ALTA MAE CUNNING, <i>Past Department President</i> -----	No. 999
ALICE STEWART, <i>Past Department President</i> -----	No. 58
JENNIE LEFFMAN, <i>Past Department President</i> -----	No. 999
GERTRUDE BROWN SMITH, <i>Past Department President</i> -----	No. 819



LAURIE SCHERTLE,
Department President 1930-1931

OFFICERS—1930-1931

LAURIE SCHERTLE, <i>Department President</i>	Oakland, No. 999
HENRIETTA MILLS, <i>Senior Vice President</i>	Los Angeles, No. 1013
ALTA BLESCH, <i>Junior Vice President</i>	San Jose, No. 344
KATE CAVANAUGH, <i>Secretary</i>	Alameda, No. 939
ALICE POWERS, <i>Treasurer</i>	Oakland, No. 999
EMMA WILTSIE, <i>Chaplain</i>	Sacramento, No. 67
FRANCES BURNS, <i>Conductress</i>	San Diego, No. 1512
MARGARET HUBBARD, <i>Guard</i>	San Francisco, No. 1205
WILHELMINA REED, <i>Assistant Conductress</i>	Richmond, No. 913
ERMA BURCH, <i>Assistant Guard</i>	Oakland, No. 819
CONSUELO PEART DE COE, <i>Chief of Staff</i>	Sacramento, No. 67
SYLVIA COOPER, <i>Patriotic Instructor</i>	San Francisco, No. 83
DOLORES MENZIE, <i>Historian</i>	San Francisco, No. 58
VERA MCKENNA CLAYTON, <i>Musician</i>	Santa Cruz, No. 888
ALICIA MALONE, <i>Color Bearer</i>	Alameda, No. 939
RENA FREEMAN, <i>Color Bearer</i>	San Luis Obispo, No. 1766
BLANCH MCKAY, <i>Color Bearer</i>	Pasadena, No. 1053
DOLLY STEADMAN, <i>Color Bearer</i>	Sacramento, No. 67

Council of Administration Members

Hazel Williams, Los Angeles, No. 904; Charlotte Buis, Vallejo, No. 1123; Mae Brown, Oakland, No. 819; Rose Warford, Alameda, No. 939; Iva Neeley, San Francisco, No. 83; Mabel Muirhead, Oakland, No. 999; Marjorie Schalkle, Oakland, No. 999; Olive Hawley, Stockton, No. 52.

KATE HUTCHESON, <i>Past National President</i>	Oakland, No. 999
ALTA MAE CUNNING, <i>Past Department President</i>	Oakland, No. 999
ALICE STEWART, <i>Past Department President</i>	San Francisco, No. 58
JENNIE LEFFMAN, <i>Past Department President</i>	Oakland, No. 999
GERTRUDE BROWN SMITH, <i>Past Department President</i>	Oakland, No. 819
CONSUELO PEART DE COE, <i>Past Department President</i>	Sacramento, No. 67

IN MEMORIAM

AMY NEAVE, No. 1123
FLORENCE LAWSON, No. 1123
ANNA BEVERS, No. 90
ADA LYTTLE, No. 75
ROSE SLOAN, No. 1512
ANNA KRETZ, No. 819
ANNA KATTENHORN CLAYTON, No. 1661
BESSIE ROSENDORF, No. 83
CARMEN SLATE, No. 1622
DORA SLEMMON, No. 480
MARGARET GARDINER, No. 58

MINUTES OF THE SIXTH ANNUAL ENCAMPMENT OF THE STATE DEPARTMENT OF CALIFORNIA AND NEVADA, VETERANS OF FOREIGN WARS AUXILIARIES.

Santa Cruz, California.

The Encampment was duly opened at 9.30 o'clock a.m., by Department President, Consuelo Peart De Coe, who ordered the password taken by Department Conductress Pauline Ricketts, Kreh No. 1123, and Acting Assistant Conductress Frances Burns, No. 1512. They reported that all present were in possession of the password.

Roll Call of Officers found Guard, Nellie Brace; Assistant Guard, Gladys Austin; Historian, Alice Switzer; Council Members, Marjie Schalkle and Ida Toohey; Past National President, Kate Hutcheson; Past Department President, Alta Mae Cuning, excused; Color Bearer, Lulu Hewlett, absent.

Acting Officers: The following were appointed by the Department President to fill in chairs of absent and excused officers:

Sister Blanche McKay of Bell No. 1053 as Department Historian; Sister Henrietta Mills of Berger No. 1013, Department Guard; Sister Margaret Hubbard of McQuaid No. 1205, Assistant Guard; Sister Violet Phelps of Lawton-Silva No. 1002, Color Bearer; Sister Dolly Steadman of Lansdale No. 67, Color Bearer in place of Sister Jane Gavin, No. 58, who was present but on account of illness, unable to fill her chair. Phenette Miller, No. 67, was asked to fill Patriotic Instructor's chair until arrival of Sister Bessie Dalesi; Sister Frances Burns, No. 1512, as Assistant Conductress until arrival of Sister Grace Grey Brown.

The Color Bearers then retired and presented the colors, the Convention singing two verses of "America," after which the Department Chaplain, Sister Fannie Gee, offered the opening prayer. The Convention was then declared open for the transaction of such business as may properly come before it, and the Department Guard, Henrietta Mills, instructed to admit any ladies in waiting.

Department President then declared a recess to enable the visiting ladies from other organizations to present their respects. Department Musician, Vera Clayton, gave a very nice welcoming speech on behalf of the Santa Cruz Auxiliary and Santa Cruz after which was presented a very lovely little dancer, Audrey Bluett, who favored us with one dance and then presented Department President Consuelo Peart De Coe with a basket of flowers and the Department officers were presented with individual bouquets by a daughter of one of the sisters, Irma Miller. At this time a song composed by our Department Musician in honor of the Department President, was sung.

Mrs. Murdock of the Ladies of the Grand Army of the Republic was then admitted, also two representatives from Spears Auxiliary, United Spanish War Veterans of Santa Cruz.

Representatives from Spears Auxiliary, U. S. W. V., "On behalf of Spears Auxiliary, U. S. W. V., I bring greetings and this basket of flowers and wishes for a happy and prosperous convention."

DEPARTMENT PRESIDENT: "I am more than happy to receive this from your Auxiliary and I am going to ask Department Junior Vice, Julia Crispin to respond to this greeting."

DEPARTMENT JUNIOR VICE PRESIDENT: "Ladies, we are very happy to welcome you here today and we appreciate it more than words can tell. We thank you."

MRS. MURDOCK: "I extend greetings from the Ladies of the G. A. R. to this convention."

DEPARTMENT PRESIDENT: "We are more than happy to welcome you here and I will call on Sister Jarvis to respond to this greeting."

SISTER JARVIS: "In behalf of the ladies of this convention, of the V. F. W., I extend you greeting and we want you to take back to the Ladies of your organization the best wishes of all assembled. We sincerely appreciate your coming."

Mrs. Murdock then asked that the ladies from Los Angeles please stand up as she wished to see if she recognized any, and also asked that if any of the ladies see her in the lobby, to please speak to her.

Department Conductress and Assistant Conductress escorted these ladies from the room.

Department President De Coe then declared the meeting open to resume business. Department Patriotic Instructor Bessie Dalessi, No. 344, was then admitted to the room when she assumed her station. Department President De Coe thanked Sister Miller for acting as Patriotic Instructor until Sister Dalessi's arrival.

Department Conductress Ricketts, No. 1123, was then instructed by Department President De Coe to present our National Council of Administration member and also Department Senior Vice President Laurie Schertle, No. 999, to a seat of honor on her right. Department Conductress was then instructed to escort Junior Past Department President Gertrude Brown Smith, No. 819, to a seat of honor on the right. Also Past Department Presidents, Jennie Leffman, No. 999, and Alice Stewart, No. 58. Department President De Coe then welcomed these officers and was answered in a very harmonious manner by these past officers.

The Department Senior Vice chair being vacant, Department President De Coe asked Sister Mabel Muirhead, No. 999, to fill office made vacant by our National Council of Administration member, Sister Laurie Schertle.

National Council of Administration member Laurie Schertle saluted by Encampment.

DEPARTMENT PRESIDENT: "Sister Smith, Department Chief-of-Staff and Junior Past Department President, I am very happy to welcome you here this morning."

JUNIOR PAST DEPARTMENT PRESIDENT SMITH: "Department President, I am more than happy to be here at this Encampment and assure you that I am going through this convention just as carefully as I did the last one."

DEPARTMENT PRESIDENT DE COE: "As our first Past Department President is not present, Madame Conductress, you will please present Past Department Presidents, Alice Stewart, No. 58, and Jennie Leffman, No. 999, to a seat of honor on my right." Complied with.

DEPARTMENT PRESIDENT: "Sister Leffman, I want you to know that I appreciate all the assistance I have received from you and that you have been a real stand-by this last year."

Also speech of appreciation to Past Department President Stewart.

DEPARTMENT PRESIDENT: "Sisters, I want you to know that Commander Harvey of Santa Cruz Post stayed away from the Memorial Meeting yesterday in order to make the standards for our flags, and I would like the Department Secretary to write a note of appreciation and thanks to him for his work."

Roll Call of Auxiliaries:

Snyder No. 8, banner; Luneta No. 52, no banner; San Francisco No. 58, banner; Landsdale No. 67, banner; Connolly No. 75, banner; Smith No. 83, banner; Zane No. 344, banner; Berkeley No. 703, no banner; Waterhouse No. 819, banner; Santa Cruz No. 888, banner; Messner No. 904, no banner; Honor No. 913, banner; Hollywood No. 939, banner; Marysville No. 948, banner; Astor No. 999, banner; Lawton Silva No. 1002, banner; Berger No. 1013, banner; Bell No. 1053, banner; Kreh No. 1123, banner; McQuaid No. 1205, banner; Brown No. 1468, no banner; Amaroc No. 1512, banner; Crow No. 884, no banner; Chico No. 1555, no banner; Lomita No. 1622, no banner; Jenkins No. 1629, no banner; Anderson No. 1756, no banner; Roseville No. 1661, no banner; Border No. 1637, no banner; Ingram No. 1774, no banner; O'Reilly-Bluet No. 1705; Rose-Robrecht-Weeks No. 1766, no banner.

31 Auxiliaries present; 18 banners.

DEPARTMENT PRESIDENT: "Will all the Presidents please rise?"

Twenty-five Presidents present. Thirty-three Past Presidents present.

The following Auxiliary Presidents were present and were saluted:

Luneta, San Francisco. Lansdale, Connolly, Smith, Lane, Berkeley, Waterhouse, Santa Cruz, Honor, Hollywood, Astor, Berger, Bell, Kreh, McQuaid, Brown, Amaroc, Crow, Anderson, Roseville, Border, Ingram O'Reilly-Bluet, Rose-Robrecht-Weeks.

Recess.

Meeting called to order.

SISTER ALICE STEWART: "I bring greetings from the Department of the United Spanish War Veterans Auxiliaries. The Department President wishes me to extend to every delegate present her best wishes for a harmonious convention.

DEPARTMENT PRESIDENT: "We are very happy to receive these greetings. I will call on Sister Anna L. Stuart to respond to these greetings."

SISTER ANNA L. STUART: "Madame Past Department President and Sisters, we receive these greeting from the United Spanish War Veterans Department and thank you for them and your very kind words as to our having a harmonious convention, which is what we all wish and long for and which we are going to have. I thank you."

DEPARTMENT SENIOR VICE: "Madame Department President. As a National representative from Bessie Hanken, our National President, I bring you greetings and she told me in a letter, she would be with you in thought and knows that we are all working for the good of our organization."

DEPARTMENT PRESIDENT: "I wish to apologize for not calling on you for greetings sooner, but I might say that I do get a little fussed. I want to sincerely thank you for these greetings from the National body and for the sisters who do not know our National President Bessie Hanken, I have had the pleasure of meeting her twice. I am very sorry that she was not able to attend this convention so that you might meet her, but I wish her to know of my appreciation of her being with me in thought and I only wish she could have been here."

SISTER ANNA JARVIS: "The Department President, Mrs. Abbey, of the Grand Army of the Republic was not able to be in this part of the State to extend her greetings personally but she wishes me to convey her wishes for a successful, harmonious and constructive convention."

DEPARTMENT PRESIDENT: "Sister Jarvis, we accept these greetings and I am going to ask Sister Jennie Leffman No. 999 to respond to them."

SISTER LEFFMAN: "On behalf of the Department of California and Nevada, we accept these best wishes of the G. A. R. Department."

SISTER GOLDMAN No. 1205: "The Pacific chapter of American War Mothers wishes to extend their wishes for a very harmonious and prosperous convention."

DEPARTMENT PRESIDENT: "I am more than happy to receive these greetings and will ask Sister Wuille of Connolly No. 75 to respond."

SISTER WUILLE: "In behalf of this convention, I want to thank the San Francisco War Mothers for their greetings and I am sure we accept them with pleasure. We thank you."

DEPARTMENT PRESIDENT: "We will now have the reading of the Minutes of our last Department Encampment in June, 1929, in San Diego."

SISTER LEFFMAN: "As every Auxiliary has received a Year Book, I move that we dispense with the reading of these minutes."

SISTER ALICE STEWART No. 58: "I second the motion."
Carried.

DEPARTMENT OFFICERS' REPORTS

Department Secretary Sister Wentworth, No. 67, read the Department President's report as the Department President asked to be excused on account of her throat, after having asked Department Senior Vice Sister Schertle to take the chair.

SISTER SCHERTLE: "You have heard the wonderful report of our Department President Consuelo Peart De Coe showing a marvelous growth of our Department. What is your pleasure?"

SISTER SMITH No. 819: "As Junior Past Department President, I move that we unanimously accept our President's report and give her a rising vote of thanks and the sincere appreciation of all California and Nevada." Unanimously carried.

DEPARTMENT PRESIDENT: "Sisters of this Encampment, I want to thank you for sitting so quietly for the reading of this lengthy report. I tried to get in all details and only wish that they did not have to be read, but that is required of your Department President and so had to comply. I made all visits in your behalf and I wanted to give you a report so you could see that I did not sit still. I had to listen to it as well as you and I do want to thank you for sitting so quietly."

SISTER SMITH No. 819: "I move we give Department Secretary, Marjorie Wentworth, a rising vote of thanks for reading this report." Unanimously carried.

DEPARTMENT PRESIDENT: "It is 11:45 o'clock, do you want to hear the Senior Vice report?"

Sister Laura Nice, No. 999, moved we adjourn until 1:30 p.m. Seconded by Sister Mae Brown, No. 819. Carried.

Meeting adjourned until 1:30 o'clock p.m.

AFTERNOON SESSION, JUNE 26, 1930

Meeting called to order by Department President Consuelo Peart De Coe.

Department Chaplain, Fannie Gee, absent. Sister Wilsie, No. 67, asked to fill chair until Chaplain arrives.

Chaplain, Fannie Gee, admitted by Department Guard.

DEPARTMENT PRESIDENT: "There seems to be quite a few more flowers that have arrived since morning." Reading of cards from Department President of U. S. W. V., D. A. V. of W. W., Ella Taylor, Department Commander. Sister Taylor regretted not being here to present these in person but she is in New Orleans to attend their National Encampment at the present time.

DEPARTMENT PRESIDENT: "Sister Childs, No. 67, will please convey my expression of appreciation to her."

Flowers from American Legion No. 64 of Santa Cruz.

DEPARTMENT PRESIDENT: "Madame Secretary, will you please write a letter to the secretary of this chapter of the American Legion in Santa Cruz and thank them most heartily for their greetings."

Basket of flowers and card from Lansdale Auxiliary No. 67.

DEPARTMENT PRESIDENT: "Girls, all I can say is, thank you. I am so proud of my Auxiliary and am so glad that so many were able to come to the Encampment. I will say that no one can appreciate what these girls have done for me this last year. When it was impossible for my husband to take me, different ones with cars offered to take his place and it made me so happy to have so many of the girls follow me around on my official visits. My girls presented a check for fifteen dollars to the department. We did not solicit help but the Auxiliary decided to have a raffle and gave the fifteen dollars to help swell the department funds and it was appreciated.

More sisters admitted.

DEPARTMENT PRESIDENT: "The first thing I want to do is appoint my committees."

Convention Chairman: Jennie Leffman, No. 999.

Greetings: Gertrude Brown Smith, No. 819, chairman; Jennie Leffman, No. 999; Alice Stewart, No. 58; Alta Mae Cuning, No. 999.

Credentials: Jennie Leffman, No. 999, chairman; Belle Childs, No. 67; Sylvia Cooper, No. 83.

Department Officers Reports: Madge Schrock, No. 1512, chairman; Phoebe Neron, No. 1774; Margaret Hubbard, No. 1205.

President's Reports: Gertrude Brown Smith, No. 819, chairman; Alma Montorio, No. 939; Gertrude Guild, No. 999.

Press: Charlotte Buis, No. 1123, chairman; Mae Brown, No. 819; Louise Holbrook, No. 888.

Complaints and Grievances: Grace Brown, No. 1468, chairman; Helen Simpkinson, No. 1637; Grace Preston, No. 884.

Resolutions: Henriette Mills, No. 1013, chairman; Nellie Parrott, No. 1661; Rena Freeman, No. 1766.

Hostess: Santa Cruz No. 888, Zane No. 344, Rose-Robrecht-Weeks No. 1766.

Auditing: Julia Crispin, No. 75, chairman; Rose Worford, No. 939; Mabel Muirhead, No. 999.

Parade: Florence Spedding, No. 344, chairman; Ida Baker, No. 8; Ethelda Platek, No. 52.

Veterans of Foreign Wars Home: Laurie Schertle, No. 999.

Hospital Chairman: Ella O'Connor, No. 939.

Americanization Chairman: Margaret Norton, No. 67.

Judges for Drill Team: Department Commander Chas. Hildebrand, Junior Vice Commander-in-Chief Darold D. De Coe, Past Junior Vice Commander-in-Chief Dan Schertle, Past Junior Vice Commander-in-Chief Henry Leavitt.

More sisters admitted.

DEPARTMENT PRESIDENT: "I had a very happy surprise this morning when the Commander of Tamalpais Post presented me with a charter and fee for an auxiliary with thirteen names on this charter. They hope to be instituted some time in July, so my successor will realize them right away. Their only request was that they would like me to institute them as they were the first to be given a charter after I had been installed as Department President."

DEPARTMENT PRESIDENT: "We will now have the report of the Senior Vice President, Laurie Schertle."

Followed reading of report.

DEPARTMENT PRESIDENT: "Sisters, you have heard read the report of your Senior Vice President; what is your pleasure?"

Motion made by Sister Muirhead of No. 999, seconded by several, this report be accepted and placed in hands of proper committee. Carried.

DEPARTMENT PRESIDENT: "We will now have the report of the Junior Vice President, Sister Crispin of No. 75."

Followed reading of report.

DEPARTMENT PRESIDENT: "You have heard read the report of the Department Junior Vice. What is your pleasure?"

Moved by Sister Dalassie of No. 344, seconded by several, we accept this report and place it in hands of proper committee. Carried.

DEPARTMENT PRESIDENT: "We will now have the report of the Department Secretary."

Followed reading of report of Department Secretary.

DEPARTMENT PRESIDENT: "You have heard read the report of the Department Secretary. What is your pleasure?"

Motion made by Sister Jeffman of No. 999, seconded by several, this report be accepted and placed in hands of proper committee. Carried.

DEPARTMENT GUARD: "Madame Department President, the Junior Commander-in-Chief wishes to pay his respects."

DEPARTMENT PRESIDENT: "Madame Conductress, you will retire to the ante-room with the colors and escort the Junior Vice Commander-in-Chief into the room." So done.

DEPARTMENT PRESIDENT: "Comrade De Coe and my husband, I am very happy to greet you but really cannot say anything more now. Madame Conductress, you will escort Comrade De Coe to the rostrum."

COMRADE DE COE: "Madame Department President, as a National Officer and Past Department Commander, I know that you are very busy and I shall not take much time but wish to convey to the ladies the greetings from the national organization. The National Officers are with the Auxiliary one hundred per cent and this year, from my observation, the spirit of co-operation has been most wonderful and pleasing to me and to all the National Officers. I want to congratulate the Department of California and Nevada, for the Department President has made a most wonderful showing and I am sure it has been a pleasure to work with them. I hope that the balance of your Encampment will be profitable and that you will go back feeling that you have gained something from Santa Cruz. I thank you."

DEPARTMENT PRESIDENT: "Comrade De Coe, we are more than happy to have you come in and extend greetings from the National body and I am very happy to have been Department President of the Ladies Auxiliary and helped the cause along in California and Nevada and I hope my successor will have more auxiliaries than I have, to make this a bigger and better organization and I think that one of the sisters from Ingram Auxiliary told me that they were going to present you with a check for \$100 for the California cottage, so you see the girls have not forgotten about your cottage fund. I am very happy to have received you and I will see you later and tell you more about it. Madame Conductress, escort Comrade De Coe out of the room." Complied with.

DEPARTMENT PRESIDENT: "We will now have the reading of the Department Treasurer's report."

Reading of report of Department Treasurer.

DEPARTMENT PRESIDENT: "You have heard the Department Treasurer's report. What is your pleasure?"

Motion made by Sister Crispin of No. 75, seconded by Sister Childs of No. 67, we accept this report and place it in hands of proper committee." Carried.

Another sister admitted.

DEPARTMENT PRESIDENT: "We will now have the report of the Department Chief of Staff, Gertrude Brown Smith of No. 819."

Followed reading of report.

Motion made by Sister Jarvis of No. 913, seconded by Sister Childs of No. 67, we accept this report and place it in the hands of proper committee. Carried.

Recess.

DEPARTMENT PRESIDENT: "At this time, we will have a little song. This idea of having a few songs is all Sister Clayton's idea and I certainly think they are wonderful. Let's give her a rising vote of thanks." Followed song and some fun. Meeting reopened.

DEPARTMENT GUARD: "Madame Department President, some boys from the Post wish to be admitted."

DEPARTMENT PRESIDENT: "Madame Conductress and Assistant Conductress, escort the comrades into the room with the colors."

Comrades De Coe, Levitt, Patton, Winn and Seacord are admitted.

DEPARTMENT PRESIDENT: "On behalf of the Ladies Auxiliary of the Veterans of Foreign Wars, I extend a cordial welcome to you and tell you that I am very happy to be able to greet you."

PAST DEPARTMENT COMMANDER LEVITT: "As Chairman of this delegation, I have the honor of introducing Junior Vice Commander-in-Chief Darold D. De Coe, who will make the presentation of our gift."

COMRADE DE COE: "Department President and all of your auxiliaries, I just left here a few moments ago. It really is a very pleasing duty for us has-beens to each year present the Auxiliary with a basket of flowers and we bring to you the greetings of the Department of California and Nevada. Our two little flower girls (Winn and Seacord) will present the basket, and we hope you will enjoy these flowers as much as we have in giving them to you and again we wish you to have a most successful and pleasing Encampment. I wish to say also, that they (the flower girls) are both ex-sailors."

DEPARTMENT PRESIDENT: "They tell me that neither the Army or Navy won the war, but that the cooties did."

DEPARTMENT PRESIDENT: "I don't know of anyone I would rather have had present this gift than my husband. I was in hopes that our Department Commander would allow him to do so, and, Comrade Levitt, I wish to thank you for letting Darold present the flowers and to know the two little flower girls. We sincerely thank you."

DEPARTMENT PRESIDENT: "Sister Schertle, will you please respond?"

SISTER SCHERTLE: "Junior Vice Commander in Chief, Past Department Commanders Levitt and Patton, and the two little flower girls, on behalf of our Department President, I want to thank you and we deeply appreciate the cooperation and it must be a great incentive to see this large delegation and to know that we are working in harmony with you and I would like to say, as I said last year, we are deeply proud of our Junior Vice Commander in Chief, as I said last year when he was Department Commander. Of our past officers, we are deeply proud of them and the work they have done."

DEPARTMENT PRESIDENT: "I do not know if the comrades heard us, but we had a song, as the girls were getting tired. Would you like to hear it?" The comrades responded in the affirmative.

Recess declared, to have a song with the comrades.

Comrade Levitt then asked for the candidates for Department President. Sister Schertle was the only candidate to declare herself. Comrade Levitt then complimented Sister Schertle in very glowing terms and assured the Auxiliary they would make no mistake in electing her to this office.

COMRADE DE COE: "Madame Department President, I have been authorized as the campaign manager for the two candidates for Department Commander, to state that the one who is defeated will come in here and run against your candidate." Applause.

DEPARTMENT PRESIDENT: "We will be very glad to make him an honorary or 'onery' member of our organization. We will see if we can have our By-Laws and Constitution changed to admit one of them to this high office."

COMRADE LEVITT: "I am afraid both of our candidates would lose, then."

DEPARTMENT PRESIDENT: "Have your candidates anything to say?"

COMRADE WINN: "I will work with you 100 per cent in your endeavors and will help whomever handles the affairs of this Department."

COMRADE SEACORD: "I am making no rash promises, but I will state that if I am elected, my chauffeur will be a member of your organization."

DEPARTMENT PRESIDENT: "Comrade Patton, have you anything to say?"

COMRADE PATTON: "Madame Department President, being a has-been, I make no promises. I am very happy to have been here and smiled with you. It has made me ten years younger."

Conductress and Color Bearers then escorted these comrades from the room.

Meeting reopened and business resumed.

Department President stated there would be no reading of minutes until tomorrow, as they were not quite ready.

Sister Gertrude Brown Smith, No. 819, Sister Leffman, No. 999, and Sister Alice Stewart, No. 58, then asked to be excused as Greetings Committee to extend greetings to the comrades. Also accompanied by Sister Erickson of Ingram Auxiliary No. 1774, to present check of \$100 to California cottage.

DEPARTMENT PRESIDENT: "We will now have the report of Department Chaplain Fannie Gee, No. 948." Followed reading of report.

DEPARTMENT PRESIDENT: "You have heard read the report of the Department Chaplain. What is your pleasure?"

Motion made by Sister Preston, No. 884, seconded by several, this report be accepted and placed in the hands of proper committee. Discussion. Carried.

DEPARTMENT PRESIDENT: "We will now have the report of the Department Patriotic Instructor, Bessie Dalessi, No. 344." Followed reading of report.

DEPARTMENT PRESIDENT: "You have heard read the report of the Department Patriotic Instructor. What is your pleasure?"

Motion made by Sister Crispin, No. 75, seconded by several, we accept this report and place it in hands of proper committee and give Sister Dalessi a rising vote of thanks for her wonderful report. Carried.

Sister Harris states McQuaid Auxiliary was very small and that she felt sure that the Chaplain, acting as Patriotic Instructor, could give Sister Dalessi a complete report of this work.

DEPARTMENT PRESIDENT: "What is your pleasure? Do you want to add this report to Sister Dalessi's report?"

Motion made by Sister Jarvis, No. 913, seconded by several, that report by McQuaid Chaplain be added to Sister Dalessi's report, and Department President asked that report be turned into Sister Dalessi and read at next meeting. Carried.

DEPARTMENT PRESIDENT: "We will now have the reading of the Historian's report."

Reading of Department Historian's report by Sister McKay, No. 1053, acting for Sister Switzer, No. 1053. Motion made by Sister Parrott, No. 1661, seconded by several that this report be accepted and placed in hand of proper committee. Discussion. Carried.

Ladies of Greetings Committee returned and reported.

DEPARTMENT PRESIDENT: "Sisters, we are sorry to have kept you waiting. We had just started reading the Historian's report."

SISTER SMITH, No. 819: "We went into the men's hall and took greetings with Sisters Leffman and Stewart and only hope that they conveyed what we thought. The speech was not exactly what you would call silver-tongued, but they seemed very much pleased and thanked the ladies for the flowers and greetings. The Sister from Ingram Auxiliary presented \$100 to Comrade Levitt for the California cottage. We explained this was a new Auxiliary and that the ladies had made the \$100."

DEPARTMENT PRESIDENT: "I want to thank the committee for this report and for their work. We thought you were performing for the boys."

SISTER SMITH: "We would have, but I understand that the delegation went back and did our show instead."

DEPARTMENT PRESIDENT: "We will now have the reports of the 1929 presidents by Sister Smith, No. 819." Reading of reports.

DEPARTMENT PRESIDENT: "You have heard the reading of the 1929 presidents' reports. What is your pleasure?"

Motion made by Sister Powers, No. 999, seconded by several that this report be accepted. Carried.

DEPARTMENT PRESIDENT: "I would like to ask that the Department Officers turn their reports in to the Department Secretary at close of this meeting. These Committee Chairmen may meet in Room 3-L if they wish. I would like to have the members feel free to come in there any time they so desire. Has any other President arrived, with the exception of Sister Guild, No. 999?" Sister Guild saluted.

DEPARTMENT PRESIDENT: "If you have noticed, on the different reports the largest Auxiliary and some near the largest, there has always been two or three Auxiliaries that are close and Lansdale No. 67 has been leading the list, fighting with Astor No. 999. First, we would get one new member and then they would get one. Astor No. 999 and Zane No. 344 each paid on 106 and Lansdale No. 67 on 104." Sister Childs then reported that they had lost one member through honorable discharge and one through transfer, thus leaving them behind.

DEPARTMENT PRESIDENT: "I think we will have another song."

Recess. Sister Clayton then presented Sister Anna L. Stewart with a box of candy. Meeting reopened.

DEPARTMENT PRESIDENT: "We will now have the report of the Americanization Chairman since January 1, 1930. Margaret J. Norton, No. 67, appointed by myself at the request of Daddy Joyce, who expected to come to the encampment, but two days before we left she broke her arm." Report read by Department Secretary Wentworth.

DEPARTMENT PRESIDENT: "You have heard read the report of Department Americanization Chairman of California and Nevada. What is your pleasure?"

Discussion by Sister Leffman, No. 999: "It really is what we have in the Patriotic Instructor's report." Motion made by Sister Jarvis, No. 913, seconded by several, this report be accepted and placed in hands of proper committee. Further discussion as to whether this report should be in form. Answered in the negative as the Department Secretary had sent request to auxiliary secretaries requesting this report be sent to Sister Norton.

DEPARTMENT PRESIDENT: "This was really a try-out this year and a very successful one, and next year we will probably have a form." Motion then carried.

DEPARTMENT PRESIDENT: "Sister Norton came to me and told me she was making this report to send in and it would be the same as Patriotic Instructor's and the Chaplain's, but Daddy Joyce had asked her to make out a report and send it to him. The Department Secretary wrote a carbon copy and it will be sent to Daddy Joyce when we go back to Sacramento."

Sister Dixon of Crow Auxiliary No. 884, states that on Independence Day, a celebration in Fresno will be held. After they had sent notices to all patriotic orders,

six had responded to place a flag in the center of Fresno, in Roeding Park, in honor of the heroes of all wars. This is the first State in the Union which is marking its center as a dedication to the lives of those who made a republic."

DEPARTMENT PRESIDENT: "We will now have the oral reports of the Presidents of 1930." Follows:

Roseville No. 1661, Nellie Parrott, President. Organized March 29, 1930. Sold 1000 buddy poppies for the Post, realizing \$125. The Post gave 60 per cent of proceeds. Cooperated with Post in Memorial Day parade. Made bouquets for soldiers' graves. Aided in dedication of Memorial Hall, marching in parade and solo at the hall. Donation made to National Home.

Waterhouse No. 819, Mae Brown, President. Had honor of being made President for second term. Will attempt to eliminate slackers. Have called on members who are not attending and in several cases received money. We are making an effort to be 100 per cent in attendance rather than have a large membership. Joint installation with boys. Post gave Auxiliary 800 buddy poppies. First time ever been helped. Have a wonderful Commander this year. Gave a farewell party to Gold Star Mother Sister Waterhouse. Took candy, cigarettes, gum, etc., to 39 boys in hospital. Decorated graves on Memorial Day.

Harold Brown No. 1468, Grace Brown, President. Had food sale. Took in nine new members since January 15th, 43 members since December 5th. Sent \$45 to National Home. Cooperate with Post. No hard feelings in Auxiliary. Anxious for meetings. Thank Department Officers for what they have done to help.

Amaroc No. 1512, Madge Schrock, President. Sold 3000 Buddy Poppies and \$35 for Connolly Auxiliary. Created a delegate fund early in year, realizing \$131. Had minstrel show and card parties. Traveled to Carlsbad and Calexico with installing officers to assist. Placed grave marker and decorated graves. Also attended services on water. Presented five Gold Star Mothers with candy, one being mother-in-law of one of own Auxiliary.

Hollywood No. 939, Alma Monteiro, President. Held whist parties, realizing from \$25 to \$30 on each. Visited hospitals for last six months. Attended Flag Day services. Successful Poppy Drive. Post paid for poppies and went half and half with proceeds. Camp Fire Girls helped, after which gave them a banquet which was attended by about fifty Camp Fire Girls. Memorial services in conjunction with American Legion. Flag dedicated to city of Alameda at Washington Park. Hold dine party last meeting of each month, when every member pays 10 cents, which is turned over to Sister Schertle.

Smith No. 83, Sylvia Cooper, President. Public installation with boys. Public wedding, 500 present. Placed flowers on all departed comrades' and sisters' graves. Poppy Drive. Sent \$300 to National Home. Visited Yountville and sent box there.

Ingram No. 1774, Phoebe Neron, President. Instituted March 18th. On June 14th, 54 members. Attendance of officers, 95 per cent; membership, 75 per cent; cooperation, good. Seventy-five poppies sold, realizing \$32.48. Two dances, three card parties. Serve refreshments after every meeting. Took part in Memorial Day exercises. Gave check to comrades for \$100 for California cottage.

Crow No. 884, Grace Preston, President. Lincoln and Washington Day services. Sinking of Maine services on Maine Day. Placed wreath in honor of boys on Memorial Day. Decorated about 200 graves and two or three at potters' field. Joint meeting with boys and on Mother's Day, visited boys in hospital. Planned surprise party for boys on birthday but they surprised the sisters instead. Meet every Wednesday night. Plan to can fruit for home at Eaton Rapids, Michigan.

McQuaid No. 1205, Margaret Hubbard, President. Gave card party jointly with boys, making \$130. Fifteen new members since January. Poppy Drive. Visited hospital and brought flowers, candies and magazines. Decorated graves. Had keeno parties. Placed wreath on Unknown Soldier's grave. From \$8.50 to \$130.

Lansdale No. 67, Belle Childs, President. Joint installation with boys. Sold Buddy Poppies, assisted boys with Memorial Day services. Had the pleasure of initiating Mrs. Lansdale into Auxiliary at Modeste, where they put on work. Great pleasure to assist the Department President and her Staff. Visited Yountville. One hundred eighty-six dollars for poppies. Saving tin foil. Gave card party for California cottage and turned proceeds over to boys. Saving stockings for hospital.

Kreh No. 1123, Charlotte Buis, President. One hundred per cent cooperation. Turned over to National Home \$116. Giving card parties every two weeks. Every two weeks take care of seven wards, 40 boys. Spend 3½ hours there on Tuesdays, taking flowers, smokes, etc. Donated large Boston fern in memory of boy's name.

Bell No. 1053, Blanche McKay, President. Joint installation with Post. Visited Sawtelle, taking gifts. Adopted two boys who receive a check each month. When

one is discharged, another name is sent and thus take care of two boys each month. Memorial Day exercises. Birthday box for pennies which go to Christmas cheer for hospital. Raising fund for California cottage. Had anniversary party with cake and gave check of \$85 for California cottage. Poppy Drive. One Gold Star Mother. Cooperation of officers and invited all Auxiliaries to visit.

Border Auxiliary No. 1637, Helen Simpkinson, President. Instituted March 15th, closed charter with 33 members, about \$300. No hospitals near. Relief work. Joint services on Memorial Day, decorated graves with boys. Have new building site picked out and will begin building fund in fall. No meeting hall. Poppy Drive. Received \$20 for one poppy.

Zane No. 344, Florence Spedding, President. Joint installation with Post. Hot dog stand at dance. Washington and Lincoln Day services. Dance. Gave Gold Star Mother gift and farewell party. Gave several flags to Auxiliaries. Hospital work. Poppy Drive held. Sold 19,000. Memorial Day observed. Flag Day observed. Had float in parade. Won second prize. Visited Yountville.

Berger No. 1013, Henrietta Mills, President. Hard to get members to attend. Poppy sale. Memorial Day observed. Veterans of Foreign Wars lead the parade. One hundred per cent for National Home. Have hobo parties and card parties.

Connolly No. 75, May Bowman, President. Joint Installation with Post. Social meeting enjoyed second meeting of each month. Flowers sent to sick both to Auxiliary and Post. Endorsed Sister Crispin for Department Senior Vice. Delegation fund. Poppy drive. Memorial Day observed. Three anchors of flowers on water. Cooperation.

Luneta No. 52, Ethelda Platek, President. Had get together with Post. Memorial Day observed. Sold 30 poppies for \$21.75. Decorated graves of sisters. Visited Yountville. Most members have uniforms. Donated 53 boxes of candy on Mother's Day. Sent quilt to National Home. Gave flowers and magazines to boys. Card parties.

Honor No. 913, Wilhelmina Reed, President. Joint Installation. Birthday party. Keeno party. Memorial Day observed. Decorated 18 graves. Gave \$5 to each Gold Star Mother leaving for France from that locality. Gave quilt to National Home.

San Francisco No. 58, Jane Gavin, President. Hospital work. Memorial day observed. Placed flowers on graves and also grave of Unknown Soldier. Won cup for selling most poppies. Sister Costigan also won cup for individual selling most poppies.

Anderson No. 1766, Rena Freeman, President. Instituted March 29th, had 43 members; May 29th had 54 members. Attendance of 80 per cent. Has not all of the equipment as yet. Seventeen girls in uniform for drill team. Poppy drive with Buddy Poppy Babies. Memorial Day service with United Spanish War Veterans. Held card parties and theater party.

Astor No. 999, Gertrude Guild, President. Joint Installation. Took part in Charter member night. Entertained our inspector. Memorial services. Sister Schertle presented each Gold Star Mother with poppies on leaving Oakland. Presented violin, cornet, watch to home. Visited National Past President and send flowers to her once a month. One hundred thirty dollars for poppy drive. Drill Team worked to pay expenses of coming to convention. Six Past Presidents present, 17 members.

Santa Cruz No. 888, Louise Holbrook, President. Gave ravioli feeds. Had Christmas party. Program. Joint Installation. Found suitable quarters. Rising vote of thanks given Sister Rose Blair for her help in raising money for convention.

Report of Credential Committee. Sister Jennie Leffman, No. 999, asked that the following sisters from Kreh Auxiliary be sworn in as delegates as their full number not present: Sisters Laub, McCafferty and Harbin. Motion made by Sister Childs, No. 67, seconded by Sister Smith, No. 819, we allow these sisters to act as delegates. Carried. Also Eva Whitaker of Bell Auxiliary No. 1053 to take place of delegate not present. Motion made by Sister Leffman, No. 999, seconded by Sister Smith, No. 819, we allow this sister to act as delegate. Carried. Sister Leffman: "Sister Vera Clayton as Department Musician does not have a vote. I move that Sister Clayton be allowed to vote in this encampment." Discussion. Not carried.

Sister Estelle Hilton of Snyder No. 8 to act as delegate. Motion made by Sister Leffman, No. 999, seconded by Sister Menzie, No. 58, this sister act as delegate. Carried.

Report on finding membership pin.

Meeting adjourned until tomorrow at 9:30 o'clock a.m.

MORNING SESSION, JUNE 27, 1930

Department Guard reported that Comrade Clayton was waiting in the anteroom to be admitted.

Department President then instructed Department Conductress and colors to retire and escort Comrade Clayton into the room. Complied with, at which time Department Conductress introduced Comrade Clayton. Department President welcomed Comrade Clayton and stated how she appreciated his hard work for this convention and instructed sisters to give him a hand which was unanimously complied with. Much applause. Also Department Musician, Sister Very Clayton, Comrade Clayton's wife, was given a large hand for her work in making this such a wonderful encampment.

Comrade Clayton then explained that arrangements had been made to have the sisters' pictures taken as well as the comrades and this would be done in the Spanish Garden of the Casa Del Rey at 12:45 p.m., prior to the parade. Also that the parade was a "military" parade and would start promptly on time, namely 1:30 p.m.

Department President then asked whether or not Comrade Clayton wished to ask about machines for the parade and was informed he did. Followed a request for the number of sisters who wished to ride, instead of walk. Department Secretary asked to send a note stating the number out to Comrade Clayton as soon as possible. This was complied with. Comrade Clayton also explained about the golf tournament for the ladies at El Recreo Golf Course tonight at 9:30 o'clock, stating that he was missing the men's smoker in order to take charge of this. Sister Clayton asked Comrade Clayton to explain to the sisters just where the Spanish Gardens were, which he did.

Comrade Clayton escorted from the room.

Ladies admitted.

Department President then announced to the sisters that the first department president, Sister Alta Mae Cuning, was now present and had her escorted to a seat of honor, auxiliary being instructed to salute. Sister Cuning then gave a very interesting account of the first Department of California and Nevada and brought attention to the fact that Sister Alice Stewart was the treasurer at that time and Sister Jennie Leffman, the secretary. This was especially interesting as this poor little department had started under great difficulties and with \$13 in the hole. Sister Stewart then told how Sister Maud Costigan had given her a dime to start the treasury. Much applause.

Department President then asked if any presidents or past presidents had arrived since yesterday. No presidents but Past Presidents Zintz of No. 344, Sister Myrtle Toalson, No. 939, Sister Roxey Hurley, No. 999, and Sister Alta Mae Cuning, No. 999, had arrived.

More ladies admitted.

Sister Schalkle, No. 999, then admitted and Department Secretary instructed to mark Sister Schalkle present. Sister Schalkle, being Past President of Astor No. 999, saluted.

Reading of minutes of yesterday's session. Minutes stand approved as corrected for morning session.

Department Secretary and Stenographer presented with lovely bouquet of gladiolas by Sister Clayton. Thanked by these sisters.

Discussion of marching or riding in parade taken up and Department President De Coe reported her preference of walking with her girls. Applause.

Some sisters offered cars for parade and were thanked and reported on for same.

More sisters admitted.

Sister Spedding, No. 344, Chairman of Parade Committee, reported and instructed sisters concerning same and where to meet. Also received list of auxiliaries present.

Reading of minutes of yesterday afternoon's session. Minutes stand approved as corrected, after motion made by Sister Gertrude Brown Smith, No. 819, and seconded by several, that we dispense with the reading of the oral reports by Presidents of 1930.

Department Commander Charles Hildebrand and Department Adjutant Charles Carlston admitted to room, escorted by Department Conductress, Department Assistant Conductress, and colors to President's station.

Welcoming speech by Department President, assuring Department Commander Hildebrand of her appreciation of all he had done and the cooperation of his whole department after apologizing for not admitting him sooner, as she was under the impression it was some tardy sisters. Auxiliary instructed to salute these comrades. Commander Hildebrand then extended greetings to the Auxiliary Encampment and his appreciation of all its cooperation during the past year in his endeavors for the cause and conveyed his wishes for a profitable Encampment. Also reported on the California cottage as receiving over \$3,000 for that fund. Thanked the sisters one and all for their efforts in realizing this sum. It would have been impossible to have raised this much money without the help of the ladies. Also offered his help and support to the sisters in the future. Applause.

Department President then answered that this California cottage had long been a dream and would soon be realized much to the joy of all concerned. The National Home Hospital chairman had over \$1,000 to send from the Department of California and Nevada. Last year \$350 was given us by the comrades, but this year the amount was raised by the sisters alone. Department President also pledged her support for the future.

Department Adjutant Carlston then congratulated Department President on her wonderful organization and on the fact that more had been accomplished this year than in any other year passed, and that we were slowly but surely getting our faces in the sun. The California and Nevada Department is now third in size in the National organization and only 2,000 less than New York State. Also stated that we could do this by working hand in hand and one hundred per cent cooperation. Comrade Carlston then told of our National Home and told of the need of our help in giving mother love and help to these children.

Department President then stated that she would like to have Comrade Carlston answered by her Department Secretary but was afraid to do so. Department President then called on Sister Schertle to answer.

Department Senior Vice President Schertle, No. 999, then offered her thanks for the cooperation of Comrade Carlston and all the boys. Sister Schertle also mentioned California Cottage as at last becoming more than a dream, after four years trying for it.

Commander Hildebrand then presented Comrade Carlston as candidate for Department Adjutant. Applause.

Comrades Hildebrand and Carlston then escorted from room by Conductress, Assistant Conductress and colors.

Department President then asked for reading of greetings.

Sister Petty, No. 939, moved that Sister Toalson, No. 939, be sworn in as delegate for Hollywood Auxiliary. Seconded by Sister Alice Powers, No. 999. Carried.

Motion made by Sister Leffman, No. 999, seconded by several, Sister Kayser, No. 52, be sworn in as delegate for Luneta No. 52. Carried.

Department President then brought up a matter from yesterday's session. Concerning allowing our Department Musician a vote in this encampment. Sister Schertle, representing the national body, had been called in at the authorization of our National President Bessie Hanken by letter to rule on any matter that should arise for discussion. Sister Schertle had ruled a majority vote of two-thirds.

Sister Anna L. Stuart, No. 75, then explained her attitude in this matter as she had misunderstood the complete motion and stated this was not a personal matter as some sisters seemed to think. She then rescinded her negative vote and made it unanimous. Applause. Carried.

Sister Clayton then answered Sister Stuart in glowing terms and stated she had no thought of this being personal and that Sister Stuart would not think of doing anything against her principles. Applause.

Department President then declared this motion carried instead of lost as in yesterday's session.

Department President then instructed Department Guard to request sisters to remove their hats before entering room. She then requested all assistant inspectors to rise. Complied with.

Sister Clayton then asked Department Conductress and Assistant Conductress to present these sisters with bouquets. Complied with.

Department President then requested Department Chief of Staff to thank Sister Clayton, which she did and also gave a small idea of what these assistant inspectors had been doing. Much credit is due these sisters as they had worked hard and covered a great deal of territory to accomplish so much. The following assistant inspector were present: Sisters Leffman, No. 999, Anna L. Stuart, No. 75, Blesh, No. 344,

Richardson, No. 948, Preston, No. 884, Miller, No. 67, Blazejack, No. 1123. These sisters told of their pleasure in the work and their pride in these auxiliaries under them.

More sisters admitted.

Reading of greetings by Department Secretary, as follows:

To Department President, Department Officers, Delegates and Sisters assembled in the Sixth Annual Encampment, Department of California and Nevada, Ladies' Auxiliary to Veterans of Foreign Wars of the United States.

Greetings:

I regret my inability to greet you in person, but Fate rules that I must remain in bed. Would like to meet you all and to thank the representatives of the various auxiliaries throughout the State who remembered me so sweetly with cards and cheerful messages.

From the report of the year's work I can picture your Encampment, following a very successful term. I know your meeting will be most interesting and constructive.

With best wishes for the ensuing year, I am,

Fraternally yours in fortitude and loyalty,

(Signed)

KATE E. HUTCHESON,

Past National President.

National Council of Administration Member."

"Consuelo Peart De Coe, State Department President, Department of California and Nevada: To you and all your officers, we send hearty greetings. You have contributed your full share toward what we have been able to accomplish this year in the Department of California and Nevada and we of Astor Auxiliary appreciate your efforts and wish you a successful convention. Yours in fortitude and loyalty. (Signed) Gertrude A. Guild, President Astor Auxiliary No. 999."

"Mrs. C. De Coe, Casa Del Rey, Santa Cruz, Calif.: Accept both gladly. Will be there Wednesday morning. Best wishes to you, our dear Department President. May the convention be filled with joy and happiness for you and your sisters. Berger Auxiliary also send regards and seven of us will be there to help you. (Signed) Henrietta E. Mills."

"Marjorie Wentworth, Department Secretary, Veterans of Foreign Wars Headquarters, Casa Del Rey: Sisters, greetings and best wishes for a successful encampment. (Signed) Sabina Cunningham, Secretary, Carl H. Kreh Auxiliary, Vallejo, California."

"Mrs. Consuelo De Coe, President Department of California and Nevada, Ladies' Auxiliary, Veterans of Foreign Wars, Casa Del Rey Hotel: Best wishes for a successful convention. (Signed) Berkeley Auxiliary No. 703."

"Consuelo Peart De Coe, Department President Veterans of Foreign Wars, Auxiliary Headquarters, Casa Del Rey, Santa Cruz, Calif.: Greetings and best wishes for a pleasant encampment. (Signed) Jacob Smith Auxiliary No. 83."

"Ladies' Auxiliary, Veterans of Foreign Wars, care Mrs. De Coe, Casa Del Rey Hotel: Good wishes for a harmonious convention. (Signed) San Francisco Auxiliary No. 58."

"Headquarters of the Veterans of Foreign Wars, Hotel Casa Del Rey: Greetings and best wishes. (Signed) Esther Selig, Secretary Pacific Chapter American War Mothers."

"Ladies' Auxiliary, Veterans of Foreign Wars, United States Department of California and Nevada: Loyal Chapter of American War Mothers send greetings for your sixth convention. (Signed) Mrs. Eva Bedford, President."

Department President then stated her thanks for these greetings and that they would be answered personally when they returned to Sacramento.

Department President then presented Sister Cuning, No. 999, the first Department President, with a bouquet and assured her of her appreciation of all the efforts extended to make this department what it has become. Then asked to have the banner Sister Cuning had made for the Astor Drill Team displayed. This was done and Sister Cuning was applauded. Sister Cuning then declared this success was due to the efforts of the sisters and officers and thanked Department President for the bouquet.

Nineteen banners now in room.

Motion made by Sister Alice Stewart, No. 58, seconded by Sister Leffman, No. 999, we allow Department President and Department Secretary to go into comrades' room and convey greetings, returning the courtesy of Department Commander and Department Adjutant. Carried.

Sister Mae Brown, No. 819, then moved that Lansdale No. 67 banner be placed next to Department's banner in honor of Department President. Seconded by several. Carried.

Department President then asked Senior Department President Schertle to preside in her absence and Junior Vice Crispin to act as Senior Vice and Sister Schalkle as Junior Vice. Acting President then asked for additional report from McQuaid Auxiliary to Sister Dalessi, Department Patriotic Instructor. This had been included in Sister Dalessi's report already turned in to Department Secretary.

Reading of Council of Administration minutes for first meeting read by Sister Gertrude Brown Smith, No. 819. Motion made by Sister Alice Powers, No. 999, seconded by Sister Beyers, No. 999, we dispense with reading of detailed disbursements. Carried. Motion made by Sister Crispin, No. 75, and seconded by several, that the minutes of first Council of Administration meeting be approved as read. Carried.

Reading of Second Council of Administration meeting minutes. Motion made by Sister Jarvis, No. 913, seconded by Sister Monteiro, No. 939, the minutes of second Council of Administration meeting be approved as read. Carried.

Reading of minutes of third Council of Administration meeting. Motion made by Sister Cuning, No. 999, seconded by Sister Muirhead, No. 999, these minutes be accepted as read. Carried.

Department President and Department Secretary return.

Department President reported a wonderful report from Comrade Dan Schertle on the California Cottage and stated that four bricks had arrived from Napa County hospital, worth \$240. Regretted not being able to take National Home Chairman Schertle in with her but thought she was more needed in the chair.

Department President then reminded sisters of the parade and to be sure and get their banners to carry. Explained arrangements for parade.

Sister Petty, No. 939, then stated she had been getting subscriptions for the magazine "Better Homes and Gardens" and was turning the proceeds over to the National Home chairman as her part of this fund. Asked for the support of the sisters to make this fifty subscriptions.

Department President commended Sister Petty on this very original idea and wished her success.

Department President then reminded sisters of meeting tonight for the Exemplification of the Ritual and to be sure and be on time. This is very important as the sisters may then be able to see the changes that have been made.

Adjourned until 8 o'clock p.m.

Parade at 1:30 p.m.

EXEMPLIFICATION OF THE RITUAL, JUNE 27, 1930

Meeting called to order by Department President at eight o'clock p.m., for the purpose of exemplifying the ritual.

Officers retire for Officers' March.

Officers' March.

Officers resume stations.

Sister Grace Brown, No. 1468, to act as Assistant Conductress.

Password taken. All in possession of same.

Roll call of officers. All present.

Color Bearers retire and return and present colors.

Patriotic Instructor places flag. Song: "America." Prayer by Chaplain.

Auxiliary declared open for business.

Waiting sisters admitted.

Auxiliary at ease. President De Coe asks Sister Leffman to take place of Sister Schertle as National Council of Administration member. Complied with. Sister Schertle escorted to seat of honor on President's right. Auxiliary salutes Sister Schertle. Sister Alice Stewart, past Department President, then escorted by Conductress and colors to seat on President's left. Saluted by Auxiliary. Sister Gertrude Brown Smith then escorted with Conductress and colors to seat on President's left. Saluted. Sister Louise Holbrook, President of Santa Cruz Auxiliary, escorted to President's left with Conductress. Colors take stations.

Sisters admitted.

Reading of minutes of previous meeting by Secretary. Corrections noted.

Minutes stand approved as corrected.

Reading and referring of cards for membership. One card, Jane Doe, wife of John Doe, submitted by Sister Phenette Miller.

Committee on Investigation: Sisters Schertle, Steadman, Muirhead.

Report of Investigating Committee. Sister Schertle reported favorable.

Balloting for candidates: One card to be balloted upon. Jane Doe, wife of John Doe. All members on right and left balloted, after officers.

Senior Vice reported ballot unfavorable. President then explained that as this was a fictitious ballot, and the ballot was sacred at all times, it was not right to put a black ball in same, so declared the ballot favorable. Ballot closed. Conductress instructed to destroy the ballot. Candidate elected to membership.

Conductress rearranges altar.

Initiation: Conductress retires to ascertain if any candidates in waiting. Reports one, Jane Doe, who has been elected into membership into this Auxiliary.

Secretary reports this candidate duly elected.

Conductress and color bearers retire to escort candidate into the room.

Obligation given by Chaplain. Instructions by Senior Vice, Junior Vice and final instructions by President. Candidate signs Secretary's roll and Conductress pins emblem on candidate. Recess to welcome new member into Auxiliary.

Business resumed.

Official communications: Bulletin from National and general orders from Department.

Inquiries of families or Veterans in distress: Chaplain reports on one needy family who has been helped.

Presentation of bills: Navlet's, for flowers, \$7.50; Jas. Smith Bakery, for rolls, \$1.50.

Trustees audit bills.

Payment of dues to Treasurer. One sister, Jane Doe, pays dues and another sister, Alma Monteiro, also pays dues.

Reports of committees: Trustees report bills audited to the amount of \$9. Refreshment committee: Sister Schertle reports there will be refreshments after meeting to which comrades have been invited. Applause. Sister Nealy reports on dance. Made \$25.

Communications and notices. Letter from Example No. 1 Post inviting Example No. 1 Auxiliary to attend annual banquet.

Unfinished business, none.

New business: Motion made by Sister Miller and seconded by several that warrant be drawn and check made out to National Home Chairman for \$9. Carried. Motion made by Jane Doe and seconded by Pauline Ricketts. Warrants be drawn to the amount of \$9 and bills paid. Carried. National per capita tax brought up. Motion made by Sister Powers, seconded by Sister Cooper, warrant be drawn and National per capita tax paid.

Draping of charter: Conductress and color bearers retire for draping of charter.

Charter draped in memory of Sister Amy Jones, who departed from this life, May 16. Color bearers take station.

Color Bearers, attention. Prepare altar for memorial services. Chaplain presides during these solemn ceremonies. Conductress instructed to see that there is no disturbance.

President places white flowers in memory of each departed sister. The following sisters have passed away the last year. Amy Neave No. 1123, May 15; Florence Lawson No. 1123, May 19; Anna Bevers No. 90, March; Ada Lyttle No. 75, November 29; Rose Sloan No. 1512, December 17; Anna Kretz, No. 819, February 7; Anna Kattenhorn Clayton No. 1661, March 26; Bessie Rosendorf No. 83, August 19; Carmen Slate No. 1622, May 17; Dora Slemmon No. 480, and Margaret Gardiner No. 58. Song: "Sleep, Soldier Boy," by Sister Parrott. President Roseville Auxiliary No. 1661 sings "Blest Be the Tie that Binds" and "Nearer My God to Thee."

Altar rearranged.

Password discussion. New password given out at this time. Sister Jalofski asked if password was given out under New Business. Answered in the affirmative.

Announcements of Disbursements in detail by Secretary: Navlet's, \$7.50; Jas. Smith Bakery, \$1.50; Grace Davis, per capita tax, \$15.90; Sister Schertle, \$9; total, \$33.90.

Announcements of receipts in detail by Treasurer: Mae Brown 25 cents, Alma Monteiro, 25 cents; dance, \$25. Total, \$25.50.

Suggestions for good of the order: Sister Schertle, Council of Administration member, gives a few remarks congratulating the Auxiliary on their officers and work and reports receipts of \$1,054.75 for National home. Applause.

Sister Petty asked if Sister Schertle would receive money tomorrow as her check would not be ready until then. Sister Schertle answered that she would accept money any time. Also stated that she had not taken out a cent for expenses, but that the County Council had given her ten dollars for this.

Sister Schrock then asked how long Sister Schertle would receive this money. Was answered that money would be received until August 15th. California and New Jersey are only states who give Sister Frances Van Houten their money all at once, thus facilitating her work very much. Sister Lambert reported having check for \$50 made by raffling rug she had made herself.

Sister Smith then gives a few remarks complimenting all officers on their work. Also Sister Stewart congratulates the officers and members on their Auxiliary.

Sister Louise Holbrook is then called upon for a few remarks, which all the sisters enjoyed very much. She stated she was a little late in welcoming the sisters to convention but it was a very great pleasure to receive them and to not forget Santa Cruz Auxiliary but to come again.

Sister Cavanaugh announced a luncheon and card party to be given in Alameda on Monday noon. Luncheon to be served from 11:30 to 1:30 P. M. with cards to follow. The Veterans Service Club would conduct meeting during luncheon. Invited all sisters who could, to attend.

Sister Petty remarked on the courtesy of the Auxiliary toward the Chaplain allowing her time to close the Bible when recess was called.

Sister Craig reported a disgraceful happening to flag and was instructed as to the proper way to take care of this matter.

Sister Cooper then asked if station officers salute conductress when balloting. Answered in the negative. Only sisters approaching altar salute when balloting.

Sister Preston asked whether Conductress or Chaplain opens Bible. Was informed Chaplain opens Bible.

President then made corrections as follows: Auxiliary should not stand during Officers' March. However, this is optional. Officers do not salute when balloting. In giving obligation, Chaplain should raise her right hand as does the candidate.

Sister Guild then asked as to when Trustees should give report. Was informed the correct place was under Reports of Committees.

Sister Schrock asked about grave marker. President answered marker should be placed at head of grave and that there were burial services in ritual.

Sister Jalofski asked how color bearers should ballot. Color Bearers should ballot with right hand, supporting flag with left.

Sister Chandler asked if it were permissible to pass in front of colors in recess. It is permissible.

Sister Dixon asked the proper distance from altar for saluting President. The distance is two feet.

Sister Guild asked when to pay dues. It is not out of order to pay dues in recess. Many Auxiliaries do this.

Song—short, but enjoyed.

Closing ceremonies: Prayer by Chaplain. Conductress retires with colors. Conductress collects rituals and folds flag. Meeting closed to reopen immediately.

Meeting reopened. Recess to place flags. Department President reported a pearl earring found; also lodge pin. Sister Parrott suggested that an explanation of proper attention be given and instruction as to how to salute the flag and the position for parade rest, as some of the members did not seem to thoroughly understand this.

Department President thanks Sister Parrott for her song during Memorial exercises. Sister Parrott is President of Roseville Auxiliary No. 1661.

Another President being present, Sister Brooks of O'Reilley Bluett Auxiliary No. 1705, is introduced and saluted after being welcomed by Department President. Also her secretary, Sister Dora Stepp.

Department President then asked the pleasure of the Encampment in regard to candidates running for offices to declare themselves. The following sisters declared themselves for office:

Department President—Laurie Schertle, No. 999.

Department Senior Vice President—Julia Crispin, No. 75.

Department Junior Vice President—Alta Blesh, No. 344.

Department Treasurer—Alice Powers, No. 999, Marguerite Mullen, No. 58.

Department Conductress—Alicia Malone, No. 939, Bertha Evans, No. 1053, Frances Burns, No. 1512.

Department Chaplain—Emma Wiltsie, No. 67, Fannie Gee, No. 948.

Department Guard—Erma Buch, No. 819, Margaret Hubbard, No. 1205.

Department Council Members (2)—Charlotte Buis, No. 1123, Hazel Williams, No. 904, Anna Jarvis, No. 913.

Meeting adjourned until 9:30 A. M. o'clock tomorrow.

MORNING SESSION, JUNE 28, 1930

Meeting called to order by Department President at 9:30 o'clock a.m., all officers being present.

Delegates in rear of room asked if it were possible to hear what was being done. Some difficulty in hearing from rear of room. Department President requested all visitors to be seated in rear and delegates in front.

Department Secretary reported receiving a letter for Sister Cadotte.

Minutes of yesterday's morning session read by Department Secretary. Corrections noted and minutes stand approved as corrected.

Basket of roses received by Department President from Past Commander Whalen of Post 1010. Department President explained that as Past Commander Whalen could not present her with a charter for an auxiliary, he had promised her a basket of roses. Thus he had kept his word.

Past Commander Levitt and three other comrades, Comrade Crowley, Commander of Tamalpais Post No. 72, Comrade Baker of Berkeley No. 703, and Comrade Smith of Post No. 72, were welcomed.

Past Department Commander Leavitt stated he was visiting our encampment in the behalf of the California and Nevada Cottage and that Tamalpais Post had had printed several copies of the official V. F. W. March, composed by D. G. Gallur, a pardoned prisoner, whom the V. F. W. had assisted in securing his pardon. The comrades asked that the sisters buy copies of this march to help this Post in their donation for the California Cottage. Comrade Leavitt then reported that \$3005 had been collected for the California Cottage. Much applause.

Department President responded that she was sure the sisters would be more than happy to purchase these copies and thus help out the boys, and instructed the Department Conductress to take these copies to be sold a little later.

Department President then requested Department Senior Vice Sister Schertle to tell these comrades of her donations, which amounted to \$1138.15 and explained she had been given a check for \$50.00 for the California Cottage but had sold the idea to the sisters of giving this money to the National Home with which to complete the hospital first and then we would all work for the California Cottage.

Department President requested these comrades to please convey her thanks and appreciation to Commander Whalen of 1010 for his basket of roses.

Comrades Leavitt, Crowley, Baker and Smith escorted by Conductress, Assistant Conductress and colors from the room.

Reading of fourth Council of Administration meeting minutes by Department Secretary. Sister Cooper, No. 83, motioned that these minutes of the fourth Council of Administration meeting minutes be accepted as read, seconded by several. Carried.

Reading of fifth Council of Administration meeting minutes by Department Secretary. Motion made by Sister Schalkle, No. 999, seconded by Sister Faneuf No. 999, these minutes be accepted as read. Carried.

Reading of sixth Council of Administration meeting minutes by Department Secretary.

Motion made by Sister Williams, No. 904, and seconded by several that minutes of Sixth Council of Administration Meeting be accepted as read. Carried.

Report of Hospital Chairman read by Department Secretary. Motion made by Sister Warford, No. 939, seconded by Sister Guild, No. 999, this report be accepted as read and placed on file. Carried.

Greetings read. The following greetings received: To Sixth Annual Encampment, Ladies Auxiliary, Department of California and Nevada, "Loyal Chapter American War Mothers send greetings for Sixth Convention. Signed: Mrs. Eva Bedford, President."

Auditing Committee requested to audit the bills. Complied with.

Motion made by Sister Cooper, No. 83, seconded by Sister Ricketts, No. 1123, warrant be drawn and bill paid. Carried.

Report on Appeals and Grievances Committee. Sister Brown, Chairman. No grievances. Subject of Recess discussed. Was decided to have no recess but Sisters could be excused.

Report of Auditing Committee. Report, read by Sister Crispin, No. 75. Motion made by Sister Alice Stewart, No. 58, and seconded by Sister Smith, No. 819, this report be accepted and filed. Carried.

Report of Resolutions Committee read by Department Guards Sister Mills, No. 1013.

Resolution No. 1. Reported approved by Committee. Motion made by Sister Alice Stewart, No. 58, seconded by Sister Muirhead, No. 999, we sustain the Committee's approval. Carried. (Book of instructions.)

Resolution No. 2. Reported approved by Committee. Motion made by Sister Jarvis, No. 913, seconded by Sisters Ricketts, No. 1123, and Blesh, No. 344, action of Committee be sustained. Carried. (Supplies to new Auxiliaries.)

Resolution No. 3. Reported approved by Committee. Motion made by Sister Alice Stewart, No. 58, and seconded by Sister Childs, No. 67, action of Committee be sustained. Carried. (Navy and Marine added after Army nurses.)

Resolution No. 4. Reported disapproved by Committee. Motion made by Sister Gavin, No. 58, and seconded by Sister Nice, No. 999, action of Committee be sustained. Carried.

Resolution No. 5. Reported approved by Committee. Motion made by Sister Hatton, No. 904, seconded by Sister Ricketts, No. 1123, action of Committee be sustained. Carried. (Voting verbally.)

Resolution No. 6. Reported as disapproved by Committee. Motion made by Sister Monteiro, No. 927, and seconded by Sister McClellan, No. 1053, action of Committee be sustained. Carried.

Resolution No. 7. Reported approved by Committee. Motion made by Sister Jarvis, No. 913, seconded by Sister Davis, No. 913, action of Committee be sustained. Carried. (Auxiliaries be allowed to choose material for uniforms.)

Resolution No. 8. Reported disapproved by Committee. Motion made by Sister Leffman, No. 999, seconded by Sister Brown, No. 819, action of Committee be sustained. Carried.

Resolution No. 9. Reported disapproved by Committee. Motion made by Sister Monteiro, No. 939, seconded by Sisters Ricketts, No. 1023, and McClellan, No. 1053, action of Committee be sustained. Carried.

Resolution No. 10. Reported as there were six resolutions turned in concerning the same subject, motion made by Sister Petty, No. 939, and seconded by Sister Muirhead, No. 999, Committee's resolution written from these six copies be read as the most concise copy of resolution. Carried. Reported approved. Motion made by Sister Cavanaugh, No. 939, seconded by Sister Schalkle, No. 999, action of Committee be sustained. (Referring to County Councils.)

Question asked as to understanding of Department President having jurisdiction over Council. Answered yes.

Department President then explained that these resolutions would have to be sent to National before they would go into effect.

Report of Chairman of National Home Fund. Sister Schertle, No. 999, gave a complete report of money and articles donated for National Home. Astor Aux. No. 999 headed the list with donation of articles amounting to \$127.13.

Motion made by Sister Schalkle, No. 999, seconded by two other sisters from No. 999 report of National Home Chairman be accepted. Carried.

Rising vote of thanks to Sister Schertle for her hard work in this matter.

Report on lost articles.

Discussion as to Stenographer being allowed to make copies of minutes of this Encampment for Sisters of different Auxiliaries to take home. Motion made by Sister Brown, No. 819, seconded by many that stenographer be allowed to write notes for delegates. Carried. Motion made by Sister Jarvis, No. 913, seconded by Sister Hatton, No. 904, stenographer charge fee of \$1 per copy. Carried.

Sister Harris, No. 1205, then conveyed greetings from the Department of United Veterans of Republic Auxiliary for California from Frankie Stigman.

Department President thanked Sister Harris and requested her to express her appreciation for these greetings.

Sister Buis No. 1123 then reported a dedicatory dinner being given on July 12th in Vallejo and on July 13th, the dedication of Memorial Hall in Vallejo. All Auxiliaries and Sisters and comrades invited.

Sister Bowman, No. 75, President, then presented Department President De Coe, Department Chief-of-Staff Smith and Department Senior Vice Schertle with flowers. Thanked.

Gifts presented Department President by Sister Cooper, No. 83, Sister Anna L. Stuart, No. 75. Sincere thanks for these gifts and their wonderful cooperation expressed to these Sisters by Department President.

Department President announced that bands would be ready this p.m. for banners. Also thanked all Sisters who paraded yesterday and commended drill teams from Astor No. 999 and Zane No. 344 for competing in drill. Commended Zane particularly as they were short three members but had competed anyway.

Sister Gavin, No. 58, told of her regret in not being able to fill her office of Department Color Bearer during the Convention, owing to illness. However, complimented the Sister who had done so.

At this time a beautiful purse was presented to the Department President by Vivian Jarvis on behalf of Ethel Lansdale, Auxiliary No. 67, with the request that Sister De Coe discard her carpet bag.

Department President thanked Ethel Lansdale Auxiliary and Sister Jarvis for the beautiful purse, and again told them how proud she was of them, and that she would try to live up to their request.

Motion made by Sister Monterio, No. 939, and seconded by Sister Leffman, No. 999, one of the Sisters from Hollywood Auxiliary who is present be allowed to act as delegate. Carried.

Motion made by Sister Leffman, No. 999, seconded by Sister Alice Stewart, No. 58, Sister from O'Reilly-Bluett Auxiliary be allowed to vote as delegate. Carried.

Motion made by Sister Leffman, No. 999, seconded by Sister Childs, No. 67, Sister Downs of Brown Auxiliary No. 1468 be allowed to vote as delegate. Carried.

Department President thanked all committees for their work and fine reports.

Report on Department Officers' Reports given by Sister Schrock, No. 1512. Motion made by Sister Alice Stewart, No. 58, seconded by Sister Schalkle, No. 999, Department Officers' Reports Committee report be accepted as read and placed on file. Carried.

Department Treasurer Sister Powers, No. 999, reported receiving \$31 for sale of music for Tamalpais Post. Sister Schertle requested to take charge of this money and turn it over to the comrades.

Meeting adjourned until 1.30 p.m.

AFTERNOON SESSION, JUNE 28, 1930

Meeting called to order by Department President at 1.30 o'clock p.m. All officers present.

Department Conductress escorts Comrade Whitaker, Commander of Long Beach Post, to altar. Department President greets and introduces Comrade Whitaker and Department Conductress escorts Comrade Whitaker to Department President's station. Comrade Whitaker then gave the invitation from Long Beach for the 1931 Encampment and gave a very good description of Long Beach and country surrounding as adapted to the needs of the Encampment. A very interesting fact was noted. Long Beach is the largest G. A. R., V. F. W. Post in the United States. Also noted that Long Beach Post has no Auxiliary but hopes to have one in the near future.

Department President requested Department Senior Vice to answer Comrade Whitaker which was done thanking Comrade Whitaker for his invitation and promising a visit in the near future for the purpose of starting an Auxiliary.

Sister Anna Stuart, No. 75, then pledged Comrade Whitaker her help and the help of the Southern Auxiliaries for the 1931 Encampment. Thanked.

Sister Williams, No. 904, also pledged the support of the Los Angeles County Council, of which she is President. Also thanked.

Sister Cameron, No. 1555, from Chico offered congratulations and her support. Was applauded as Sister Cameron had been working for the 1931 Encampment to be held in Chico.

Comrade Whitaker escorted from room.

Question asked as to Past President's pin. Department President De Coe explained that our Rules and Regulations have specifically stated that Presidents should serve from Installation to Installation to receive pin. Thus a President of an Auxiliary serving any time less than time stated by resigning her office, would not be entitled to the pin but that it should go to her successor, who had completed her term.

Department President then announced prize to Auxiliary bringing in most members from January 15th to June 1st. Oroville No. 1747 would have received the prize if present but as there was no representative from Oroville, prize to go to Ingram for largest number of new members. Number of new members—33. Amaroc being third with 29 new members.

Department Guard announced Department Commander-elect Comrade Winn and Sergeant-at-Arms Flynn asking admittance.

Department Commander-elect Winn and Sergeant-at-Arms Flynn escorted into room by Department Conductress. Assistant Conductress and colors, introduced and then escorted to President's station by Department Conductress and Assistant Conductress.

Comrade Winn then was welcomed by Department President and asked to speak. Comrade Winn then gave a few words commending the two drill teams and the Auxiliary winning prize for selling most poppies. Then requested Sister Cuning, No. 999, Captain of Astor Drill Team, and Sister Alice Stewart, President of Central California County Council presented at altar. These Sisters presented at altar by Department Conductress, then escorting Comrades Winn and Flynn to altar.

Comrade Winn then presented these Sisters with beautiful cups and commended them highly on winning same, not forgetting to mention the spirit of sportsmanship shown by No. 344 team.

Sister Cuning thanked Comrade Winn on behalf of her drill team and Auxiliary, and also commended No. 344 team stating that it had been through their example Astor had started a drill team. Also, told that this was the first cup and third prize they had won and had been drilling nearly every Sunday, realizing from \$20 to \$30 for these exhibitions. Much applause.

Sister Alice Stewart, No. 58, then thanked Comrade Winn for her cup and stated that it would be given the Auxiliary. The order of Auxiliaries was, first: San Francisco No. 58, White Squadron No. 90, McQuaide No. 1205 and Smith No. 83.

Comrades Winn and Flynn escorted from room by Department Conductress, Assistant Conductress and colors.

Department President then requested Department Conductress to present Sister Neron, No. 1774, Sister Chandler, No. 1512, and Sister Lyttle, No. 1512, at altar. Complied with.

Department President then presented these Sisters with their prizes. Sister Neron for Auxiliary receiving most new members and Sisters Chandler and Lyttle for bringing in most new members individually. They had each brought in 10 from January 15th to June 1st.

Department President thanked after which Sisters escorted back to seats.

Reading of Press Committee report by Sister Buis, No. 1123, Chairman.

Motion made by Sister Hubbard, No. 1205, seconded by Sister Hatton, No. 904, this report be accepted and filed. Carried.

Report of Credential Committee read by Sister Leffman, No. 999, Chairman.

Motion made by Sister Burch, No. 819, seconded by Sister Harris, No. 1205, that Sister Jenkins, No. 1629, be made delegate. Carried.

Motion made by Sister Nealy, No. 83, seconded by Sister Grove, No. 83, this report be accepted and filed. Carried.

Past Department Commander Dan Schertle escorted into the room to the altar by Department Conductress and colors and introduced by Department President. Escorted to President's station by Department Conductress.

Sisters salute Comrade Schertle.

Comrade Dan Schertle, being the Department Chairman of California and Nevada Cottage Fund, gave a very enlightening talk on this work, thanking the Sisters of all the Auxiliaries who had given him donations for the California and Nevada cottage. Comrade Schertle stated that he knew that just as soon as the Sisters had completed their hospital work, they would all assist the comrades with the California and Nevada cottage. The following Auxiliaries were thanked especially for their donations: Amaroc No. 1512, Bell No. 1053, Ingram No. 1774 and Border No. 1637, having given \$285, making a total of \$315, a wonderful nucleus for six months' work. Much applause.

Department President then requested Comrade Schertle's wife to answer him, which Sister Schertle did, asking him to forgive her for changing one of the Auxiliary's minds concerning their donation, about which there was a misunderstanding and stating that she thought she was a better salesman than he. Much applause and laughter.

Comrade Schertle then stated he thought Sister Schertle had taken an unfair advantage of him but that, as her work was such a noble one, he would have to forgive her.

Sister Bowman, No. 75, then stated that she had a \$60 check ready for Comrade Schertle and asked where it should be sent. Comrade Schertle requested Sister Bowman to keep this check until more definite arrangements had been made concerning the sending of this money.

Department Conductress then escorted Comrade Schertle from room.

Department Guard reported that Junior Vice Commander-in-Chief wishes to know if the Sisters wished a joint installation with the comrades. Department President requested Department Guard to state that this would be attended to as soon as the election of Department President was finished.

Department President then asked if any other Presidents or Past Presidents had arrived. No Presidents, but following Past Presidents: Sisters Fannie Warren, No. 8, Kate Cavanaugh, No. 939, and Mabelle Lucier, No. 344. Saluted.

Department President then asked the pleasure of the Encampment regarding reading of morning meeting's minutes.

Motion made by Sister Dalessi, No. 344, seconded by Sister Cooper, No. 83, to leave the reading of these minutes until the first meeting of the Council of Administration as customary. Carried.

Nomination and election of officers.

Sister Childs, No. 67, then asked the method of voting to be explained for some of the Sisters. Sister Leffman, No. 999, explained correct manner of voting.

Motion made by Sister Guild, No. 999, seconded by Sister Leffman, No. 999, if more than one candidate running for office, there be no applause. Carried.

Department President appointed the following Judge and Tellers: Sister Schalkle, No. 999, Sister Muirhead, No. 999, Sister Nealy, No. 83.

Department Senior Vice Sister Schertle nominated for Department President. Nominations closed. Department Secretary instructed to cast unanimous ballot for Sister Schertle. Sister Schertle declared unanimously elected Department President for 1930-1931.

Department President requests Sister Schertle's wishes in regard to joint installation. Sister Schertle states she would be very much pleased to have joint installation with the comrades and requested Junior Commander-in-Chief De Coe to install the officers. Department Guard instructed to convey this message.

The following Sisters nominated for Department Senior Vice: Sister Henrietta Mills, No. 1013, and Sister Julia Crispin, No. 75. Nominations closed. Sister Mills 91 votes, Sister Crispin 71 votes. Sister Mills receiving the majority of votes cast declared elected Department Senior Vice for 1930-31.

Sister Alta Blesh, No. 344, nominated for Department Junior Vice. Nominations closed. Motion made by Sister Beyers, No. 999, seconded by Sisters Hatton, No. 904, and Childs, No. 67. Department Secretary cast unanimous ballot for Sister Blesh. Sister Blesh declared unanimously elected Department Junior Vice for 1930-31.

The following Sisters nominated for Department Treasurer. Sister Alice Powers No. 999 and Sister Mullen No. 58. Nominations closed. Sister Powers received 136 votes and Sister Mullen 34. Sister Powers No. 999 receiving the majority of votes cast declared elected Department Treasurer for 1930-31.

Motion made by Sister Mullen No. 58, seconded by Sister Guild No. 999, ballot be made unanimous and congratulations extended. Carried. Declared unanimous.

Sister Wiltsie No. 67 and Sister Gee No. 948 nominated for Department Chaplain. Sister Gee declined. Motion made by Sister Nice No. 999, seconded by Sister Steadman No. 67, Department Secretary be instructed to cast unanimous ballot for Sister Wiltsie. Sister Wiltsie No. 67, declared unanimously elected Department Chaplain for 1930-31.

Sister Wiltsie No. 67 thanks Sister Gee No. 948 for her courtesy.

The following Sisters nominated for Department Conductress: Sisters Frances Burns No. 1512, Bertha Evans No. 1053 and Alicia Malone No. 939. Sister Evans received 41 votes, Sister Burns 89 and Sister Malone 53. Sister Frances Burns receiving the majority of votes cast, declared elected Department Conductress for 1930-31.

The following Sisters nominated for Department Guard. Sister Erma Burch No. 819 and Sister Margaret Hubbard No. 1205. Sister Burch receiving 53 votes and Sister Hubbard 131. Sister Margaret Hubbard No. 1205 receiving the majority of votes cast declared elected Department Guard for 1930-31.

The following Sisters nominated for Department Council of Administration members, Sister Hazel Williams No. 904, Sister Anna Jarvis No. 913 and Sister Charlotte Buis No. 1123. The following votes received: Sister Williams 139, Sister Jarvis 68 and Sister Buis 148. Motion made by Sister Jarvis No. 913, seconded by Sister Cooper No. 83, ballot be made unanimous. Carried. Sisters Williams and Buis as Council of Administration members for 4 years declared unanimously elected.

Sister Petty No. 939 presents Sister Schertle with check of \$15 for National Home Fund, making a total of \$1,210.

Sister Schertle then announces her appointive officers as follows:

Department Secretary, Sister Kate Cavanaugh No. 939; Sister Consuelo De Coe No. 67, Department Chief-of-Staff; Department Patriotic Instructor, Sylvia Cooper No. 83; Sister Dolores Menzie No. 58, Department Historian; Colors, 1—Sister Malone No. 939, 2—Sister McKay No. 1053, 3—Sister Dolly Steadman No. 67, 4—Sister Rena Freeman No. 1776; Assistant Conductress, Sister Wilhelmina Reed No. 913; Assistant Guard, Sister Erma Burch No. 819.

Recess to retire to Comrades' Hall for joint installation.

Joint installation by Junior Commander-in-Chief Darold D. De Coe.

Return to Sisters' Hall for closing.

Sister De Coe presents Sister Schertle, Department President with gavel and pins badge of office on her. Pledges her support in the year to come and presents Department President Schertle with book holding names of all Auxiliaries and their secretaries and dates of last official inspection.

Department President Schertle thanks Sister De Coe and requests her to close her Encampment just as she would have done if there were no change in offices.

Sister De Coe was very appreciative and thanks Department President Schertle for the courtesy.

Sister Smith No. 819 then requested Department Conductress to escort Past Department President De Coe to the altar. Order carried out. Sister Smith then presents Sister De Coe with her Past Department President's pin with ruby and tells her of the Department's appreciation for her hard work and interest.

Sister De Coe responds with a very lovely speech of thanks, commending all her officers and Auxiliaries on their cooperation and kindness.

Sister Leffman No. 999 presents Sister De Coe with a gift from all Auxiliaries welcoming Sister De Coe to the "Ever-readies" the organization of Past Department Presidents. Sister De Coe received a very beautiful coffee urn, tray, sugar bowl, and pitcher. Sister De Coe thanks all Auxiliaries.

Sister Alice Stewart No. 58 presents Sister De Coe with silver platter from all Department officers. Thanked by Sister De Coe.

Sister De Coe presented with gift from Amaroc No. 1512.

Sister Clayton presents Sister De Coe with flowers stating that all the flowers presented were grown by the Sisters in the Santa Cruz Auxiliary.

Sisters of Santa Cruz Auxiliary thanked and congratulated on their beautiful flowers.

Sister De Coe offers her home in Sacramento for a meeting of the Department Council of Administration if desired when the fruit is ripe. It seemed the Department officers are very fond of Sister De Coe's fruit trees.

Sister Guild No. 999 presents Sister Schertle with basket of flowers from her own Auxiliary, congratulating Sister Schertle for bringing honor to her Auxiliary and also presents Sister De Coe with gift. Thanked by both Sisters.

Sister Childs No. 67 presents Sister De Coe and Sister Wentworth No. 67 with souvenirs of Santa Cruz to take home. Thanked by both Sisters.

Sister Wentworth No. 67 then reads a poem written for Sister De Coe by Sister Fredericka DeCelle of No. 939. Sister De Coe requests Sisters of Hollywood No. 939 to convey back to Sister DeCelle her appreciation for the poem, which follows:

TO CONSUELO.

As the sun in a blaze of glory,
Brings to the end a perfect day;
As a song on its last sweet note
Leaves a memory deep in the soul;
Your departure, Consuelo—is to us
A sweetness not to be forgotten;
In charm of manner unsurpassed,
You've held your throne.

Let those who follow try to pass
Your banner you have held on high;
Your fine achievements reach the sky.
Today you leave us, but not to stay;
The dauntless spirit of you still holds sway,
Fearless, kind and true.

Consuelo, we loath to have you go,
And from our heart of hearts
We bid "God's Speed" to you and yours;
And on the alter of our memories
Erect a shrine, bearing the name
Forever blest—Consuelo.

(Signed) FREDERIKA DECILLE,
Hollywood No. 939.

Also read telegram addressed to Sister Laurie Schertle as follows:

"We have just heard of your success stop Sincere congratulations and best wishes from the girls of Astor Auxiliary who were unable to be present at the Convention to help you win."

(Signed) OLLIE REMMERS.

Sister Brooks of O'Reilly-Bluett Auxiliary No. 1705 expresses her appreciation for the support and kindness of Sister De Coe.

Motion made by Sister Smith No. 819, seconded by several that Lansdale No. 67 banner be allowed a tag as it was in the meeting hall all meetings, but someone had removed it during the installation. Carried.

Banners present receive tags from Sister De Coe. Thanked.

Sister Goldman mentioned as helping get the Department's banner for them. Sister Goldman had embroidered a tablecloth and raffled same for \$30 presenting the money for Department to purchase a banner. Applause.

Expression of thanks and appreciation by Sisters Mills No. 1013, Blesh No. 344, to Sisters for honoring them with their offices. Likewise, Sister Cavanaugh No. 939.

Closing ceremonies.

Star Spangled Banner sung.

Closing prayer by Department Chaplain Wiltsie No. 67.

Colors retired.

Encampment of 1930 declared closed.

LAURA T. WRIGHT,

Recording Secretary.

Zane No. 344, San Jose, California.

DEPARTMENT PRESIDENT'S REPORT, 1929-1930

To the Officers, Delegates and Members of the Sixth Annual Encampment of the Ladies' Auxiliary to the Veterans of Foreign Wars of the United States, Department of California and Nevada. Santa Cruz, California, June 25 to 29, 1930.

It does not seem possible that it has been a year since I was elected your Department President. I sincerely hope and trust that I have lived up to all my pledges I made upon assuming the office and that those who saw fit to elect me to this office have not been sorry, as I have tried to serve you at all times to the best of my ability, fair in my decisions, just to all and to show every courtesy to those who were deserving. I have tried to make you feel at all times that I was the same as you, just a Sister of yours who had been elevated to bear the responsibility of our Department, and that if this year was a success that it would be with your help. I can truthfully say that I did have your cooperation and support and that we have had a very successful year for our Department. I know that I have been criticized by some, but I wonder if these Sisters are living up to the obligation that they assumed when they joined our organization. It might not go amiss for each Auxiliary to repeat the obligation every so often, as I am afraid that some forget their vows. One of the criticism that I have heard has been that I was too lenient with the officers on my official visits; that I should have called them down more severely. Now I am going to explain my idea of a correction. On a night of an official visit, the officers are nervous, their hearts just thump, their knees feel like they are going to hit each other. Isn't it natural that they will make mistakes? To me there is a right and wrong way of correcting, and I have done it the way that seemed right to myself, so I trust that those who criticised will just try to picture themselves in the officers' places.

I want to thank my many Sisters, and I may say my many friends that I have made, for their loyal support, cooperation and good will during this Administration. Words can not express how you have helped me. Your little acts of kindness have helped so much when I have been tired from traveling and worn out from writing letters, and I want you to know that I sincerely appreciate it.

I feel our year has been highly successful, having added fourteen new Auxiliaries to our Department from the far south to the most northern county of California. These Auxiliaries are all flourishing and are going to be a credit to us. I am sure that they are going to make some of the older ones sit up and take notice.

From our last Per Capita Tax I find that we have now a membership of 1814, a gain of over 749 members from last year, so that is another proof that we are growing.

I want to thank the Sisters of the Auxiliaries for their wonderful help to their Posts in selling "Buddy Poppies." These are for a good purpose and I hope that next year the sale will be doubled, as the V. F. W. Buddy Poppy is the only Copy-right Poppy sold by any Veteran Organization or its Auxiliary.

Our State National Home Chairman, Sister Laurie Schertle, reports that our donations to our Hospital Fund are coming in fast, and I sincerely hope we will have as much as last year to turn over at our National Encampment to our National Chairman, Sister Francis Von Houten.

Our State Hospital Chairman, Sister Ella O'Connor, reports that the Auxiliaries have been doing a great deal of relief work and visiting our Comrades in the various Hospitals. Some of the Auxiliaries are doing wonderful work along this line and I think that they deserve a lot of praise and credit.

I trust that our Auxiliaries have cooperated with their Posts in helping them put over the different bills before Congress. In my Department Bulletin No. 7 I asked that you write to our several Representatives, and I trust that you complied with this request.

Let me just remind you of a few things to try not to forget. When your Department and National Tax is due, pay it promptly. It is not so hard on the Auxiliary Treasury as letting it slide and then pay maybe two together. You will not receive your new Pass Word until your National Tax is paid in January and June, and it is very important that your Department Tax is paid when it is due, your last meeting in March and September.

To the Presidents, enforce the rule that your Officers memorize their work as the first impressions on a Candidate are lasting and this can only be done by each officer memorizing their work, thereby giving a proper rendition of our Ritualistic work.

I am so happy to tell you that of the 30 Auxiliaries that had to send in Officers' Reports the Presidents were 100%. Chaplains, all but one. Historians, all but two, and Patriotic Instructors, all but three. I know that the forms drawn up by our Junior Past Department President are responsible for this, and Sister Smith, we thank you for your endeavors.

This year, of course, had some unpleasant business along with the pleasant, but I feel that the decisions rendered have been satisfactory to all parties concerned and I will again repeat that at all times, I have tried to be fair and just to all. I have listened always to both sides before I made my decision.

NEW AUXILIARIES

August 27, 1929—Ernest L. Kellogg Auxiliary No. 1680, Santa Ana, was instituted by Sister Ida Toohy, Department Council Member and Past President of Capt. Ross Snyder Auxiliary No. 8, Los Angeles.

November 1, 1929—Chico Auxiliary No. 1555, Chico, Cal., was was instituted by your Department President, Consuelo Peart De Coe, assisted by the Officers of Ethel Lansdale Auxiliary No. 67, Sacramento.

January 16, 1930—Lomita Auxiliary No. 1622, Lomita, Cal., was instituted by Sister Alice Switzer, Department Historian and Past President of Lt. Kenneth Bell, Auxiliary No. 1053, Pasadena, assisted by their Officers.

February 22, 1930—Oroville Auxiliary No. 1747, Oroville, Cal., was instituted by your Department President, Consuelo Peart De Coe, assisted by the Officers of Ethel Lansdale Auxiliary No. 67, Sacramento.

March 13, 1930—Lt. Clarence C. Jenkins Auxiliary No. 1629, Carlsbad, Cal., was instituted by Sister Anna L. Stuart, Assistant Inspector and Past President of Lt. Cecil Connelly Auxiliary No. 75, San Diego, and the Officers were installed by Sister Loretta Chandler, Department Color Bearer and Past President of Amaroc Auxiliary No. 1512, San Diego.

March 15, 1930—Border Auxiliary No. 1637, Calexico, Cal., was instituted by Sister Anna L. Stuart, Assistant Inspector and Past President of Connelly Auxiliary No. 75, San Diego, and assisted by Sister Loretta Chandler, Department Color Bearer and Past President of Amaroc Auxiliary No. 1512, San Diego.

March 18, 1930, Osmond K. Ingram Auxiliary No. 1774, San Diego, Cal., was instituted by Sister Anna L. Stuart, Assistant Inspector and Past President of Lt. Cecil Connelly Auxiliary No. 75, San Diego, and assisted by Sister Julia Crispin, Department Junior Vice President. This is an Auxiliary to an all Navy Post.

March 22, 1930—John R. Simpson Auxiliary No. 1513, Escondido, Cal., was instituted by Sister Anna L. Stuart, Assistant Inspector and Past President of Lt. Cecil Connelly Auxiliary No. 75, San Diego, and assisted by Sister Julia Crispin, Department Junior Vice President.

March 29, 1930—Roseville Auxiliary No. 1661, Roseville, Cal., was instituted by your Department President, Consuelo Peart De Coe, assisted by the Officers of Ethel Lansdale Auxiliary No. 67, Sacramento.

March 29, 1930—Harold J. Anderson Auxiliary No. 1766, San Luis Obispo, Cal., was instituted by Sister Alta Blesh, Assistant Inspector and Past President of Major Randolph T. Zane Auxiliary No. 344, San Jose, and assisted by some of their Officers.

April 4, 1930—O'Reilly-Bluet Auxiliary No. 1705, Sacramento, Cal., was instituted by your Department President, Consuelo Peart De Coe and assisted by the Officers of Ethel Lansdale Auxiliary No. 67, Sacramento. This is an Auxiliary to our colored Post in our Department and one we will be proud of, I am sure.

April 5, 1930—Thomas Enright Auxiliary No. 97, Modesto, Cal., was instituted by your Department President, Consuelo Peart De Coe, assisted by the Officers of Ethel Lansdale Auxiliary No. 67, Sacramento.

April 11, 1930—John McElroy Auxiliary No. 1381, Crescent City, Cal., was instituted by your Department President, Consuelo Peart De Coe. I covered exactly 938 miles in my journey to Crescent City to be their instituting Officer, and I want to say it was a very happy duty for me to perform, as I enjoyed the ride through the beautiful redwoods, and their hospitality and the honor of obligating 55 members into our wonderful organization.

May 26, 1930—Rose-Robrecht-Weeks Auxiliary No. 1716, Watsonville, Cal., was instituted by Sister Alta Blesh, Assistant Inspector and Past President of Major Randolph T. Zane Auxiliary No. 344, San Jose, assisted by some of their Officers.

I have been more than happy to have added these wonderful Auxiliaries to our Department this past year and they make us have a total of 42 Auxiliaries. I have Charter Applications out in the following cities, and I sincerely hope that my Successor will realize their addition to our Department in the very near future and many more: San Rafael, Bellflower, San Bernardino, Salinas, San Francisco, Santa Barbara, Willows, Santa Rosa, Visalia, Ventura, Riverside, San Diego and Merced, in California; and Las Vegas and Reno, in Nevada; Eureka and Hayward, Cal.

I have paid 34 Official visits and to the eight Auxiliaries I was unable to visit I am sorry, but my time being limited, I was unable to visit you. These include my new Auxiliaries mostly in the southern part of the State. Lomita No. 1633, Lomita; Lt. Clarence C. Jenkins No. 1629, Carlsbad; Harvey J. Anderson No. 1766, San Luis Obispo; Border No. 1637, Calexico; Osmond K. Ingram No. 1774, San Diego; John R. Simpson No. 1513, Escondido; and Rose-Robrecht-Weeks No. 1716, Watsonville, in California, and Kenneth Booth No. 1103 of Tonopah, Nevada.

I have drafted three resolutions to be presented at this Encampment that I think are necessary. First, about the words Navy and Marine to be added in our Ritual after Army Nurses, as they are eligible also. Second, that we have a book of instructions explaining all ceremonies that we conduct. Third, that the new Auxiliaries be granted supplies in a like manner to those supplied to a new Post.

I would like to recommend the following:

1. To those Auxiliaries that do not cooperate with their Posts that in the future it should be done and our next Department President have such instructions in her first Bulletin.

2. As our Department is growing and we are accumulating money in our Treasury that the postage, necessary paper, envelopes, etc., be supplied to all Department Officers or Sisters acting as our State Chairman for the National Home, Hospital, etc.

3. That only the Past President's Pin be given at the Altar. If other gifts are intended they should not be at the Altar.

4. As our file for our membership cards is full and another one will have to be purchased, in the future that the size be governed by the size of the membership card.

5. As the forms to the Auxiliary Officers have proven a big success, that a like one be drafted for some of our Department Officers' Reports.

6. That our next Department President continue sending the Bulletins to all Department Officers, National President, National Secretary, National Treasurer, our own Past National President, and Past Department Presidents, as it aids them in knowing of her wishes and in assisting her.

CLOSING

In closing, I want to again thank you for having elected me as your Department President and my only hope is that I have lived up to your expectations.

To my Department Officers, I am so proud of you. I have appreciated the fact that at each of my Official Visits and otherwise as many of you as could have attended. Your cooperation and help to every little wish and request has meant so much to me. I know that each Department President thinks her Corps of Officers are the best, but they will have to go a long ways to excel mine in my estimation. Girls, I thank you most sincerely for everything you have done for me, as really you have helped me at times when I was blue by just a little line

or word of cheer. To some of my Officers, I will not mention their names as it would not be fair to the others, I do not know how I would have gotten along without you.

I want to thank the many Sisters who have helped me as Chairman of Committees, Assitant Inspectors, etc.

I want to thank the Auxiliaries and the many Posts for the courtesy extended to myself and good husband, for the many banquets, flowers, gifts and the many personal letters, some of which I could not find time to answer, but in the years to come possibly I may be able to repay you.

At this time I want to thank my husband, Comrade Darold D. De Coe, Junior Vice Commander in Chief, for his kindness in helping me this year to carry on. He has given many hours when he possibly would liked to have been somewhere else attending his Official duties, than driving me from one city to another, and I want to take this opportunity of thanking him publicly.

To my two sons, who at times hardly knew they had a mother, I want to thank them for being good boys, so mother could go on these trips.

And last, but not least, my husband's mother, Sister Addie De Coe. This is one of the biggest thanks to be extended. She has made it possible for me to leave on these long trips and at any time, as I always knew that my boys were in good hands while she was looking after them.

I want you to know that with all the work that has been done this year, I have enjoyed every moment of it and I feel that I have made many friends whose friendship is going to extend over the years to come and not just for the past year. I thoroughly enjoyed serving you and when I have passed into the "Ancient Order of Has Beens" I am not going to stop serving, but pledge my help and loyal support to my successor.

Now that we are meeting for our Sixth Annual Encampment in the beautiful city of Santa Cruz, let us all make this the biggest Encampment we have ever held, and may we all live up to our sacred obligation and make this a bigger and better Organization. Leave all petty personal feelings out and just work for what we are organized for, "to help our Comrades and their Widows and Orphans, to teach Patriotism to the Children of our Land."

In closing, this little piece of poetry comes to my mind as expressing my own personal feelings of this last year of being your Department President:

FRIENDSHIP

The building of a friendship! 'tis a thing that seems to start
From the kindest of feelings that dwell within the heart.
And the friendship that I've found to be most faithful—constant—true.
Is the friendship that was built, dear friends, within the heart of you.
Respectfully submitted,
Yours in Fortitude and Loyalty,

CONSUELO PEART DE COE,
Department President.

The following is a report of my Official Visit and others to the different Auxiliaries and meetings where I have represented our Department. For the sake of brevity, I am omitting all unnecessary details and merely giving you a brief statement of each visit:

October 12, 1929—Lt. Kenneth Bell Auxiliary No. 1053, Pasadena. Their President, Sister Alice Switzer, also Department Historian, conducted the meeting in a very good and pleasing manner. Floor work exemplified in a very efficient manner. Harmony prevailed. Very hospitable. Initiated 2. 52 members, of which 27 were present. Eight visitors. General Fund, \$60.05; Relief Fund, \$18.24.

October 14—Lt. Fred Hoyt Auxiliary No. 480, Santa Monica, Cal., is a new Auxiliary and the Officers were very nervous but nevertheless floor work was done very well. Very hospitable and eager for corrections. Twenty members, of which 10 were present. Eleven visitors. No initiation. \$25 in General Fund. No Relief Fund. Lulu Hewlett, Department Color Bearer.

October 15—Lt. Cecil Connolly Auxiliary No. 75, San Diego, Cal. Work exemplified very efficiently considering small room the Sisters are meeting in, Home Auxiliary of Sister Julia Crispin, Department Junior Vice President, and Sister

Anna Stuart, Department Assistant Inspector. Spirit of cooperation between Sisters and Post members very apparent. Initiated three. Post Commander Joy extended greetings on behalf of the Post, 48 members, of which 22 were present. Eight visitors. General Fund \$48.80; Relief Fund, \$86.47.

October 17—Amaroe Auxiliary No. 1513, San Diego, Cal. Work done very efficiently. Sister Loretta Chandler, President, also Department Color Bearer, presided in a very charming manner. Spirit of harmony and cooperation prevailed. Initiated four. Forty members, of whom 19 were present. Nine visitors. General Fund, \$63.68; Relief Fund, \$5.82.

October 18—Ernest L. Kellogg Auxiliary No. 1680, Santa Ana. This Auxiliary was just instituted on August 27, but have 33 members and 20 of them were present, with 25 visitors. Work done very nicely, considering they were new. General Fund \$31.30. No Relief Fund. Initiated 2.

January 8, 1930—Santa Cruz Auxiliary No. 888, Santa Cruz, Cal. As I was unable to contact this Auxiliary again, my visit on this date for the installation will have to act as my Official visit. The spirit of harmony and cooperation between the Auxiliary and Post very apparent. Home Auxiliary of the Department Musician, Sister Vera McKenna Clayton.

January 9—Allen H. Nichols Auxiliary No. 69. Attended their installation and was so sorry that I was not able to contact this Auxiliary again. Home Auxiliary of Sister Gladys Austin, Department Assistant guard.

January 11—Private Harold Brown Auxiliary No. 1468, Bakersfield, Cal. This, my Official visit served two purposes, as I also installed their new officers. Representatives from all Patriotic Organizations were present. Very harmonious and cooperation between Auxiliary and Post very apparent. This Auxiliary does lots of hospital work. Their President, Sister Grace Grey Brown, is also Department Assistant Conductress and Sister Lela J. Merritt, a Past President, the Assistant Inspector. The Post is named after Sister Brown's husband. They have 48 members, of which it was hard to ascertain how many were present on account of the large crowd present. General Fund \$58.

February 3—Sidney Severns Auxiliary No. 1351, Martinez, Cal. This Auxiliary seems to have quite a struggle. Floor work seemed hard for them as they were so nervous. Nevertheless, I am sure they are going to work out all right. They do lots of charity work. Eighteen members of which 10 were present. Thirteen visitors. General Fund \$22.69. Relief Fund none.

February 6—Honor Auxiliary 913, Richmond, Cal. This was the second meeting of these officers and work was exemplified in a very good manner. Each Officer tried to say their parts from memory. Lots of charity work done. This was their sixth birthday. Initiated 1. I installed a Trustee. Home Auxiliary of Sister Anna Herr Jarvis, Department Council Member. Forty-seven members, of which 25 were present. Sixteen visitors. General Fund \$20.75. Relief Fund \$33.50.

February 11—Joseph P. McQuade Auxiliary No. 1205, San Francisco, Cal. This Auxiliary coming to the front after a hard struggle. Very efficient President. Post very willing to cooperate and help. Floor work exemplified very well and officers present had work memorized. Sixteen members, of which 14 were present. Thirty-five visitors. General Fund \$9.74. Relief Fund \$6.50.

February 20—Major Randolph T. Zane Auxiliary No. 344, San Jose, Cal. Wonderful meeting. Very few mistakes in floor work and these were new changes in the work. Spirit of harmony and cooperation between Members and Post very apparent. I was very happy to receive greetings from the American Legion Auxiliary in San Jose, which showed that a spirit of harmony existed between these auxiliaries. Home Auxiliary of Sister Bessie Delassi, Department Patriotic Instructor, and Sisters Alta Blesh and Etta Westbrook, Assistant Inspectors. Very impressive Washington and Lincoln services. Eighty-five members, of which 46 were present. Seven visitors. Three initiated. General Fund \$113.47. Relief Fund \$33.41.

February 28—Col. John Jacob Astor Auxiliary No. 999, Oakland, Cal. This is one of the largest Auxiliaries of the Department and has many Department

Officers, of whom is our Department Senior Vice, Sister Laurie Schertle; Sister Alice Powers, Department Treasurer; Sisters Marjie Schalkle and Mabel Muirhead, Department Council Members; Sisters Alta Mae Cuning and Jennie Leffman, Past Department Presidents, and Sister Kate Hutcheson, Past National President. Floor work exemplified perfectly. All Officers had work memorized, and very efficient President. This Auxiliary does a great deal of hospital and relief work. Have 100 members, of which 53 were present. Forty-nine visitors, of which were 10 visiting Presidents and the County Council President. Mock initiation. General Fund \$53.94. Relief Fund \$414.58.

March 6—General Jacob Smith Auxiliary No. 83, San Francisco, Cal. Floor work put on in a very pleasing manner. Some of the Officers had their work memorized. Greeting committee from the Post present to welcome me. Home Auxiliary of Sister Iva Neeley, Department Council Member. Initiated 2. Forty-six members, of which 19 were present. Twenty-nine visitors. General Fund \$126.61. Relief Fund \$211.86.

March 17—Luneta Auxiliary No. 52, Stockton, Cal. Wonderful evening. This Auxiliary has had a struggle but is overcoming it and again harmony prevails and the cooperation between most of the members very apparent. Floor team very anxious to learn work. Initiated 1. Home Auxiliary of Sister Olive Hawley, Department Council Member. Thirty-four members, of which 25 were present. Eight visitors. General Fund \$80.09. No Relief Fund.

March 21—San Francisco Auxiliary No. 58, San Francisco, Cal. Wonderful meeting. Cooperation between members and Officers very apparent. President, Sister Jane Gavin, is also Department Color Bearer. Sister Alice Stewart, Past Department President, is also a member of this Auxiliary. Floor work exemplified in a very nice way. Initiated 1. Forty-nine members, of which 18 were present. Nineteen visitors, among whom were five Presidents and County Council Presidents. General Fund \$66.55. Relief Fund \$22.62.

March 26—Lt. Hascall F. Waterhouse No. 819, Oakland, Cal. This is the home Auxiliary of our Junior Past Department President, Sister Gertrude Brown Smith, and our Department Council Member, Sister May Brown, is the President, and a very efficient one. Although there were 2 substitutes in the color team, the floor work was nearly perfect. These girls have beautiful gold and blue uniforms and look very nice on the floor. Mrs. Celia Waterhouse, the mother of the boy for whom the Post was named, sailed with the Gold Star Mothers to France. Mock initiation. Fifty-four members, of which 20 were present. Thirty-three visitors, including 4 Presidents. General Fund \$57.66. Relief Fund \$55.17.

March 27—Corp. Leonard B. Hollywood Auxiliary No. 939, Alameda, Cal. The hospitality extended was very cordial. The floor team were in our new uniforms and looked very nice on the floor and the work was exemplified nearly perfect. I was deeply impressed with the fact that all the Past Presidents of this Auxiliary were present and all took an active part in the Auxiliary affairs. Greeting Committee from the Post welcomed me. Three initiated. Home Auxiliary of Sister Rose Warford, Department Council Member, and Sister Ella O'Connor, Assistant Inspector and State Hospital Chairman. Sixty members, of which 34 were present. Thirty-five visitors, including 7 Presidents and the County Council President. General Fund \$15.13. Relief Fund \$51.97. After the meeting the orchestra from the Post entertained us.

April 18—Private Alex Berger Auxiliary No. 1013, Los Angeles, Cal. This Auxiliary has a most efficient President, who is certainly a hard worker and deserves a lot of credit. She puts on entertainments for the Comrades in the Hospitals every few weeks. The Post have a home that this small Auxiliary has furnished for them and just before this visit the Auxiliary had given a large sum of money to the Post to help them with their rent. Thirteen members, of which 7 were present. Fifteen visitors, including 3 Presidents and the County Council President. Installed their Secretary. President had her work memorized. No initiation. President stated that they would double their membership by the time of the Encampment, which I am very happy to report that they have done this. General Fund \$31.95.

April 21—Capt. Ross Snyder Auxiliary No. 8, Los Angeles, Cal. Work done in an excellent manner and showed that the Officers had worked hard. Some of the officers had memorized their work. Mock initiation. Fine Hospital report

made. Home Auxiliary of Sister Ida Toohey, Department Council Member and Assistant Inspector. Forty-two members, of which 18 were present. Twenty-four visitors with 4 Presidents and County Council President. General Fund \$53.91. Relief Fund \$11.50. At the banquet table I was presented with a large cake with our Emblem upon it, also my name, really to pretty to eat.

April 22—William C. Messner Auxiliary No. 904, Los Angeles, Cal. No color bearers, so floor work could not be exemplified, but the rest of the officers performed their work very well. No initiation. Thirty-two members, of which 12 were present, and 12 visitors with 2 Presidents and County Council President. Home Auxiliary of Sister Hazel Williams, Department Color Bearer, who is the Senior Vice. General Fund \$8.97. Relief Fund \$.50.

April 23—H. A. Crow Auxiliary No. 884, Fresno, Cal. New Auxiliary and work done very well. Very eager for instructions. Installed 3 trustees, 3 Color Bearers, Treasurer and Musician. Twenty-two members, of which 19 were present. Two visitors. General Fund \$30.54. Relief Fund \$1.10. Grace Preston, Department Assistant Inspector.

May 2—Bishop-Langenbach Auxiliary No. 948, Marysville, Cal. Floor work exemplified very well. Meeting conducted in a very pleasing manner. Mock initiation. Home Auxiliary of Department Chaplain, Sister Fannie Gee, and Assistant Inspector. Sister Dorothy Richardson. Thirty-eight members, of which 21 were present. Ten visitors. General Fund \$90.60. Relief Fund \$31.80.

May 6—Carl H. Kreh Auxiliary No. 1123, Vallejo, Cal. The spirit of hospitality surely prevails and cooperation between members and Officers very apparent. Home Auxiliary of Department Conductress, Sister Pauline Ricketts, and Assistant Inspector, Sister Myrtle Blazejack. Initiated 3, of whom one was the bride of the Post Commander and also one who is a very dear friend of mine of long standing. Finished giving \$100 towards our National Hospital fund this meeting. The Auxiliary is known from one end of our Department to the other for their wonderful Hospital work and deserve every bit of praise that they receive. Very efficient President. Committee from the Post with the Commander as the spokesman greeted me. Fifty-three members, of which 24 were present. Twenty-one visitors. General Fund \$126.04. Relief Fund \$9.43.

May 9—Berkeley Auxiliary No. 703, Berkeley, Cal. Very nice meeting. Floor work exemplified in a very pleasing manner. Initiated 3. Home Auxiliary of Department Guard, Sister Nellie Brace. Greeting Committee from Post with the Commander greeted me. Forty-six members, of which 21 were present. Thirty-two visitors with 4 Presidents. All Officers had work memorized. General Fund \$10.75. Relief Fund \$39.05.

May 16—Chico Auxiliary No. 1555, Chico, Cal. President very hard worker and deserves better cooperation from her members. No floor work exemplified, as only 7 of their 19 members were present. President of Roseville Auxiliary only visitor besides myself. Initiated 2 and obligated an Honorary Member. President presented the Auxiliary the four color bearer flags and Altar Cloth. General Fund \$1.20. Relief Fund \$4.10.

May 20—Oroville Auxiliary No. 1747, Oroville, Cal. Words can not express how proud I was of this Baby Auxiliary of mine. Their floor work was perfect. They surely deserve credit, as the Officers have listened carefully and remembered what has been told to them. All work was memorized. Closed their charter with 72. Cooperation between the Post and Auxiliary very apparent, as this evening they had decided between a competition membership drive with the looser treating the winner. There was 11 in their class. Some of these ladies had been obligated, but permission was asked to initiate them upon my visit. Thirty-five members were present, with 9 visitors, including 2 Presidents. General Fund \$103.63. Relief Fund \$3.02.

May 27—Roseville Auxiliary No. 1661, Roseville, Cal. The President, Sister Nellie Parrot, has been more than kind to let these Sisters use her large living room for their meetings until the completion of the Memorial Building. Work done very nice and President presided in a very charming manner. Three initiated. Twenty-seven members, of which 21 were present. Four visitors. General Fund \$48.76. Relief Fund \$50.

April 5—Thomas Enright Auxiliary No. 97, Modesto, Cal. Their institution evening has also to act as their Official visit. These girls are reorganizing this Auxiliary and I know that with the start that they have made, will make a success of their undertaking.

April 11—John McElroy Auxiliary No. 1381, Crescent City, Cal. As I was unable to return to this Auxiliary this acted as my official visit to them. Held a rehearsal with the Officers and they were more than anxious to learn their work, and I am sure from reports that I have received that they are doing nicely. There were 55 members to be obligated and I know that a large class was to be initiated in a short time.

June 4—O'Reilly-Bluett Auxiliary No. 1705, Sacramento, Cal. These girls deserve lots of credit and praise, as they have had difficulties in finding a meeting place, and have held their meetings in different Sisters' homes. However, they have a hall now and they exemplified their work in a very nice manner. They have a very excellent President. Twenty members, of which 15 were present, and 6 visitors. General Fund \$13.55. Relief Fund \$57.50.

June 6—White Squadron Auxiliary No. 90, San Francisco, Cal. Was very much disappointed that the President was too ill to be present. However, the Senior Vice presided very well and showed that she will make a very good President. A committee of 8 Past Captains of this all Navy Post came in to greet me. Forty-three garments, which were made by 2 of the sisters, were displayed before sending them to our National Home. That was splendid work and I hope that they will continue with this work. Thirty-nine members, of which 14 were present. Thirty-seven visitors with 1 President and County Council President. General Fund \$47.44. Relief Fund \$13.30.

June 7—Lawton Silva Auxiliary No. 1002, Fallon, Nevada. Journeyed to Nevada to visit this fine Auxiliary and was accompanied on my trip by Sisters Alice Powers, Department Treasurer, and Pauline Ricketts, Department Conductress. Their floor work was exemplified in an excellent manner and they were very eager to be told of any mistakes. Fine corps of Officers with a very fine President. Very hospitable and very enthusiastic. Home Auxiliary of Sister Neva Weaver, Assistant Inspector. I had a terrible catastrophe happen to me on this trip. I completely lost my voice. As I could not answer questions I would have to write to Sister Alice Powers and have her be my interpreter. Many thanks, Alice. Forty-six members, with 24 of them present, and 3 visitors. General fund \$33.98. Relief Fund \$71.15.

June 9—Ethel Lansdale Auxiliary No. 67, Sacramento, Cal. I kept my last official visit for my own Auxiliary. I am very proud of this Auxiliary which is also one of the largest in the Department and am very happy to have been their President in 1929. Although I was still without my voice on this visit, the Sisters have heard me talk so much, possible they were relieved. However, I will make up for it at another time. The meeting was conducted in a very fine manner by our efficient President and the floor work was exemplified perfectly. As our hall is equipped so that we can dim the light for the initiation ceremonies, they are very impressive and I know that the 3 who were initiated were impressed with the work. All officers had their work memorized. A committee from the Post, lead by the Commander and Junior Past Commander, extended greetings from the Post, and I certainly appreciated it very much. The boys have been so kind to me this year and have shown me every little courtesy that was possible. Our Auxiliary also has the Department Secretary, Sister Marjorie Wentworth, and Assistant Inspector, Sister Phenette Miller. One hundred and two members, of which 48 were present, with 37 visitors, including 5 Presidents. I would like to extend thanks to my Auxiliary for this lovely evening for me and for the many little courtesies that you have extended to me during this term.

SOME OF MY VISITS

June 30, 1929—Went through the Veterans' Hospital at Sawtelle, Cal., with Comrade Eugene P. Carver, then Commander-in-Chief, and Comrade Darold D. De Coe, then National Council Member.

July 8—My own Auxiliary had a surprise party for me upon my return from the Encampment.

July 14—Attended the joint picnic given by Allen H. Nichols Auxiliary and Post at Redwood City, also went through the Veterans' Hospital at Palo Alto.

July 21—Attended the picnic given by Ethel Lansdale Auxiliary No. 67 at Crystal Springs.

July 28—First Council meeting held in Sacramento.

August 11—Attended the Manila Day Celebration held at the Veterans' Home, Napa County.

August 21—Left for the National Encampment held at St. Paul. Attended every session while there.

September 4—Visited the Veterans' General Hospital in Portland, Ore.

September 5—Arrived home from St. Paul.

September 14—Attended open meeting and entertainment held by Mt. Tamalpais Post, San Rafael.

September 15—Attended picnic given by Lansdale and Roseville Posts.

September 19—Visited Smith Auxiliary No. 84, San Francisco. Train being late, was in time for the birthday party.

September 20—Visited San Francisco Auxiliary No. 58.

September 22—Second Council meeting held in Sacramento.

September 27—Visited Carl H. Kreh Auxiliary No. 1123, Vallejo. Guest at dinner given by Sister Pauline Ricketts, Department Conductress.

September 29—Visited the Hospital at Mare Island.

October 4—Dinner given by Sister Fannie Gee, Department Chaplain. Visited Bishop-Langenbach Auxiliary No. 948 on the official visit of the Inspector, Sister Phenette Miller.

October 7—Attended the meeting of Laneta Auxiliary No. 52 upon the official visit of the Assistant Inspector, Sister Phenette Miller.

October 10—Attended the meeting of the Central California County Council of Auxiliaries held as the guests of Hollywood Auxiliary No. 939, Alameda.

October 11—Left for the south for Official Visits.

October 13—Attended a tea given in my honor in Los Angeles by Sisters Helene Hatton and Hazel Williams, Department Color Bearer.

October 15—Dinner in my honor by Sister Anna Stuart, Assistant Inspector, San Diego. Guest of Sister Bertha Feeney, President of Connelly Auxiliary.

October 16—Dinner in my honor by Sister Julia Crispin, Department Junior Vice President.

October 17—Trip to Agua Caliente for lunch as guest of Comrade and Sister Schrock, Sister Loretta Chandler, President of Amaroc Auxiliary No. 1512, and Department Color Bearer and Sister Frances Burns.

October 18—Left San Diego for the thrill of my life on my first airplane ride, the gift of Sister Estelle Hilton of Captain Rose Snyder Auxiliary No. 8, Los Angeles. I do not know when I enjoyed anything as much as I did this trip. Was met on my arrival in Los Angeles by Sisters Fannie Warren, President of Capt. Ross Snyder Auxiliary No. 8, Ida Toohey, Department Council Member, and Estelle Hilton.

October 19—Guest along with my husband at a reception given by Messner Auxiliary No. 904.

October 31—Attended Lt. Philip Van Horne Lansdale's roll call and banquet.

November 1—Attended open Ceremonial Degree work of Chico Post No. 1555, after which I instituted their Auxiliary.

November 10—Attended dedication of new Memorial Building at Alameda, Cal.

November 11—Lead the Ladies of the V. F. W. in our Parade. Visited Hospital and attended football game of the Veterans in the afternoon and the Armistice Ball in the evening.

November 13—Attended open ceremonial degree work of Bishop-Langenbach Post No. 948, Marysville.

November 28—Assisted our Post Lt. Lansdale No. 67 at their Annual Thanksgiving Open House.

November 30—Attended the institution of the new Post at Oroville, Cal.

December 14—Attended ceremonial degree work and dance given by Emeryville Industrial Post No. 1010, Oakland.

December 15—Third Council meeting held in Oakland.

December 19—Attended Christmas tree party for the kiddies given by Lansdale Post and its Auxiliary.

December 23—Presided over our first open initiation of Ethel Lansdale Auxiliary. Our Post being our special guests.

January 2—Installed the officers of my Own Auxiliary Ethel Lansdale No. 67 at a joint meeting with the Post.

January 3—Installed the Officers of Carl H. Kreh Auxiliary No. 1123, Vallejo, at a joint ceremony with the Post.

January 5—Attended the joint installation of Bishop-Langenbach Post and Auxiliary No. 948, Marysville.

January 6—Installed the Officers of Luneta Auxiliary No. 52, Stockton.

January 8—Installed the Officers of Santa Cruz Auxiliary No. 888, Santa Cruz, Cal. at a joint ceremony with the Post. My husband and myself were the guest of this Post and Auxiliary with headquarters at the Casa Del Rey.

January 9—Attended joint installation of Allen H. Nichols Auxiliary and Post No. 69, Palo Alto, Cal.

January 11—Guest at a turkey banquet and then installed the Officers of Private Harold Brown Auxiliary No. 1468 at a joint ceremony with the Post.

January 17—Installed the Officers of San Francisco No. 58, San Francisco. Had the pleasure of installing one of my Department Color Bearers as their President.

January 24—Installed the new Officers of the Central California District Council of Auxiliaries. Had the pleasure of installing Sister Alice Stewart, Past Department President as their President. They were the guests of Berkeley Auxiliary No. 703.

February 11—Guest of Alice Stewart and her husband at a dinner before my official visit to McQuaide Auxiliary.

February 13—Attended Memorial services of Lt. Lansdale Post No. 67, Sacramento, and asked to assist them.

February 18—Attended meeting at home of Mrs. Viola Brooks, Sacramento, in regards to forming Auxiliary.

February 19—Attended meeting at home of Mrs. Nellie Parrott, Roseville, in regards to forming Auxiliary and received the Charter Application.

February 22—Journeyed to Oroville to institute the new Auxiliary.

February 26—Attended open ceremonial degree work of Bishop-Langenbach Post No. 948, Marysville.

March 5—Attended meeting at Mrs. Brooks home and received charter.

March 8—Attended reorganization ceremonies of Modesto Post No. 97, Luneta Post No. 53, Stockton, putting on the Degree Work. This Post is the Thomas Enright Post No. 97.

March 9—Attended the tree planting service at Wm. Land Park, Sacramento, under the auspices of Lt. Lansdale Post No. 67.

March 10—Attended the birthday dinner of my own Auxiliary, of which I am very proud, and had the honor of acting as Toast Mistress for the occasion.

March 15—Had fourth Council meeting in Oakland.

March 16—Called at the home of our Past National President, Sister Kate Hutcheson, who is confined to her bed.

March 19—Attended election of officers of the O'Reilly-Bluett Auxiliary.

March 23—Attended the Flag Presentation Ceremonies given by the Lt. Lansdale Post No. 67, Sacramento, when they presented 8 Flags to the judges so that the Court Rooms would have an American Flag in them.

March 27—Attended dinner given in my honor by Corp. Leonard B. Hollywood Auxiliary at the Hotel Alameda.

March 29—Instituted the new Auxiliary in Roseville.

April 4—Instituted the new Auxiliary O'Reilly-Bluett in Sacramento.

April 5—Attended reception given in honor of Ethel Lansdale for whom our Auxiliary is named. In the evening drove to Modesto to attend the open ceremonial degree work put on by Lansdale's Post drum corps degree team, after which I instituted the new Auxiliary.

April 8—Attended first meeting of Roseville Auxiliary No. 1661, Roseville.

April 10—Left for Crescent City to institute the Auxiliary.

April 12—Rehearsal with John McElroy Auxiliary's Officers.

April 16—Attended meeting of O'Reilly-Bluett Auxiliary No. 1705, Sacramento.

April 17—Left for the South.

April 19—Attended dinner given in my honor by the Los Angeles County Council, after which I went to San Bernardino for a meeting about forming an Auxiliary.

April 23—Dinner in honor of Comrade De Coe and myself. Afterwards drove home.

May 1—Attended dinner given by the D. A. V. and their Auxiliary at their State encampment held in Sacramento. Extended the greetings from the Department to them and also the American Chapter of War Mothers that met at the same time.

May 2—Guest at a dinner given by Sister Dorothy Richardson, Assistant Inspector on my visit to Marysville.

May 3—Helped my Auxiliary box candy to give to the boys in the hospital at the Veterans' Home, Napa County.

May 4—Attended the second annual V. F. W. day at our Veterans' Home, Napa County. Also visited the Hospital.

May 10—Attended the institution of the Leslie Johnson Post in Willows.

May 19—Attended meeting of Luneta Auxiliary No. 52, Stockton, on the occasion of the official visit of the Assistant Inspector, Sister Phenette Miller.

May 21—Attended meeting of O'Reilly Bluett Auxiliary No. 1705, Sacramento.

May 24—Attended institution of Memory Post, Santa Rosa, Cal.

May 25—Attended the Memorial services at the Fremont Church, given under the auspices of Lt. Lansdale Post No. 67. Comrade Darold D. De Coe, Junior Vice Commander-in-Chief gave the Memorial Address. In the evening I gave the Memorial address at the Memorial services given by the O'Reilly-Bluett Auxiliary and Post at the St. Andrews Church.

May 30—Attended the Memorial Services of Astor Auxiliary and Post No. 999, held at the Memorial Auditorium, Oakland, Cal.

May 31—Journeyed to Santa Cruz to see about our Encampment plans.

June 1—Called at the home of our Past National President, Sister Kate Hutcheson, and found her greatly improved.

June 7—Left for Nevada.

June 21—Journeyed to Merced to attend the Institution of Yosemite Post.

Respectfully submitted.

Yours in Fortitude and Loyalty.

CONSUELO PEART DE COE.
Department President.

DEPARTMENT SECRETARY'S REPORT, 1929-1930

To the Officers and Members of the Sixth Annual Encampment of the Department of California and Nevada, Ladies Auxiliaries, to the Veterans of Foreign Wars of the United States, at Santa Cruz, California.

My year as your Department Secretary is now drawing to a close, and I hope that I have lived up to all that the Department President expected of me when she made me her Secretary. I can't begin to tell you what a pleasure it has been to work with our Department President and all the Department officers this past year. I want to thank each and every one of them for the wonderful cooperation and support they have shown.

We have watched the Auxiliaries in the Department of California and Nevada grow from the twenty-eight reported at the last Encampment to forty-two at the present time. We now have a total membership of 1849, as near as we can tell at this time. The fourteen new Auxiliaries added this year are: Kellogg No. 1660, Chico No. 1555, Lomita No. 1622, Oroville No. 1747, Jenkins No. 1629, Anderson No. 1766, Roseville No. 1661, Border No. 1637, Ingram No. 1774, Simpson No. 1513, O'Reilly-Bluett No. 1705, Enright No. 97, McElroy No. 1381 and Rose-Robrecht-Weeks No. 1716.

There are seventeen Charter Applications out to date, to the following:

Eureka Post No. 1872—Eureka.
Retired Men's Post No. 1877—San Diego.
Private John Thomas Hall Post No. 1877—Santa Barbara.
Mt. Tamalpais Post No. 72—San Rafael.
Sequoia Post No. 1864—Visalia.
Vernon J. Lent Post No. 1784—Salinas.
Harry J. Grossi Post—Reno, Nevada.
Leslie Johnson Post No. 1770—Willows.
Leonard Armstrong Post No. 1744—San Bernardino.
Memory Post No. 1844—Santa Rosa.
Capt. J. H. Horsey Post No. 1746—Bellflower.
Galbraith Post No. 818—San Francisco.
Fred J. Pennington Post No. 1755—Las Vegas, Nevada.
Ventura Post No. 1679—Ventura.
Mack Rubidoux Post No. 1726—Riverside.
Yosemite Post No. 1873—Merced.
Hayward Post No. 1882—Hayward.

And I expect that some of these will come in very soon.

Most of the Auxiliaries were very prompt in renewing their Treasurer's Bonds this year. But I am sorry to report that there are still nine Auxiliaries who have not yet attended to this. It is compulsory that each Auxiliary Treasurer be bonded by National, and I hope that those Auxiliaries who have not yet done so, will have their Treasurers bonded immediately.

We had very little trouble with the installation blanks this year. They are all in and I am happy to say that most of the Auxiliaries were very prompt. It is very important that these blanks are sent in as soon after installation as possible, and that they show the name and correct address of each officer.

I almost hesitate to mention the per capita tax, because we have stressed on this so much this year. We have had some little trouble due, I believe, to the fact that some of the Auxiliaries are still a little confused about it.

Per capita tax is paid four times a year. Twice to Department and twice to National, 15 cents per member each time.

There are no sheets sent out for the Department per capita tax. The Auxiliaries should try to remember that it falls due in April and October. The Department President usually reminds you of the tax in her bulletin at that time.

As I write this report there is one Auxiliary whose Department Tax I have not received. I hope that this will be in by the time the report is read. You know that an Auxiliary which has not paid the Department Tax can not have a vote at the Encampment.

The National per capita tax is due in December and in June. Each Auxiliary will receive three per capita sheets which must be filled out and *all three sheets* returned to the Department Secretary, with the amount due. I hope that you will be very careful about the tax after this, because we have had to write a good many letters on just that subject.

To date, we have received the National tax from thirty-one Auxiliaries, and I expect to hear from quite a few of the Auxiliaries in the next few days. Will those Auxiliaries who have not yet paid the tax, do so as soon as possible. You will not receive your new password until the tax is paid.

There have been ten Department Bulletins or Messages go out from this office; one to each Auxiliary, one to each Department officer, one to the National President, National Secretary, and National Treasurer. If you read these carefully, you should have gained much help and information from them, as the Department President explained many things of value to you in each bulletin.

Up to June 23d, I sent out over seven hundred letters from this office and the Department President sent as many. There were eight telegrams, several air mail, special delivery and registered letters. Many of these letters could have been avoided if the Auxiliaries had been just a little more careful.

We have used \$53.50 for postage and \$47.95 for stationery in this office.

A new letter file was purchased in which we keep all the correspondence for each Auxiliary in a separate compartment. This was a big help to me, and it saved a lot of time.

Just one more thing before I close my report. Be sure to send in the membership application cards in duplicate to the Department Secretary. Neither National or Department can keep its files up to date at all times, unless these cards are sent in promptly. Do not wait several months or more. Send them in at once.

Again, I want to thank the Department President, Department officers and also the Auxiliary officers for their wonderful support and cooperation during my year as your Department Secretary.

Respectfully submitted in Fortitude and Loyalty.

MARJORIE WENTWORTH,
Department Secretary.

REPORT OF THE DEPARTMENT TREASURER

To the Officers and Delegates of the Sixth Annual Encampment of the Department of California and Nevada, Ladies Auxiliaries, Veterans of Foreign Wars of the United States, in session at Santa Cruz, California.

In submitting my report for the past year I wish to say that my second year as Department Treasurer has been as enjoyable as the preceding one. It has been a pleasure to work with the Department President and all of the Department officers. The amount of work has doubled this year, and too much praise can not be given our President for her untiring efforts to build up our organization.

The following is the financial statement of the Department for the year ending June 23, 1930:

RECEIPTS, 1929

Balance on hand June 29, 1929	\$ 38 91
Department per capita tax—992 members	148 85
National per capita tax—70 members	10 50
Treasurers' bonds	27 50
Supplies	644 08
Discount on supplies	62 27
Total	\$932 11

DISBURSMENTS, 1929

Filing cabinet	\$ 19 90
Stationary	18 50
Postage	25 00
Expressage on flag	1 50
Insurance	2 50
Supplies	688 09
Department treasurer's bond	1 25
Engraving Past President's pin	2 00
Department President's expenses	50 00
Refunds	1 30
Total	\$810 04

RECEIPTS, 1930

Balance on hand January 1, 1930	\$122 07
Department per capita tax—1373 members	205 95
Department per capita tax—over due	20 85
National per capita tax—69 members	10 35
Treasurers' bonds	5 00
Donation to Department funds	15 00
Supplies received	1,072 40
Discount on supplies	93 32
Total	\$1,544 94

DISBURSMENTS, 1930

Stationary and credentials	\$ 35 20
Postage and mailing packages	40 07
Flowers	4 25
Telegrams	5 49
Refunds	15 73
Department President's expenses	50 00
Supplies sent for	1,207 77
Total	\$1,358 51
Balance on hand June 23, 1930	\$186 43

SUPPLIES ON HAND

106 By-Laws—at 20 cents	\$ 21 80
100 Regular blanks—at 1 cent	1 00
8 Warrant books—at 50 cents	4 00
7 Treasurer's receipt books—at \$1	7 00
175 Delinquent blanks—at 1 cent	1 75
13 Honorable discharges—at 10 cents	1 30
262 Application cards—at 1 cent	2 62
175 Due cards—at 2 cents	3 50
16 Auxiliary ties—at 35 cents	5 60
20 Transfer cards—at 5 cents	1 00
30 Auxiliary pins—at \$1	30 00
1 Cushing's Manual—at 75 cents	75
1 Ritual—at 25 cents	25

Total ----- \$ 81 07

Respectfully submitted in Fortitude and Loyalty.

ALICE M. POWERS,

Department Treasurer Veterans of Foreign Wars Auxiliaries,
California and Nevada.

DEPARTMENT CHAPLAIN'S REPORT, 1929-1930, OF AUXILIARIES

CONNELLY AUXILIARY No. 75

Visited sick comrades—Lost two members—Relief Fund—none.

CAPT. ROSS SNYDER No. 8

Did a good deal of relief work for the sick. Hospital relief work—Loss of members—none. Raised money—Social parties—\$30.75. Memorial services at graves.

LUNETTA No. 52

Gave great deal of relief to sick. Did great deal of hospital work. No loss of members by death. Raised money by penny marches—\$5.07. Remembered sick with flowers.

BISHOP LANGENBACH No. 948

Visited sick comrades and sisters. Did a great deal of relief work—amount \$60.52. Visited several hospitals. Loss by death, none. Raised money by whist, penny march, and poppy sale—about \$150.

COL. J. J. ASTOR No. 999

Visited sick comrades and sisters. Did relief work to amount of \$125. Hospital work to amount of \$485.60. Loss by death—none. Raised money by whist parties \$141. Held Memorial services at soldiers' graves.

ALEX. BERGER No. 1013

Visited sick comrades and sisters. Did great deal of relief work for hospitals. No loss by death. Raised money by whist parties, etc., \$50.

PRIVATE HAROLD BROWN POST No. 1468

Did a lot of relief work for sick comrades and sisters. Did a lot of hospital work—no loss by death. Raised money by whist parties and socials—\$26.70.

AMAROC No. 1512

Visited sick comrades and sisters. Quite a bit of relief work, also hospital work. Lost one member by death. Raised money by social and whist parties—\$30.

CHICO No. 1555

No relief—No calls on sick. Raised no money.

ERNEST L. KELLOGG No. 1680

Visited sick sisters and comrades.

H. CROW No. 884

Visited sick comrades and sisters. Did great deal of relief work to amount of \$86. Made several calls at hospitals.

SANTA CRUZ No. 888

Visited sick comrades and sisters. Quite a bit of relief work.

HONOR AUXILIARY No. 913

Visited sick comrades and sisters. Did quite a lot of relief work. Raised money by socials and whist parties \$30.90.

LAWTON SILVA AUXILIARY No. 1002

Visited sick comrades and sisters. Did a lot of relief work. Visited many hospitals. Raised money by whist and social \$60.

ST. BELL AUXILIARY No. 1053

Visited many sick sisters and comrades. Did a lot of relief work to total of \$136.54. Raised money by whist parties, socials, etc., \$209.40.

KENNETH BOOTH AUXILIARY No. 1103

Visited sick comrades and sisters. Did a lot of relief work.

CARL H. KREH AUXILIARY No. 1123

Visited sick comrades and sisters. Did a lot of relief work. Visited hospitals every Tuesday.

JOSEPH P. McQUAIDE AUXILIARY No. 1205

Visited sick comrades and sisters. Visited hospitals. Raised money by card parties and socials \$15.

CORPORAL L. D. HOLLYWOOD AUXILIARY No. 939

Visited sick comrades and sisters. Did a lot of relief work to amount of \$137.95. Visited hospitals. Raised money by whist parties and socials \$15.

BERKELEY AUXILIARY No. 703

Visited sick comrades and sisters. Did a lot of relief work. Did hospital work to amount of \$91.34. Raised money by whist parties and socials \$25.

LT. FRED D. HOYT No. 480

Visited sick comrades and sisters.

MAJOR ZANE No. 344

Visited sick comrades and sisters. Did a lot of relief work. Did a great amount of hospital work. Lost one member by death. Raised money by whist parties and socials—\$87.20.

WILLIAM C. MESSNER AUXILIARY No. 904

Visited sick comrades and sisters. Did a lot of relief work. Visited the hospitals. Lost one member by death. Raised money by whist and socials \$7.

SAN FRANCISCO AUXILIARY No. 58

Visited sick comrades and sisters. Did a lot of relief work. Lost two members by death.

ALLEN H NICHOLS AUXILIARY No. 69

Visited sick comrades and sisters. Did a lot of relief work. Hospital work \$5.

LT. HASKELL F. WATERHOUSE AUXILIARY No. 819

Made a number of calls to sick comrades and sisters. Did relief work to amount of \$131.28. Did hospital work to amount of \$205. Raised money by whist parties and socials \$108.86.

WHITE SQUADRON AUXILIARY No. 90

Visited sick comrades and sisters. Did quite a bit of relief work. Visited many hospitals. Raised money through whist parties and socials \$148.

GEN. JACOB H. SMITH AUXILIARY No. 83

Visited sick comrades and sisters. Held Memorial services. Lost one member by death. Many affairs given to raise money—Total of \$87.50. Visited hospitals. Total of relief work \$160.34.

ETHEL LANSDALE AUXILIARY No. 67

Visited sick comrades and sisters. Did relief work to total amount of \$293.15. Loss of members by death, two. Raised money through socials and whist parties. Poppy sale.

Submitted by

FANNIE GEE,
Department Chaplain.
June 15, 1930.

REPORT OF DEPARTMENT CHIEF OF STAFF—1929-1930

Again the year rolls around, and this time instead of reporting to the Department Officers, Delegates and members assembled for our yearly convention of my activities as Department President, it is my privilege to report my activities as Department Chief of Staff.

I wish to thank the Department President for the confidence she showed in me when she appointed me to this office and I hope and trust that the year just past has justified her decision. I have tried at all times to fill my office conscientiously and have never permitted personal wishes or preferences to interfere with the discharge of my duties.

I also wish to thank our Department Secretary for her help in sending out the 1929 Inspection blanks for me while I was away on my honeymoon. And speaking of honeymoons, reminds me—I wish to again thank all the sisters and Auxiliaries who were so generous in extending their good wishes to both my husband and myself. The many beautiful gifts and cards which we received will long be treasured.

Now for the detailed report of the inspections of the various Auxiliaries:

Ella O'Connor, Assistant Inspector for Alameda County:

Corporal L. B. Hollywood Auxiliary No. 939, Alameda. Members, October inspection, 63; April, 57. Attendance of officers good, members fair. Ritualistic work memorized. General fund, \$26.44; relief fund, \$49.57. Relief work done during year, \$138.50. Work in harmony with Post. Have paid all per capita taxes. Treasurer bonded by National. Books audited quarterly. Books of both secretary and treasurer accurately kept.

Lieut. Hascall F. Waterhouse Auxiliary No. 819, Oakland. 58 members in October, 1929; 52 members in April, 1930. Attendance of officers, 100 per cent; members fair. General fund, \$51.22; relief fund, \$40.35. Amount of relief work done this year, \$147.57. Ritualistic work memorized. Cooperate with Post. All per capita taxes paid. Books of both treasurer and secretary accurately kept, and audited quarterly.

Col. J. J. Astor Auxiliary No. 999, Oakland. 91 members October, 1929; 97 members in April, 1930. Attendance of officers good, members good, too. Ritualistic work memorized. General fund, \$101.56; relief fund, \$380.63. Relief work done this year, \$176.96. All per capita taxes paid. Books accurately kept and audited quarterly.

Berkeley Auxiliary No. 703, Berkeley. Members last October, 52; members this April, 46. Attendance of officers good, members fair. Ritualistic work memorized by most of the officers. General fund, \$13.09; relief fund, \$30.35. Relief work done this year, \$122.05. All per capita taxes paid. Books of secretary and treasurer well kept and audited quarterly.

Dorothy Richardson, Assistant Inspector for Butte County:

Oroville Auxiliary No. 1747, Oroville. New Auxiliary. 72 members. Ritualistic work memorized by officers. Attendance good. General fund, \$81; relief fund, \$2.17. Relief work done since institution, \$2.50. All per capita taxes paid. Books accurately kept. Treasurer not bonded yet. Mighty good report for a new Auxiliary. Instituted last November.

Chico Auxiliary No. 1555, Chico. Also a new Auxiliary. Instituted last November, 19 members. Ritualistic work memorized by almost all the officers. General fund, \$2.65; relief fund, \$3.50. All necessary per capita taxes paid. Treasurer bonded by National. Books accurately kept. Audited regularly.

Contra Costa County, Henrietta Deasey until January, then I acted in her place. Sister Deasey had to resign because she moved south.

Honor Auxiliary No. 913, Richmond. 34 members last October, 49 this April. Ritualistic work memorized. General fund, \$30.42; relief fund, \$31.50. Relief work done this year, \$30.58. All per capita tax paid. Treasurer bonded through National. Books well kept. Attendance of officers good, members fair.

Sidney Severns Auxiliary No. 1351, Martinez. 22 members last October, 20 members this April. Average attendance, fair for officers, poor for members. Ritualistic work not memorized by all officers. General fund, \$39.64; relief fund, none. Total of relief work done for this year, \$29.50. National tax paid, but no record of payment of April Department tax. Treasurer bonded through National. Books fairly well kept, but not audited regularly. This Auxiliary is not doing at all well, but the fault is not with the few faithful officers who attend each meeting and try to carry on. Most of the members live a long way out in the country and their husbands work nights in the Oil Refinery, so they can not come out. Often there are not enough members present to make a quorum. However, they struggle on and hope for better times.

Grace Preston, Assistant Inspector for Fresno County :

Captain H. A. Crow Auxiliary No. 884, Fresno. 18 members last October, 22 this April. Good attendance. General fund, \$25.44; relief fund, 80 cents. Amount of relief work this year, \$63.65. All per capita tax paid. Treasurer bonded through National. Books well kept. Work memorized.

Lela P. Merritt, Assistant Inspector for Kern County :

Harold Brown Auxiliary No. 1468, Bakersfield. Member last October 26; members this April, 56. Work memorized. Good attendance. General fund, \$43.48; relief fund, \$14.88. Relief work done this year, \$28.13. All per capita tax paid. Treasurer bonded. Books well kept.

Ida Toohey, Assistant Inspector for Los Angeles County :

Capt. Ross Snyder Auxiliary No. 8, Los Angeles. Members last October, 32; members this April, 42. 50 per cent of officers know ritualistic work. General fund, \$79.16; relief fund, \$11.50. Relief work done this year, \$91. All per capita taxes paid. Treasurer bonded. Books well kept and audited regularly.

Ernest L. Kellogg Auxiliary No. 1680, Santa Ana. 24 members last October, 37 this April. Attendance good. All officers but one knows ritualistic work. All per capita taxes paid. Books well kept.

William C. Messner Auxiliary No. 904, Los Angeles. Members last October, 28; members this April, 32. All but one officer knows work. General fund, \$8.97; relief fund, \$9.75. Relief work this year, \$14.50. All tax paid. Treasurer bonded. Books well kept. Audited quarterly.

Lieut. Kenneth Bell Auxiliary No. 1053, Pasadena. Members last October, 51; members this April, 60. Good attendance. General fund, \$25.34; relief fund, \$35.24. Relief work this year, \$388.81. All per capita tax paid. Books well kept. Treasurer bonded through National. Books audited regularly.

Priv. Alex Berger Auxiliary No. 1013, Los Angeles. 13 members last October, 16 this April. Attendance fair. Ritualistic work memorized by some officers. No record of per capita tax payments, or treasurer's bond. Books well kept. This Auxiliary is having a very hard struggle to exist and as usual the officers are the ones who keep it alive. General fund, \$37; relief fund, \$10.

Lieut. Fred. D. Hoyt Auxiliary No. 1556, Santa Monica. 21 members last October, 20 members this April. Good attendance. General fund, \$12.15; relief fund, none. No relief work this year. All per capita taxes paid. No record of treasurer's bond. Books well kept.

Lomita Auxiliary No. 1622, Lomita. This is Los Angeles County's newest Auxiliary and a very thriving one considering its age. 24 members. Good attendance. Ritualistic work not memorized. General fund, \$44.75; relief fund, \$2.58. No relief work yet. Record not complete for per capita taxes. Treasurer bonded. Books well kept.

Nevada :

Lawton-Silva Auxiliary, Fallon, Nevada. Marguarite Weaver, Assistant Inspector. 45 members last October, 40 members this April. Good attendance. Some of the officers have memorized work. General fund, \$68.23; relief fund, \$37.16. Relief work this year, \$144.16. All per capita tax paid. Treasurer bonded. Books well kept and regularly audited.

Kenneth J. Booth Auxiliary No. 1103, Tonopah. Ellen Omar, Assistant Inspector. 23 members last October, also this April. General fund, \$30.12; no relief fund. No relief work this year. Work not memorized by all officers. National per capita tax paid. No record of Department tax. Books well kept and audited regularly. Treasurer bonded.

Phenette Miller, Assistant Inspector for Placer County :

Roseville Auxiliary No. 1661. This is a new Auxiliary, too. 29 members. Some of the officers have already memorized work. General fund, \$48.76; relief fund, \$51. No relief work as yet. All per capita tax paid. Books well kept and treasurer bonded by National.

Jennie Leffman, Assistant Inspector for San Francisco County :

White Squadron Auxiliary No. 90. 32 members last October, 37 members this April. Good attendance of officers and fair attendance of members. General fund, \$49.05; relief fund, \$15.30. Relief work done since last convention, \$56.75. All per capita tax paid. Books well kept and audited regularly. Treasurer bonded by National.

Gen. Jacob Smith Auxiliary No. 83. 37 members last October, 47 this April. Good attendance. General fund, \$93.98. Relief fund, \$213.47. Relief work done this year, \$139.34. All per capita tax paid. Books well kept and regularly audited. Treasurer bonded. Ritualistic work memorized.

San Francisco Auxiliary No. 58. Members last October, 30; members this April, 46. Good attendance of officers. Fair members attendance. Work memorized. General fund, \$78.60; relief fund, \$20.37. Relief work done this year, \$76.95. All per capita taxes paid. Treasurer bonded. Books well kept and audited quarterly.

Joseph P. McQuaide Auxiliary No. 1205. 16 members last October, 21 members this April. Work memorized. Good attendance. General fund, \$89.27; relief fund, \$65.50. Relief work done this year, \$16.50. All per capita tax paid. Books well kept and audited quarterly. Treasurer bonded.

Phenette Miller, Assistant Inspector for Sacramento County :

Lansdale Auxiliary No. 67, Sacramento. 87 members last October, 99 this April. Good attendance. Work memorized. General fund, \$307.08; relief fund, \$69.02. Relief work done this year, \$298.60. All per capita tax paid. Books well kept and audited quarterly. Treasurer bonded by National.

O'Reilly-Bluett Auxiliary No. 1705. Also a new Auxiliary. 18 members. Good attendance. Work already memorized by all but one officer. General fund, \$22.05; relief fund, \$57.50. No relief work as yet. All necessary taxes paid. Books well kept. Treasurer bonded.

Phenette Miller, Assistant Inspector for San Joaquin County :

Luneta Auxiliary No. 52, Stockton. 38 members last October, 28 this April. Fair attendance. Work memorized. General fund, \$57.23; relief fund, \$11.92. Relief work done this year, \$28. All per capita tax paid. Books well kept and audited quarterly. Treasurer bonded.

Alta Blesh, Assistant Inspector for Santa Cruz County :

Santa Cruz Auxiliary No. 888, Santa Cruz. 16 members last October, 24 members this April. Fair attendance. Work not memorized. General fund, \$99.68; relief fund, none. Relief work done this year, \$10.40. National per capita tax paid. No record of payment of Department tax. No record of treasurer's bond. Books well kept and audited quarterly.

Santa Clara County :

Major Zane Auxiliary No. 344, San Jose. Alta Blesh Inspector. 80 members last October, 96 members this April. Fair attendance. Work memorized. General

fund, \$296.81; relief fund, \$120.43. Relief work done this year, \$259.74. All per capita tax paid. Books well kept and audited quarterly. Treasurer bonded.

Allan H. Nichols Auxiliary No. 69, Palo Alto. Etta Westbrook, Assistant Inspector. 19 members last October, 19 members this April. Work not memorized by all officers. General fund, \$45; relief fund, \$5.77. Relief work done this year, \$5. National per capita tax paid. No record of Department tax. Treasurer bonded by National. Books well kept and audited quarterly.

Myrtle Blazjack, Assistant Inspector for Solano County:

Carl H. Kreh Auxiliary No. 1123. 42 members last October, 53 members this April. Good attendance. Work memorized by some officers. General fund, \$183.27; relief fund, \$14.38. Relief work done this year, \$300.53. All per capita tax paid. Books well kept and audited regularly. Treasurer bonded through National.

Anna Stuart, Assistant Inspector for San Diego County:

Lieut. Cecil Connelly Auxiliary No. 75, San Diego. 53 members last October, 55 members this April. Attendance good. None of the officers have memorized their work. General fund, \$22.96; relief fund, \$53.78. Relief work done this year, \$20. All per capita tax paid. Books well kept and audited regularly. Treasurer bonded.

Amaroc Auxiliary No. 1512, San Diego. 44 members last October, 58 members this April. Good attendance. Work memorized by all but one officer. General fund, \$87.91; relief fund, \$22.09. Relief work done this year, \$27.50. All per capita tax paid. Books well kept and audited regularly. Treasurer bonded.

Border Auxiliary No. 1637, Calexico. New Auxiliary. 25 members. Work memorized by all but two officers. General fund, \$133.05; no relief fund yet. All necessary taxes paid. Treasurer bonded. Books well kept.

Ingram Auxiliary No. 1774. Also a new Auxiliary. 17 members. Very good attendance. Work not memorized yet. General fund, \$85.60; relief fund, \$1.96. No relief work yet. All necessary taxes paid. Treasurer bonded. Books well kept.

John R. Simpson Auxiliary No. 1513, Escondido. Instituted March 15. General fund, \$67; relief fund, \$3.30. Treasurer bonded. All necessary taxes paid. Books well kept.

Clarence Jenkins Auxiliary No. 1629, Carlsbad. Also instituted in March. 10 members. Good attendance. General fund, \$14.65; relief fund, 73 cents. Books well kept and treasurer bonded.

Dorothy Richardson, Assistant Inspector for Yuba County:

Bishop-Langenbach Auxiliary No. 948, Marysville. Members last October, 35; members this April, 36. Fair attendance. Work memorized. General fund, \$90.66; relief fund, \$31.80. Relief work done this year, \$147.82. All per capita tax paid. Books well kept and regularly audited. Treasurer bonded.

This is the end of the statistical report—and I appreciate your bearing with me during the reading of this long report. However, it is my duty to compile these details for your information. I have done so to the best of my ability, and I have attempted to give the facts as they were reported to me by the Assistant Inspectors.

No reports are given for Modesto's new Auxiliary, Enright No. 97, or McElroy Auxiliary No. 1381 of Crescent City, or Anderson Auxiliary No. 1776, San Luis Obispo or the new Auxiliary at Watsonville. These Auxiliaries have just been instituted and no report could have been made for them.

These reports show that with a couple of exceptions, all the Auxiliaries are in a thriving condition—all report cooperating with their Posts, all observe patriotic holidays and all but these same exceptions are holding regular meetings each month.

There are now 42 Auxiliaries in the Department, 14 of them new this year.

The largest Auxiliary in the Department, according to these records, is Lansdale Auxiliary in Sacramento, our Department President's Auxiliary.

The combined totals in the general funds of these Auxiliaries is \$2,659.11, that is shown in the reports.

The combined relief fund totals \$1,375.05.

The amount of relief work done for the year is \$3,059.11, this only incudes the relief work done when the money was drawn from the Auxiliaries' funds—the individual donations of the members has not been estimated.

During the year I wrote 267 letters; some of these were to the Assistant Inspectors, but many of them were to the Auxiliaries asking questions about floor work or by-laws.

I can not close my report without saying "thank you" to all the willing sisters who served as Assistant Inspectors this year. All of you have been most generous and self sacrificing and have been of considerable help to the Auxiliaries. I want to particularly mention Sister Toohey, Los Angeles County Inspector. She had seven Auxiliaries to take care of and gave a great many hours to her work in spite of her ill health. Sister Phenette Miller very willingly took charge of the Auxiliaries of Sacramento, San Joaquin and Placer Counties—and had to do considerable traveling to make her inspections. Sister Anna Stuart of San Diego County had six Auxiliaries to take care of and instituted four new Auxiliaries, and was the first to send in her reports each inspection. Sister Dorothy Richardson had charge of two counties. Sister Leffman was the Inspector for San Francisco County, and made many trips across the bay from her home in Oakland—in fact, I don't think I exaggerate when I say she went about twice a month to one or the other of the Auxiliaries under her care. Sister Alta Blesh, not only had the responsibility of Zane Auxiliary, and Santa Cruz, but traveled all the way to San Luis Obispo to institute that new Auxiliary and help them. I appreciate the work of all my Assistants and the status of the Auxiliaries this year shows that your work is well done.

I want to again thank the Department President for her confidence in me. It has been a great pleasure to continue working for the Veterans of Foreign Wars and helping in my small way.

Submitted in Fortitude and Loyalty,

GERTRUDE BROWN SMITH,
Past Department President.
Department Chief of Staff.

STATE HOSPITAL CHAIRMAN'S REPORT

I hereby submit my report of State Hospital Chairman. As I was not appointed until the end of February there was little I could do in regard to a program for hospital work. However, I have made the following visits to the hospitals:

Letterman General, San Francisco—4.
Palo Alto Veterans', Palo Alto—1.
Livermore Veteran Hospital, Livermore—7.
Providence Hospital, Oakland—2.
Yountville Hospital, Yountville—1.
Highland Hospital, Oakland—4.

The different Auxiliaries in the State took part in National Hospital Day, Sunday, May 11, 1930. The following Auxiliaries have done hospital work and sent in their reports as follows:

LUNETTA AUXILIARY No. 52

Miriam Littleton, Chairman: Hospital work done in the amount of \$17. Scrap-books were made, Thanksgiving baskets, home-made candies and cigarettes for Livermore Hospital.

CECIL CONNOLLY AUXILIARY No. 75

Sister Willie, Chairman: Took 10 Thanksgiving baskets, 9 Christmas boxes, sent 8 Mother's Day cards and visited the hospital every week.

MAJOR ZANE AUXILIARY No. 344

E. Hockett, Chairman: This auxiliary gave shows at Palo Alto and sent berries to Palo Alto, and 7 Christmas boxes,

BERKELEY AUXILIARY No. 703

Sister Hamilton, Chairman: Spent \$85.78 for hospital work. Has had a ward in Letterman Hospital for 7 years.

LIEUTENANT H. F. WATERHOUSE AUXILIARY No. 819

Sister C. Waterhouse, Chairman: This Auxiliary spent \$205 for hospital work and has had a ward at Letterman Hospital for 8 years.

CORP. L. B. HOLLYWOOD AUXILIARY No. 939

Sister Flynn, Chairman: Carries on work at Livermore and Palo Alto Hospitals. Has spent \$219.38.

COL. J. J. ASTOR AUXILIARY No. 999

Sister Schertle, Chairman: \$768.84 spent for hospital work and work done for Letterman, Yountville, Palo Alto and the Leper Colony hospitals.

WHITE SQUADRON AUXILIARY No. 90

Relief work at Letterman Hospital Ward 10. Visited Hospital once each month, taking magazines, cigarettes, etc. At Christmas gave gift to each patient. Visited hospital also on Hospital Day, taking gifts. Gave \$21 to National Home, 27 children's dresses, 9 blouses for the boys.

AMAROC AUXILIARY No. 1512

Visit Naval Hospital each week. Helped at Christmas time. \$4 cigarettes, \$5 candy, \$3 magazines, \$5 fruit. Home-made cakes. Have a committee appointed for three months. Committee appointed June 1, visited hospital taking cigarettes, candy, etc.

ETHEL LANSDALE AUXILIARY No. 67

Spent \$109.50. \$10 National Home bank, \$13.60 National Home donation. Visited Letterman Hospital. Sent Christmas boxes to Mare Island Base Hospital, Livermore, Yountville and Sacramento hospitals. Sheets and pillow cases to National Home. \$182.29 realized on Poppy sale.

SIDNEY SEVERNS AUXILIARY

Spent \$10 for hospital work.

CARL K. KREH AUXILIARY No. 1023

Sister Buis, Chairman: Spent \$550.17 for hospital work. Take care of Mare Island Hospital Wards Nos. 14, 15, 16, 17, 18 and 19.

LIEUTENANT KENNETH BELL AUXILIARY No. 1053

Sister Rose, Chairman: Work done at Sawtelle Hospital and tobacco, pillows and cigarettes taken there. \$83.40 spent for hospital work.

HAROLD BROWN AUXILIARY No. 1468

Sister Chapman, Chairman: This auxiliary spent \$198 for hospital work done at Tucson, Livermore and Palo Alto hospitals.

I know that a great many other auxiliaries which have not sent in their reports have, nevertheless, done hospital work.

Sisters I make a plea that we start out to make our one thought here in California and our work in the Veterans of Foreign Wars the helping of our helpless buddies lying in the hospitals. Hospital work should NEVER END

Yours in Fortitude and Loyalty.

ELLA O'CONNOR,
State Hospital Chairman.

REPORT OF STATE HOME CHAIRMAN, 1930

To the Officers and members of the Sixth Annual Encampment of the Department of California and Nevada, Ladies Auxiliaries to the Veterans of Foreign Wars of the United States, at Santa Cruz, California.

Final report of cash and other donations from Auxiliaries of California and Nevada for hospital at our National Home at Eaton Rapids, Michigan:

Amaroc, 1512 -----	\$38 00	Lawton Silve, 1002-----	\$46 00
Astor, 999 -----	102 00	Lansdale, 67-----	68 25
Berkeley, 763 -----	63 25	Luneta, 52-----	17 00
Berger, 1013 -----	21 30	Lomita, 1622-----	5 00
Bell, 1053 -----	20 00	McQuaide, 1205-----	25 50
Border, 1637 -----	3 00	Messner, 904-----	25 00
Brown, 1468 -----	35 00	Nichols, 69-----	5 00
Crow, 884 -----	12 25	Oroville, 1747-----	3 00
Connelly, 75 -----	13 00	San Francisco, 58-----	26 10
Honor, 913 -----	43 70	Smith, 83-----	177 10
Hollywood, 939 -----	100 25	Snyder, 8-----	76 00
Ingram, 1774 -----	1 00	Waterhouse, 819-----	27 00
Kreh, 1123 -----	156 73	White Squadron, 90-----	26 00
Langenback, 948 -----	6 00	Zane, 344-----	106 00
Central California Council-----			13 00
Los Angeles County Council-----			17 00
Better Homes and Gardens (Donation)-----			21 20

Grand total of all money collected and turned over to the National
Home Chairman, Frances Van Houten, at the National Encamp-
ment, Baltimore, Maryland-----\$1,288 63

The following donations were sent direct to National Home, Eaton Rapids, Michigan:

Luneta Auxiliary-----	No. 52	1 quilt -----	value \$10 00
White Squadron Auxiliary--	No. 90	40 dresses -----	value 40 00
Honor Auxiliary-----	No. 913	4 quilts -----	value 20 00
Zane Auxiliary-----	No. 344	2 comforters -----	value 15 00
Santa Cruz Auxiliary-----	No. 888	1 comforter -----	value 7 00
Astor Auxiliary-----	No. 999	26 towels, 10 coveralls, violin, boys watch and cornet--	value 105 00

Once again I want to thank all the Sisters and Auxiliaries who have so generously donated during the past two years.

Respectfully submitted.

LAURIE SCHERTLE,
State Home Chairman for California and Nevada



THIRD REPORT

OF THE

Judicial Council of California

TO THE

GOVERNOR AND THE LEGISLATURE

Created by Constitutional Amendment Adopted November 2, 1926



THE JUDICIAL COUNCIL OF THE STATE OF CALIFORNIA

State Building, San Francisco, California.

WILLIAM H. WASTE,
Chief Justice of the Supreme Court,
Ex officio Chairman.

B. GRANT TAYLOR,
Clerk of the Supreme Court,
Ex officio Secretary.

MEMBERS APPOINTED DECEMBER 3, 1926, PURSUANT TO CONSTITUTIONAL
AMENDMENT ADOPTED NOVEMBER 2, 1926, AND REAPPOINTED
NOVEMBER 30, 1928, AND DECEMBER 3, 1930.

JOHN W. SHENK,
Associate Justice of Supreme Court.

JOHN F. TYLER,
Presiding Justice, District Court of Appeal, First District, Division One,
San Francisco.

N. P. CONREY,
Presiding Justice, District Court of Appeal, Second District,
Division One, Los Angeles.

WILLIAM M. FINCH,
Presiding Justice, District Court of Appeal, Third District, Sacramento.

T. W. HARRIS,
Judge of the Superior Court, Alameda County, Oakland.

PETER J. SHIELDS,
Judge of the Superior Court, Sacramento County, Sacramento.

WALTER PERRY JOHNSON,
Judge of the Superior Court, San Francisco County, San Francisco.

*HARRY A. HOLLZER,
Judge of the Superior Court, Los Angeles County, Los Angeles.

HENRY M. WILLIS,
Judge, Municipal Court, Los Angeles.

W. CLOYD SNYDER,
Justice of the Peace, South Pasadena.

*Resigned March 6, 1931.

Victor R. McLucas of same court appointed to vacancy.

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THIRD REPORT OF THE JUDICIAL COUNCIL OF CALIFORNIA

PART I

*To his Excellency, HON. JAMES ROLPH, JR.,
Governor of California,
and to Members of the Legislature:*

In accordance with the act of its creation, the Judicial Council of California presents herewith its third biennial report for consideration.

FORMER REPORTS

The first report, dated February 28, 1927, three months after the creation of the Council, presented such survey of business in the superior courts of the State as could be rather hastily made up from statistics furnished by the county clerks and judges, covering the period from July 1, 1925, to December 31, 1926, together with a recommendation concerning an amendment to the arbitration law (sections 1281 to 1293 of the Code of Civil Procedure), and a recommendation for a constitutional amendment revising the jurisdiction of the courts. Both recommendations were favorably received and acted upon.

The second report, dated March, 1929, in addition to a statement of the proceedings of the Council and its financial affairs, carried tables showing the status of judicial business in the several courts, and the volume of litigation filed and disposed of during the preceding biennium, prepared by Judge Harry A. Hollzer, a member of the Council specially intrusted with the task of serving the Council in a capacity best described as Research Director. This report carried recommendations resulting from a careful study of procedure in courts in many of the eastern states and in Canada. In it the Council also made a number of specific recommendations as to legislation in the form of some fifty proposed legislative bills designed to improve and expedite procedure in California, and promote economy by enabling existing courts to meet the growing demands, and avoid increasing the number of justices and judges. These bills were canvassed and explained by the chairman of the Council at hearings before joint meetings of the judiciary committees of the Senate and Assembly, and approximately two-thirds of them were enacted into law.

CONGESTION OF JUDICIAL BUSINESS

In addition to the investigations made by the Council and the resultant recommendations to the Legislature for the enactment of procedural statutes, it has been the purpose and effort of the chairman of the Council in seeking to expedite judicial business and equalize the

work of the judges, as directed by the constitution, to make many assignments of judges particularly of the trial courts, to other courts of like or higher jurisdiction, in order that the entire man-power of the judicial branch of the State might be utilized to its fullest capacity. Reference to the number of assignments of judges for this purpose will be made in this report.

Notwithstanding the adoption of the measures submitted by the Council to the Legislature increasing the jurisdiction of municipal and justices' courts and the mobilization of the judges for the purposes noted, the congestion in courts has not been adequately relieved. Some of the reasons for this will be referred to later.

A very apt quotation concerning the congestion in courts and delay in litigation is found in the sixth annual report of the Massachusetts Judicial Council just issued. After referring to the congestion in courts of that state, caused in part by the increasing number of cases arising from the operation of motor vehicles, the report continues:

The condition, which appears to have become chronic * * * raises the problem which must be faced sooner or later whether the public will tolerate a system which postpones for two or three years the chance to recover damages, which the law was passed to secure, with the probability that this delay will increase as cases continue to accumulate. Such delay in the opportunity to secure payment, or settlement, of present claims not only causes hardship and practical denial of justice to such persons, but it affects the life of the community in many other ways * * *.

In considering possible solutions of these problems, we are at once faced with another problem—the mounting cost of the administration of justice. How much will the tax-paying public stand for this purpose? As we have frequently pointed out, the usual suggestion of meeting delay has been to appoint more permanent judges.

The report then points out how the number of judges has been increased in Massachusetts and adds: "Yet the court is more clogged than ever before * * *."

When the superior court of California was created by the adoption of the Constitution of 1879, the number of judges of the superior court of the State was 70. There are now, in 1931, 145 judges of the superior court, 43 judges of the municipal courts, with many justices of the peace throughout the State with increased jurisdiction, in townships having a population of thirty thousand or more, almost equal with some exceptions to the jurisdiction of the original superior court.

It has been and is the endeavor of the Judicial Council to formulate procedure, subject to the approval of the Legislature, by the operation of which the "mounting cost of the administration of justice" may be measurably checked and the taxpayers relieved as far as possible of this extra burden. However, in spite of the improved procedure and the mobilization of judges at points where the congestion is greatest, the rapidly increasing population of the State, with the attendant increase in litigation, makes it almost inevitable that there must be some addition to the number of judges and justices in the State. The Council at this time makes no direct recommendation in this matter but stands ready to cooperate with the Legislature in considering the conditions in various localities which will undoubtedly seek to secure the appointment of additional judges.

ADOPTION OF RULES

In May, 1928, rules regulating superior court business were adopted by the Council. Previous to such adoption, copies of the proposed rules had been submitted to the superior courts throughout the State, with a request for suggestions for improvements, or a statement of any objections occurring to the judiciary or the members of the Bar. No suggestions or objections were received before the promulgation of the rules, but at the succeeding October meeting of the State Bar at Pasadena, certain objections to some of the provisions were voiced, and the Council invited the Governors of the Bar to name a committee of attorneys to cooperate with it in formulating a revision of the rules. Hon. M. C. Sloss, ex-Associate Justice of the Supreme Court, Senator J. M. Inman, Mr. E. C. Farnsworth of Tulare County, Mr. Hubert T. Morrow of Los Angeles County and Mr. Orrin J. Lowell, district attorney of Placer County, were named a committee of five, and actively and energetically participated in the work of revision. The rules thus formulated were adopted and became effective February 1, 1929, and for the greater part have been observed throughout the state.

Rules for procedure in the Supreme Court and District Courts of Appeal, and for the appellate department of superior courts in cities in which municipal courts have been established, were also prepared and promulgated. Adequate publicity has been given to these rules, and distribution to the members of the Bar has been accomplished through the courtesy of the publishers of *The State Bar Journal*, a distinct service which is hereby acknowledged with sincere appreciation. In addition, the Reporter of Decisions of the Supreme Court and District Courts of Appeal has caused the rules to be printed in volume 204 of the official California Reports.

COOPERATION OF ATTORNEYS

Realization of the value of the cooperation given by the members of the Bar in revising the rules led to a desire for continuing advice and collaboration by practicing members of the Bar in the work of the Judicial Council. Accordingly, in 1929, at the request of the chairman of the Council, President Charles A. Beardsley of the State Bar designated five members as a State Bar Judicial Council Committee. The members so designated are former superior court judges Guy R. Crump of Los Angeles, and Everett J. Brown of Oakland, and Mr. Grant Holcomb of San Bernardino, District Attorney A. B. Tinning of Contra Costa County, and President Maurice E. Harrison of the San Francisco Bar Association. They whole-heartedly assumed the labors and the responsibilities of this service on the committee, and have ably assisted in the development of plans and the formulation of recommendations relating to procedure carried in this report. To them is due sincere appreciation, which is hereby extended.

FINANCIAL STATEMENT

The appropriation for support of the Judicial Council is principally devoted to the functions indicated in subdivision 6 of section 1a, Article VI of the Constitution; to wit: the expedition of judicial business and equalization of the work of the judges.

APPORTIONING COMPENSATION OF ASSIGNED JUDGES

Judges serving under assignment by the chairman of the Council, in a county other than their own, are reimbursed the cost of transportation and maintenance, and are paid the difference between their regular salary and the salary of a judge of the court to which they are assigned. Under chapter 486, Statutes of 1929, page 848, the State pays a portion of the extra compensation of a judge sitting in the superior court equal to the difference between the amount which the State pays toward the salary of such judge in his own county and the amount it pays toward the salary of a judge of the superior court of the county to which he is assigned; and the portion to be paid by the county is determined likewise on the basis of county payments in the respective courts. In the inferior courts, since all salaries are paid either by the county or municipality, no cost either of compensation or maintenance falls on the State.

SUPERIOR COURT TRAVEL AND MAINTENANCE EXPENSE

The maintenance and traveling expense of a judge assigned to a superior court is divided between county and State in the same proportion as the extra compensation, except that where no extra compensation accrues, the expense is divided in the same proportion that county and State contribute toward the salary of a judge of the assisted court.

DISTRICT COURT OF APPEAL COMPENSATION AND EXPENSE

When a judge is assigned to a District Court of Appeal, the State meets the entire compensation and expense. It thus becomes apparent that the cost to the State of assigning a judge from a high salaried court is very much less than from a minimum salaried court. Also that the utilization in a District Court of Appeal of the service of a judge from the county in which the court is sitting saves to the State the cost of transportation and maintenance. These financial results are given consideration in determining assignments, but are not allowed to be entirely controlling.

An examination of the statistics herein set forth will readily disclose that less than one-sixth of the funds designated in the budget as being appropriated "For Support of the Judicial Council," was in reality utilized for Council operations. The bulk of such appropriation was used to compensate and reimburse the judges who were able to render service in courts other than their own.

STATEMENT OF DISBURSEMENTS FROM JUDICIAL COUNCIL APPROPRIATION FOR THE EIGHTIETH FISCAL YEAR, JULY 1, 1928, TO JUNE 30, 1929.

Appropriation: 79th and 80th fiscal years-----	\$180,000 00
Expenditures 79th fiscal year-----	88,040 03
 Total available 80th fiscal year-----	 \$91,959 97
Balance in appropriation-----	4 80
	<u>\$91,955 17</u>

For compensation and expenses of judges assigned to:	
Supreme Court-----	\$193 54
District Courts of Appeal:	
First Appellate District, Division One-----	\$9,507 71
First Appellate District, Division Two-----	6,552 54
Second Appellate District, Division One-----	499 98
Second Appellate District, Division Two-----	699 60
Third Appellate District-----	8,172 75
	<u>25 432 58</u>
Superior Courts:	
Alameda County-----	\$1,960 16
Los Angeles County-----	31,286 96
San Diego County-----	2,637 36
San Francisco City and County-----	9,721 10
Santa Barbara County-----	846 25
Counties other than above specified-----	7,787 34
	<u>54,239 17</u>
Total disbursed for assistance to courts-----	\$79,865 29

For Administrative and Research functions of the Judicial Council:	
Salaries and wages Judicial Council clerical force-----	\$9,552 50
Traveling expense Council members-----	3,278 02
Printing second report, rules, etc.-----	1,747 70
Equipment for offices-----	514 03
Material and supplies for offices-----	688 14
Postage-----	715 75
Telephone and telegraph-----	568 49
Freight and express-----	44 40
Service and expense-----	166 45
	<u>17,275 48</u>
Total expenditures for eightieth fiscal year-----	97,140 77*
Deficit-----	<u>\$5,185 60</u>

* Includes items unpaid and awaiting special appropriation of \$5,185.60—\$702.60 for assistance to Third District Court of Appeal; \$2,842.64 to Los Angeles Superior Court, and \$1,640.36 to San Francisco Superior Court.

STATEMENT OF DISBURSEMENTS FROM JUDICIAL COUNCIL APPROPRIATION FOR THE EIGHTY-FIRST FISCAL YEAR, JULY 1, 1929, TO JUNE 30, 1930.

Appropriation: 81st and 82d fiscal years-----	\$170,000 00
Appropriated (Stats. 1929) for Fourth District Court of Appeal-----	24,000 00

Balance available for Judicial Council-----	\$146,000 00
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For compensation and expenses of judges assigned to:

Supreme Court-----	\$169 43
--------------------	----------

District Courts of Appeal:

First Appellate District, Division One-----	\$3,738 11
First Appellate District, Division Two-----	6,970 49
Second Appellate District, Division One-----	791 10
Second Appellate District, Division Two-----	1,774 56
Third Appellate District-----	5,434 99
Fourth Appellate District-----	2,362 81

21,072 06

Superior Courts:

Alameda County-----	\$1,712 00
Los Angeles County-----	20,755 58
San Diego County-----	1,767 87
San Francisco City and County-----	7,373 46
Santa Barbara County-----	2,037 48
Counties other than above specified-----	3,914 88

37,561 27

Total disbursed for assistance to courts-----	\$58,802 76
---	-------------

For Administrative and Research functions of the Judicial Council:

SALARIES AND WAGES JUDICIAL COUNCIL CLERICAL force-----	\$6,856 50
Traveling expense Council members-----	1,491 55
Printing report forms, stationery, etc-----	677 75
Equipment for offices-----	99 20
Material and supplies for offices-----	342 67
Postage-----	372 00
Telephone and telegraph-----	352 55
Freight and express-----	36 72
Service and expense-----	36 45

10,265 39

Total expenditures for 81st fiscal year-----	69,068 15
--	-----------

Available for 82d fiscal year-----	\$76,931 85
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RECAPITULATION OF DISBURSEMENTS JULY 1, 1928, TO JUNE 30, 1930.

Compensation and expenses of judges assigned to:

Supreme Court-----	\$362 97	<i>Percentage of total</i> .0022
District Courts of Appeal-----	46,504 64	.27979
Superior Courts-----	91,800 44	.55231
Administrative and research-----	27,540 87	.16570

Total-----	\$166,208 92	1.00000
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OPINIONS WRITTEN BY JUSTICES PRO TEMPORE IN DISTRICT
COURTS OF APPEAL.

During the three years last past, fifty-four judges of the Superior Court have served as justices pro tempore in the district courts of appeal under assignment by the Chairman of the Judicial Council. The following tabulation of the decisions published in the California Appellate Reports shows the opinions written by the judges so assigned:

Statement Showing Number of Opinions Written by Justices Pro Tempore in the District Courts of Appeal During the Years 1928, 1929 and 1930. (Note: Opinions by the Court Are Not Included.)

1928.

Hon. Charles R. Barnard	Fresno County	3
Hon. James W. Bartlett	Trinity County	12
Hon. C. E. Beaumont	Fresno County	7
Hon. George F. Buck	San Joaquin County	14
Hon. H. D. Burroughs	Lassen County	11
Hon. Ross Campbell	Sonoma County	42
Hon. Charles S. Crail	Los Angeles County	10
Hon. Maurice T. Dooling, Jr.	San Benito County	6
Hon. Edwin F. Hahn	Los Angeles County	33
Hon. William H. Hazlett	Los Angeles County	23
Hon. J. R. Hughes	Sacramento County	3
Hon. F. M. Jamison	Modoc County	9
Hon. Arthur Keetch	Los Angeles County	5
Hon. Percy S. King	Napa County	2
Hon. H. C. Lucas	Santa Cruz County	6
Hon. J. D. Murphey	Alameda County	10
Hon. Pat R. Parker	Mono County	32
Hon. H. L. Preston	Mendocino County	32
Hon. John F. Pullen	Sacramento County	8
Hon. Hartley Shaw	Los Angeles County	15
Hon. Homer R. Spence	Alameda County	4
Hon. Albert Lee Stephens	Los Angeles County	32
Hon. S. L. Strother	Fresno County	9
Hon. R. L. Thompson	Sonoma County	35
Hon. Raglan Tuttle	Nevada County	16
Hon. Frederick C. Valentine	Los Angeles County	20
Hon. J. T. B. Warne	Tuolumne County	5
Hon. J. R. Welch	Santa Clara County	5
Hon. Ernest Weyand	Colusa County	8
Hon. Walton J. Wood	Los Angeles County	45
Total		462

1929.

Hon. Charles R. Barnard	Fresno County	6
Hon. George F. Buck	San Joaquin County	2
Hon. Charles S. Burnell	Los Angeles County	23
Hon. H. D. Burroughs	Lassen County	21
Hon. Ross Campbell	Sonoma County	14
Hon. Charles S. Crail	Los Angeles County	15
Hon. Daniel C. Deasy	San Francisco County	3
Hon. Maurice T. Dooling, Jr.	San Benito County	12
Hon. C. J. Goodell	San Francisco County	6
Hon. Leon E. Gray	Alameda County	9
Hon. Edwin F. Hahn	Los Angeles County	16
Hon. Harry A. Hollzer	Los Angeles County	5
Hon. F. M. Jamison	Modoc County	20
Hon. Arthur Keetch	Los Angeles County	1
Hon. Frank Lamberson	Tulare County	5
Hon. J. B. Landis	Placer County	7
Hon. H. C. Lucas	Santa Cruz County	15
Hon. Eugene P. McDaniel	Yuba County	8
Hon. Victor R. McLucas	Los Angeles County	6
Hon. J. O. Moncur	Plumas County	6
Hon. J. C. Needham	Stanislaus County	6
Hon. T. A. Norton	San Luis Obispo County	4
Hon. Pat R. Parker	Mono County	17
Hon. H. L. Preston	Mendocino County	21
Hon. J. R. Pullem	Sacramento County	4
Hon. Peter J. Shields	Sacramento County	4
Hon. Homer R. Spence	Alameda County	2
Hon. Albert Lee Stephens	Los Angeles County	13
Hon. R. L. Thompson	Sonoma County	2
Hon. Raglan Tuttle	Nevada County	2
Hon. Louis H. Ward	San Francisco County	6
Total		281

1930.

Hon. H. G. Ames	Orange County	20
Hon. Harry R. Archbald	Los Angeles County	6
Hon. C. E. Beaumont	Fresno County	4
Hon. Charles S. Burnell	Los Angeles County	18
Hon. H. D. Burroughs	Lassen County	26
Hon. Ross Campbell	Sonoma County	8
Hon. Elliot Craig	Los Angeles County	19
Hon. Daniel C. Deasy	San Francisco County	6
Hon. Maurice T. Dooling, Jr.	San Benito County	22
Hon. Walter S. Gates	Los Angeles County	23
Hon. Leon E. Gray	Alameda County	5
Hon. Charles C. Haines	San Diego County	14
Hon. Harry A. Holzner	Los Angeles County	7
Hon. F. M. Jamison	Modoc County	8
Hon. Walter Perry Johnson	San Francisco County	7
Hon. Henry G. Jorgensen	Monterey County	6
Hon. H. C. Lucas	Santa Cruz County	6
Hon. C. J. Luttrell	Siskiyou County	7
Hon. A. B. McKenzie	Contra Costa County	7
Hon. T. A. Norton	San Luis Obispo County	8
Hon. Edwin W. Owen	Kern County	8
Hon. Pat R. Parker	Mono County	17
Hon. H. L. Preston	Mendocino County	15
Hon. J. R. Pullen	Sacramento County	9
Hon. Ruben S. Schmidt	Los Angeles County	18
Hon. Peter J. Shields	Sacramento County	8
Hon. S. L. Strother	Fresno County	5
Hon. Raglan Tuttle	Nevada County	12
Hon. Louis H. Ward	San Francisco County	6
Hon. Benjamin F. Warner	San Bernardino County	20

Total..... 345

1928	462 opinions
1929	281 opinions
1930	345 opinions

Total..... 1,088 opinions

SEGREGATION OF DISBURSEMENTS TO COURTS

The assistance given to the District Courts of Appeal, and the resulting expenditures, are further illustrated by the following tabulation of time served and claims presented and allowed. The disparities appearing may be accounted for by the difference in the home salary of the assigned judges, resulting in a difference in the increased compensation, and the fact that quite frequently the assigned judge returned to his own court and chambers for the preparation of opinions in the cases allotted to him, utilizing therefor such time as he could find while carrying on his regular court duties, thus saving to the state the substantial item of maintenance, as well as the cost of a substitute in his court. In two or more instances a judge assigned to a District Court of Appeal has declined to present a claim, finding the interest of the work, and the satisfaction derived from doing it well, acceptable compensation for the time and effort so contributed to the expedition of appellate work.

Similar information as to service in those superior courts most frequently needing assistance is also appended.

CHRONOLOGICAL DISTRIBUTION OF SERVICE OF JUSTICES PRO TEM IN DISTRICT COURTS OF APPEAL AND COST THEREOF TO THE STATE.

First District			
Division one:	<i>Days of service</i>	<i>Equal to months</i>	<i>Cost to the State</i>
July 1, 1928, to June 30, 1929----	729	24	\$9,507 71
July 1, 1929, to June 30, 1930----	487	16	3,738 11
	<u>1216</u>	<u>40</u>	<u>\$13,245 82</u>

Division two:	<i>Days of service</i>	<i>Equal to months</i>	<i>Cost to the State</i>
July 1, 1928, to June 30, 1929----	511	17	\$6,552 54
July 1, 1929, to June 30, 1930----	439	14½	6,970 49
	<u>950</u>	<u>31½</u>	<u>\$13,523 03</u>

Time: Equivalent to assistance of three Justices during two-year period.

Second District			
Division one:	<i>Days of service</i>	<i>Equal to months</i>	<i>Cost to the State</i>
July 1, 1928, to June 30, 1929----	183	6	\$499 98
July 1, 1929, to June 30, 1930----	288	9½	791 10
	<u>471</u>	<u>15½</u>	<u>\$1,291 08</u>

Division two:	<i>Days of service</i>	<i>Equal to months</i>	<i>Cost to the State</i>
July 1, 1928, to June 30, 1929----	258	8½	\$699 60
July 1, 1929, to June 30, 1930----	306	10	1,774 56
	<u>564</u>	<u>18½</u>	<u>\$2,474 16</u>

Time: Equivalent to assistance of one Justice for two years, and a second Justice for ten months.

Third District			
<i>Period</i>	<i>Days of service</i>	<i>Equal to months</i>	<i>Cost to the State</i>
July 1, 1928, to June 30, 1929-----	540	18	\$8,172 75
July 1, 1929, to June 30, 1930-----	329	11	5,434 99
	<u>869</u>	<u>29</u>	<u>\$13,607 74</u>

Time: Equivalent to assistance of one Justice for two years, and a second Justice for five months.

Fourth District			
<i>Period</i>	<i>Days of service</i>	<i>Equal to months</i>	<i>Cost to the State</i>
Sept. 1929, to June 30, 1930-----	203	6½	\$2,362 81

Time: Equivalent to assistance of one Justice for 6½ months.

NOTE.—Fourth District commenced functioning in September, 1929.

CHRONOLOGICAL DISTRIBUTION OF SERVICE OF JUDGES IN SUPERIOR
COURTS AND COST THEREOF TO THE STATE.

Alameda Superior Court

<i>Period</i>	<i>Days of service</i>	<i>Equal to months</i>	<i>Cost to the State</i>
July 1, 1928, to June 30, 1929-----	241	8	\$1,960 16
July 1, 1929, to June 30, 1930-----	199	6 $\frac{2}{3}$	1,712 00
	440	14 $\frac{2}{3}$	\$3,672 16

Time: Equivalent to assistance of one Judge for one year and two and two-thirds months.

Los Angeles Superior Court

<i>Period</i>	<i>Days of service</i>	<i>Equal to months</i>	<i>Cost to the State</i>
July 1, 1928, to June 30, 1929-----	6082	203	\$31,286 96
July 1, 1929, to June 30, 1930-----	3329	111	20,755 58
	9411	314	\$52,042 54

Time: Equivalent to assistance of thirteen Judges for two-year period.

San Diego Superior Court

<i>Period</i>	<i>Days of service</i>	<i>Equal to months</i>	<i>Cost to the State</i>
July 1, 1928, to June 30, 1929-----	415	14	\$2,637 36
July 1, 1929, to June 30, 1930-----	268	9	1,767 87
	683	23	\$4,405 23

Time: Equivalent to assistance of one Judge for one year and eleven months.

San Francisco Superior Court

<i>Period</i>	<i>Days of service</i>	<i>Equal to months</i>	<i>Cost to the State</i>
July 1, 1928, to June 30, 1929-----	1467	49	\$9,721 10
July 1, 1929, to June 30, 1930-----	931	31	7,373 46
	2398	80	\$17,094 56

Time: Equivalent to assistance of three Judges for two-year period, and a fourth Judge for eight months.

Santa Barbara County

<i>Period</i>	<i>Days of service</i>	<i>Equal to months</i>	<i>Cost to the State</i>
July 1, 1928, to June 30, 1929-----	168	5 $\frac{1}{2}$	\$846 25
July 1, 1929, to June 30, 1930-----	431	14 $\frac{1}{2}$	2,037 48
	599	20	\$2,883 73

Time: Equivalent to assistance of one Judge for one year and eight months.

Miscellaneous Counties

<i>Period</i>	<i>Days of service</i>	<i>Equal to months</i>	<i>Cost to the State</i>
July 1, 1928, to June 30, 1929-----	1150	38	\$7,787 34
July 1, 1929, to June 30, 1930-----	692	23	3,914 88
	1842	61	\$11,702 22

Time: Equivalent to assistance of two Judges for two-year period, and a third for thirteen months.

ASSIGNMENT OF JUDGES

Reduction in Number Available.

For a number of reasons, the assistance given to various courts during the current biennium, through the assignment of judges from other counties, has been considerably less than during the period covered by the second report. Among the causes for this is the reduction of \$10,000 in the requested appropriation for these purposes, and, in addition, the diversion of \$24,000 from the appropriation actually made, said last mentioned amount being diverted by the act creating the Fourth District Court of Appeal to defray, in part, the cost of maintaining that tribunal. Campaigns for reelection and sickness also contributed to a reduction in the number of judges available. The principal factor, however, was the discontinuance, in great measure, of the assignment of municipal court judges to the superior court in Los Angeles County and filling temporary vacancies thus created in the municipal courts, by assigning thereto justices of the peace and judges of various city courts of inferior jurisdiction.

Los Angeles Superior Court.

During 1927 and 1928, the number of cases awaiting trial in the Los Angeles superior court was so greatly reduced by utilizing the judicial man-power above referred to, that trial could be had within approximately ninety days from the filing of notice to set for trial as compared with fourteen to eighteen months at the beginning of 1927. Criticism of the utilization of the judges of these inferior courts arose from various sources, and ultimately a resolution was transmitted to the Council by the trustees of the Los Angeles Bar Association objecting to the procedure, and requesting its termination. There seemed reason to believe that the resolution reflected the attitude of a number of the judges of the superior court, as well as active members of the Bar, and the request was therefore complied with. Such assignments from inferior courts to the superior court as have since been made were necessary to meet emergencies and situations which could not have been cared for otherwise. The time between application to set and trial date has now increased to approximately thirteen months.

District Courts of Appeal.

Assignments of superior court judges to district courts of appeal have been made upon the request of the presiding justices, such service to be rendered at such time as it could be utilized to best advantage. Here also conservatism has been exercised because of limited financial resources, and watchfulness will be necessary to insure keeping well within the available funds for the last quarter of the current biennium. Six hundred and fifty assignments were issued during 1929, and six hundred and fifteen during 1930.

Research Director.

Judge Hollzer, in connection with his labors as Research Director of the Judicial Council, has supervised the collection and compilation of

statistical data showing the volume and nature of the proceedings commenced and disposed of in the various trial and appellate tribunals in the State. This information, arranged in the form of statistical tables, will be found attached to his report which immediately follows, and as Part Two, constitutes the concluding portion of the Judicial Council's report. These statistics are quite comprehensive, and are essential to a correct analysis and understanding of the condition of judicial business in our courts.

Meetings of the Judicial Council have been held from time to time to consider various proposals looking toward the improvement of the administration of justice in our State. These deliberations have been based upon special reports, prepared by Judge Hollzer and distributed to the members of the Council and the Bar committee in advance of each session.

During 1930, Judge Hollzer continued his investigation of judicial administration and court procedure in several of the Eastern States, in connection with his attendance upon the meetings of the American Law Institute and the National Conference of Judicial Councils. His suggestions, based upon his research studies both in California and in eastern jurisdictions, are embodied in his report appended hereto.

It is a matter of congratulation to the State of California and its Judicial Council that the outstanding and self-sacrificing service which Judge Hollzer has given to the cause of improvement in judicial procedure in California has been recognized nationally by his election to the chairmanship of the National Conference of Judicial Councils. His more recent selection as a judge of the Federal District Court, Southern District of California, while a cause for congratulation to him, will rob the Council of one of its most valuable members.

RECOMMENDATIONS

The recommendations of the Council, to be found in Part II of this report, relate to simplifying and improving the administration of justice by changing the existing laws on practice and procedure, and may be briefly summarized as follows:

A change to make the summary judgment procedure of the municipal courts applicable also to superior courts, permitting entry of judgment, without trial, for money demands to which no meritorious defense is shown by answer or affidavit, and another change in the present municipal court provisions to completely conform the provisions.

Measures providing for admissions and disclosures of facts in advance of trial to save time of the judges, jurors and disinterested witnesses, as well as the litigants and their attorneys; also for admissions of authenticity of written instruments and abstracts of public records, and avoiding the necessity of formal proof thereof.

A requirement for submission to the trial court and full disclosure on motion for new trial, of all claimed errors which might be urged on appeal, so as to enable that court to correct the same without delay and avoid the likelihood of reversal, after months of waiting, by reason of vital matters which the trial judge might have corrected.

An amendment to the sections relating to change of place of trial to permit full presentation upon the original motion of all matters bearing thereon, including the convenience of witnesses, as well as residences of the parties, thus avoiding buffeting from court to court of the litigants, with the incidental delay and expense.

Changes in the provisions relating to appeals to the superior court and the appellate departments of the superior court. These proposals grow out of the experience of the judges of the appellate departments of the superior court and would simplify the preparation of records on appeal, reduce the cost thereof, and enable the reviewing court more fully to do justice between the parties and render final judgment in cases on appeal.

A provision that a new trial may be granted to relieve an appellant who is unable to secure a transcript of testimony because of absence, incapacity or death of shorthand reporter.

ALLOTMENT FOR RESEARCH

An item of \$12,000 in addition to the budget allowance for the Council for the eighty-third and eighty-fourth fiscal years, A. B. 1201, is also recommended because of the following facts:

As shown by our previous reports, the research work of the Council has been carried on, for the greater part, by Hon. Harry A. Hollzer, judge of the Superior Court of Los Angeles County. He cannot continue to devote his time to this work for the reason above stated, and even were he to continue as a judge of the Superior Court of Los Angeles, the increasingly large volume of litigation in the county requires the full time of all the regularly constituted judges of that court, as well as all other judges available for assignment thereto.

An opportunity is now offered, through cooperation with the State Bar of California, the Bureau of Public Administration and the School of Jurisprudence of the University of California, for a joint arrangement by which provision can be made for a very extensive program of research into the various problems relating to the administration of justice in California, to be conducted at the University of California, Stanford University, and the University of Southern California. By uniting with these agencies and securing a competent Director of Research, the Judicial Council will be in position to obtain equal, or better, results than it could if conducting its individual line of research, and at considerably less expense to the State.

It is therefore recommended that an appropriation be made by the Legislature of the sum of \$6,000 per annum for the ensuing biennium for this purpose.

Respectfully submitted.

JUDICIAL COUNCIL OF THE STATE OF CALIFORNIA.

WILLIAM H. WASTE, Chairman.
JOHN W. SHENK,
JOHN F. TYLER,
N. P. CONREY,
WILLIAM M. FINCH,
T. W. HARRIS,
PETER J. SHIELDS,
WALTER PERRY JOHNSON,
HARRY A. HOLLZER,
HENRY M. WILLIS,
W. CLOYD SNYDER.

B. GRANT TAYLOR, Secretary.

PART TWO

REPORT OF THE CONDITION OF JUDICIAL
BUSINESS IN THE COURTS OF THE STATE
OF CALIFORNIA, TOGETHER WITH A
SUMMARY OF RESEARCH STUDIES
OF JUDICIAL ADMINISTRATION,
PRACTICE AND PROCEDURE

SUBMITTED BY HON. HARRY HOLLZER, FEBRUARY, 1931.

PART TWO

REPORT OF THE CONDITION OF JUDICIAL BUSINESS IN THE COURTS OF THE STATE OF CALIFORNIA, TOGETHER WITH A SUMMARY OF RESEARCH STUDIES OF JUDICIAL ADMINISTRATION PRACTICE AND PROCEDURE

To the Honorable WILLIAM H. WASTE,

*Chief Justice of the Supreme Court,
and ex officio Chairman of
The Judicial Council of California,
and Fellow Members of The Judicial Council:*

The Constitution, Article VI, section 1a, provides, in part, that the Judicial Council shall from time to time survey the condition of business in the several courts, with a view to simplifying and improving the administration of justice, and shall submit to the Legislature, at each regular session thereof, its recommendations with reference to amendments of, or changes in, existing laws relating to practice and procedure.

SURVEYS—IN GENERAL

Pursuant to this mandate, we have been conducting what might be termed a continuous survey of the condition of judicial business in our various courts. In addition, our research activities have included further studies of judicial administration and of practice and procedure, both within our own State, and also in other jurisdictions.

The within report is intended as a compendium of the statistical data we have compiled, showing the condition of judicial business in the various courts. It also includes a summary of the various matters brought to the attention of the Council by the writer during the past two years through the medium of special reports, which furnished the basis of the Council's deliberations, and later the basis for the joint sessions held by the Council in conjunction with the Judicial Council Committee of the State Bar.

The practice inaugurated in 1927 of having the clerks of the superior and municipal courts, and the clerks of the inferior courts in the larger cities, prepare weekly tabulations of judicial statistics, to be submitted with monthly summaries, showing the condition of judicial business in these tribunals, has been maintained. Likewise, the clerks of the appellate tribunals are reporting periodically for those courts. In addition, a very considerably increased number of the inferior courts in the smaller localities have furnished us statistical information annually, and in some instances semiannually.

We are pleased to advise that, with very few exceptions, the clerks of the various courts have given us splendid assistance in carrying on our survey work, furnishing all reports requested. The writer is glad to take this opportunity of publicly thanking the clerks of the different courts for the fine cooperation they have extended to the Council.

It is only just, therefore, to the overwhelming majority of the clerks that mention be made of the few instances wherein cooperation has been lacking. The County Clerk of Tuolumne County has furnished no report of any kind during the last two fiscal years. The reports from the counties of Mendocino, Plumas, San Benito, San Francisco (for the year ending June, 1930) and Sonoma (for the year ending June, 1929) have been incomplete. In fairness to the present County Clerk of Sonoma County, it should be stated that the latter did not take office until 1930.

SUPERIOR COURTS—IN GENERAL

Attached to this report will be found a series of exhibits, marked respectively, "Appendix A" to "Appendix I," inclusive. These documents consist of statistical tabulations, showing, in detail, the condition of judicial business in the superior courts of nearly all the counties of the State. The period covered by these exhibits represents the last two fiscal years, namely, from July 1, 1928, to June 30, 1929, and from July 1, 1929, to June 30, 1930.

"Appendix A" deals with the ordinary civil litigation tried in these courts, as distinguished from the criminal, domestic relations, probate and miscellaneous proceedings, and the civil and criminal appeals. Upon comparing "Appendix A" in the present report with the corresponding exhibit in our second report, it will be observed that the statistics pertaining to the dismissals are shown separately from those representing the cases transferred to other jurisdictions, and also that we are now differentiating between the judgments entered by the clerk and the uncontested judgments rendered by the court. The first of these changes was made in order to provide accurate information respecting the volume of litigation dismissed without a hearing of any kind. The second change was intended to furnish the data as to the number of cases which had been disposed of without a contest after one of the parties had been put to the delay and expense of placing the same on the calendar.

"Appendix B" comprises the statistical data pertaining to the felony proceedings handled in these courts. Here, again, we have furnished more detailed information. Beginning with the fiscal year ending June 30, 1930, the statistics reported represent the number of defendants and not the number of cases involved. We have also made a distinction between the number accused on information and those accused on indictment.

Likewise, in this report we have differentiated between the number convicted by the court and those convicted by the jury. In addition, for the fiscal year ending June 30, 1929, we have segregated the convictions wherein the offense was reduced from a felony to a misdemeanor, from all other convictions. The acquittals by the judge are also shown separately from the jury acquittals. These additional classifications have enabled us to secure exceedingly valuable informa-

tion relative to the results arising from the adoption, in November, 1928, of the constitutional amendment permitting the waiver of a jury in a felony trial. This exhibit also supplies interesting data as to the disposition, made by the court, of the accused after conviction, showing the number granted or denied probation, the number sentenced to State prison, and those given other sentences.

"Appendix C" pertains to misdemeanor cases and furnishes statistical data analogous to that set forth in the preceding exhibit.

"Appendix D" presents the first detailed tabulation compiled in this State showing the volume of appeals in civil cases taken to the superior courts from the municipal and inferior courts, and the manner in which such litigation has been disposed of.

"Appendix E" supplies analogous data respecting the appeals in criminal cases taken to the superior court.

"Appendix F" furnishes the statistical data pertaining to the divorce, annulment and maintenance cases. In this exhibit, we have differentiated between the cases dismissed without a hearing and those merely transferred to some other county. In addition, we have shown the number of hearings on orders to show cause and motions filed in domestic relations cases.

"Appendix G," while designated "Probate," includes all proceedings relating to the administration of estates of decedents, also the estates of minors and incompetents.

"Appendix H" contains statistical information respecting the volume of juvenile court, insanity, naturalization and miscellaneous proceedings filed. This exhibit, in addition, shows the number of preliminary hearings in juvenile cases and also the number of demurrers, orders to show cause and motions heard in all classes of civil litigation, excluding divorce and probate proceedings.

"Appendix I" includes the statistical data showing the status of the trial calendars in the various superior courts as of date September 8, 1930.

CHANGES IN VOLUME OF LITIGATION

One of the methods frequently employed to relieve congestion in the principal trial court has been to reduce the jurisdiction thereof and, correspondingly, increase the jurisdiction of so-called inferior courts. In 1929, the Legislature raised the civil jurisdiction of justices' courts in cities, etc., having a population of 30,000, or more, from \$300 to \$1,000 in actions at law and in suits to foreclose chattel mortgages, and, correspondingly, enlarged its jurisdiction in unlawful detainer cases. At the same session, the jurisdiction of municipal courts was enlarged so as to include actions at law and chattel mortgage and mechanics' lien foreclosures, involving up to \$2,000, and also unlawful detainer cases where the rental value does not exceed \$200 per month.

It is therefore important to note that, although this legislation did not become effective until about the middle of August, 1929, and in spite of the growth in population which has taken place during the last two fiscal years, the number of ordinary civil actions filed in the superior courts throughout the State dropped from a total of 63,440 in the year ending June 30, 1928, to 51,995 in the corresponding period two years later, a decrease of 11,445 cases, or more than 18 per cent.

What is particularly significant in this connection is the fact that this reduction has taken place in the superior courts of the counties having the municipal or the inferior courts whose jurisdiction was enlarged, whereas in the superior courts of the remaining counties the volume of ordinary civil litigation showed a slight increase.

As might have been anticipated, the largest decrease, numerically, took place in Los Angeles County, where the only municipal courts established up to June 30, 1930, were located, and in which county also the jurisdiction of nine justices' courts was increased to the extent above mentioned. The largest ratio of decrease, however, took place in San Francisco, where the volume of ordinary civil litigation filed dropped more than 27 per cent within the two-year period under consideration. This would indicate that a very considerable percentage of the civil litigation filed there involved less than \$1,000.

While the statistics pertaining to the felony and misdemeanor cases seem to indicate a substantial increase during the last two years in the volume of such proceedings for the State as a whole, nevertheless when we reflect that the figures given for 1930 represent the number of defendants involved, whereas those for 1928 refer to the number of cases filed, we realize that, outside of the Superior Court of Los Angeles County, there was an actual decrease in the volume of criminal litigation commenced during the last fiscal year as compared with 1928.

The slight increase in the number of domestic relations cases and probate proceedings commenced during the two-year period under consideration may be said to be inconsequential. The statistics contained in the present report confirm the findings made in connection with our second report, to the effect that less than 9 per cent of the domestic relations cases are contested. Likewise, the figures herewith submitted respecting the probate proceedings disclose the fact that during the last two fiscal years all but approximately 3 per cent of such proceedings were disposed of without a contest.

In other words, as pointed out in our preceding report, very nearly all of the contested litigation arises out of the civil and criminal cases. Of course, we must not overlook the fact that in about one-half of the domestic relations cases we are likely to have a preliminary application for alimony pendente lite, or custody of children, or a contempt proceeding because of failure to comply with an order pertaining to the same.

DISPARITY BETWEEN THE SUPERIOR COURTS

While there has been a decrease in the volume of civil litigation filed in the superior courts of the larger counties, nevertheless, with the exception of the superior court in San Francisco, no appreciable change has taken place during the last two years with respect to the percentage of civil, criminal and domestic relations cases filed in those tribunals, as compared with the remaining counties of the State.

In Los Angeles County, the superior court, with thirty-eight judges, or about 26 per cent of the total number, is required to dispose of approximately 45 per cent of all the civil, criminal and domestic relations litigation of the entire State.

The superior court in San Francisco, which, in 1928 had approximately 14½ per cent of the total of these three classes of litigation,

received only about 10 per cent thereof two years later. This court has 11 per cent of the total number of judges.

The superior court of San Mateo County holds the same relative position it occupied at the time our second report was published. The number of civil, criminal and domestic relations cases filed in that court during the last two fiscal years exceeded the combined total of similar litigation commenced in the superior courts of sixteen other counties, to wit: Alpine, Amador, Calaveras, Del Norte, El Dorado, Inyo, Kings, Lassen, Mono, Nevada, Plumas, San Benito, Shasta, Sierra, Tehama and Trinity. Each of these counties has one judge of the superior court.

On the basis of the three classes of litigation above mentioned, more business came before the superior court of San Mateo than before the corresponding courts of Humboldt and Imperial counties combined, which together have a total of four (4) judges.

In fact, in none of the seven counties having two superior court judges each did the number of civil, criminal and domestic relations cases filed during the last two years approximate more than 80 per cent of similar litigation commenced in the superior court of San Mateo County, and in most of them it did not exceed 50 per cent.

VOLUME OF LITIGATION DISPOSED OF

During the period under consideration, the superior court of San Mateo County disposed of more litigation than the superior courts of thirteen (13) other counties combined, to wit: Alpine, Amador, Calaveras, Del Norte, El Dorado, Inyo, Lassen, Mono, Plumas, Shasta, Sierra, Tehama and Trinity. There is one judge for the superior court in each of these counties.

In the first named county, the superior court tried as many contested civil, criminal and domestic relations cases in the last two fiscal years as were heard in the superior courts of Humboldt and Imperial counties combined. The last two named counties have a total of four superior court judges.

On the same basis, the business disposed of by the superior court of San Mateo County exceeded the combined total of that handled in the superior courts of Merced, Alpine, Amador, Calaveras, Del Norte, Mono, Nevada, Shasta, Sierra and Trinity counties. Likewise, neither the combined total volume of business determined in the superior courts of Santa Barbara, Alpine, Amador, Calaveras, Mono, Nevada, Sierra and Trinity counties, nor that handled in the superior courts of Ventura, Alpine, Amador, Calaveras, Del Norte, Mono, Nevada, Sierra and Trinity counties, equalled that disposed of by the court in San Mateo County. Each of the counties herein named has one judge of the superior court.

During the last four years, no contested case has been tried in the Superior Court of Alpine County.

In the Superior Court of Del Norte County, only two contested trials were held during the last two years.

For the same period, each of the superior courts of the counties of Modoc, Mono, Plumas, Sierra and Trinity tried an average of less than six cases per year.

The superior courts of Amador, Calaveras, San Benito and Mariposa counties heard an average of less than one contested case per month during the same period.

The total number of civil, criminal and domestic relations cases disposed of by all of the superior courts (both uncontested and contested), dropped from 75,530 in the fiscal year ending June 30, 1929, to 74,450 in the following year, a decrease of 1080 cases.

However, these statistics do not tell the whole story. In most of the counties these courts reported an increased volume of litigation handled during the second half of the biennium, as compared with the first half, but in a few of the counties, notably Los Angeles, there was a decrease, the difference in the latter county amounting to 3805 cases.

In the first half of the biennium, the Superior Court of the City and County of San Francisco passed upon approximately 12 per cent of the combined total of the civil, criminal and domestic relations litigation disposed of throughout the entire State, the court in Alameda County almost 9 per cent, while the court in Los Angeles County heard nearly 47 per cent. In the succeeding year these proportions changed to 15, 9½, and slightly over 42 per cent, respectively. It should be added, however, that in the year ending June 30, 1930, the Superior Court of Los Angeles County, passed upon 1060 civil and criminal appeals taken from the municipal and inferior courts, as against 447 during the preceding year.

It may also be of interest to note that, whereas during the first half of this biennium, the Superior Court of Los Angeles County disposed of 50 per cent of all the civil litigation and 30 per cent of all the criminal proceedings passed upon by all of such courts throughout the entire state, in the following year the first mentioned court handled slightly more than 41 per cent of all the criminal proceedings and a like proportion of all of the civil litigation heard in those courts.

DIFFERENCES IN VOLUME OF CONTESTED LITIGATION

Practically no change took place in the year ending June 30, 1929, as compared with the preceding year, with respect to the combined total number of contested civil, criminal and domestic relations cases tried in all of the superior courts of the State. However, in a few counties, substantial changes occurred.

In San Bernardino County, the difference amounted to 116 less contested trials in 1929, a decrease of approximately 33 per cent.

Santa Barbara County reported a corresponding decrease of 60 contested trials, or about 45 per cent.

On the other hand, in San Francisco there was an increase amounting to 478 contested cases tried, or nearly 21 per cent.

However, when we come to compare the year ending June 30, 1930, with the corresponding period two years previously, we find quite a marked reduction in the volume of contested civil, criminal and domestic relations litigation tried. This decrease represented a difference of 3350 cases, of which the Superior Court of Los Angeles County accounted for 2466, and the court in San Francisco, for 749. The courts in nearly all of the other counties reported comparatively little change for the two years mentioned.

ASSIGNMENTS OF JUDGES TO THE SUPERIOR COURTS

During the biennium ending June 30, 1930, by virtue of assignments of judges made by the chairman of the Judicial Council, the Superior Court of Los Angeles County received judicial assistance equivalent to the services of seventeen additional judges for the first half of this period. The majority of these judges were assigned from the municipal courts of Los Angeles and Long Beach. In the second half of the biennium this assistance was cut practically in half, and represented the services of nine additional judges, only two of whom were assigned from the municipal courts.

In this connection, it should be stated that, during the major portion of the two-year period mentioned, the Superior Court of Los Angeles was deprived of the services of several of its judges on account of illness, likewise, two of its judges were assigned most of the time to serve on the District Court of Appeal in the Second District, another judge devoted approximately half of that period carrying on the research activities of the Judicial Council, and also that during the second half of the biennium, three of the judges of that court devoted all but two months of their time to the work in the Appellate Department, hearing and determining all of the appeals taken to that court from the municipal courts and the justices' courts in townships having a population of 30,000 or more.

In San Francisco, where illness deprived the court of the service of one of its judges during most of the time under consideration, the assistance rendered was equivalent to the services of four additional judges for the first half of the biennium, and two judges throughout the second year, and an additional judge for seven months of the latter period.

In Alameda County, one of whose judges was assigned most of the time to the District Court of Appeal of the First District, the assistance received was equivalent to the services of one additional judge for eight months during the first of the two years under consideration, and one judge for nearly seven months during the second year.

The assistance given to San Diego County was equivalent to the services of one judge throughout the first year and another judge for two months of that period, and the services of one judge for nine months of the second year.

Santa Barbara County was aided with the services of one judge during about five and a half months of the first year, while in the second half of the biennium the judicial assistance given was equivalent to the services of one judge for the entire year and another judge for approximately two and a half months of the same period.

In the remaining counties, the assignments of judges represented the services of two judges for the entire biennium and also the service of a third judge for slightly more than half of that period.

STATUS OF THE TRIAL CALENDARS

The condition of the trial calendars in the various superior courts is shown by the statistical data set forth in the exhibit marked "Appendix I," and attached to this report. The information contained therein was compiled as of date September 8, 1930, the same being the first

calendar day following the summer vacation. This date was selected because it represents the period when ordinarily we have the largest accumulation of cases awaiting trial, and it was felt that, if the calendar of any particular court was not then congested, no difficulty would likely be encountered by such court in disposing of its business expeditiously the balance of the fiscal year.

A comparison of the data contained in "Appendix I," with information of a similar character set forth in the corresponding exhibit attached to our second report, will be found instructive. In this connection, attention is called to the fact that the statistics included in the latter exhibit were compiled as of date December, 1928; in other words, three months after the close of the summer vacation.

From an examination of the data set forth in the two exhibits mentioned it will be seen that, with the exception of the courts in the counties of Kern, Los Angeles and Ventura, the trial calendars of the various superior courts at the close of the summer vacation in 1930 were in at least as favorable a condition as the corresponding calendars in December, 1928, and that in many instances substantial improvement had taken place.

In Alameda County, the total number of cases awaiting trial, including both those set and the cases on the reserve calendar, had been reduced from 1256 in December, 1928, to 445 in September, 1930.

The Superior Court of Riverside County reported a decrease from 169 to 76 for the corresponding period.

San Diego County showed a reduction from 653 to 362.

In San Francisco, the number of cases reported ready for trial had been reduced from 2066 to 1027 during the same period.

Santa Clara County showed a reduction from 228 to 96.

Excluding the three counties above mentioned, trials could be had in nearly all of the courts from two to three months after issue joined, in civil cases, although in a few of the counties the period intervening ranged from four to six months. Of course, criminal cases were required by law to be placed on the calendar within 30 days after entry of plea.

The congestion in the trial calendar of the Superior Court of Kern County was caused primarily by reason of the fact that for several months a vacancy existed in the office of one of its judges. As a matter of fact, the total number of civil, criminal and domestic relations cases filed in that court during the year ending June 30, 1930, amounted to but slightly more than the number filed in the preceding year, and represented a decrease as compared with 1928.

In Ventura County, however, while there was but slight difference between the volume of litigation commenced in 1929 and that filed in the preceding year, we find a very substantial increase in the litigation filed during 1930 as compared with either of the two preceding years. To be specific, the total number of civil, criminal and domestic relations cases commenced in 1928 amounted to 631, and in 1929 to 684, while in 1930 this total jumped to 918. By far, the greater percentage of increase was reflected in the civil litigation, the number of such cases increasing from 374 to 588 within the two-year period, a difference of 214 cases, or more than 57 per cent. Most of this extraordinary increase we are advised was occasioned by the filing of a very large number of cases against the same defendant, all of the suits arising out of a

serious conflagration. Although these cases were being consolidated in groups of five cases each, for purposes of trial, each trial was occupying approximately from six to seven weeks.

The calendar situation in Los Angeles County will be discussed in a later portion of this report, in connection with other matters pertaining to the superior court of that county.

APPEALS TO THE SUPERIOR COURT

In November, 1928, the Constitution was amended so as to restrict the appellate jurisdiction of the Supreme Court and district courts of appeal, to cases originating in the superior court, and, at the same time, the Legislature was empowered to prescribe the jurisdiction of the latter court. As the result of legislation enacted in 1929, and which went into effect in August of that year, the jurisdiction of all municipal courts and also that of justices' courts in cities, etc., having a population of 30,000, or more, was increased very materially. Most of the litigation affected by this change originates in the counties of Los Angeles and San Francisco. Accordingly, we find not only a very substantial increase in the total volume of civil and criminal appeals taken to the superior courts during the last fiscal year, as compared with the preceding year, but also that the great majority of such appeals were handled in the superior courts of the last two named counties.

In 1929, the total number of such appeals for the entire State amounted to 866 cases of which 447 were filed in Los Angeles County, and 57 in San Francisco. In the following year this total increased to 1423 appeals of which 1060 originated in Los Angeles County, and 140 in San Francisco. The disparity in the matter of appeals taken to the superior courts of the two counties last named is partially accounted for by the fact that up to June 30, 1930, the Superior Court of Los Angeles County alone had appellate jurisdiction of actions at law and chattel mortgage and mechanics' lien foreclosures, involving up to \$2,000.

As the result of the constitutional and statutory changes previously mentioned, very nearly all of the civil appeals originating in Los Angeles County which, prior to 1929, were filed in the District Court of Appeal for the second appellate district, must now be taken to the appellate department of the superior court of that county.

APPELLATE DEPARTMENT OF LOS ANGELES SUPERIOR COURT

In view of the changes thus effected, and inasmuch as nearly 75 per cent of the civil appeals filed in the District Court of Appeal for the second appellate district prior to the constitutional amendment of November, 1928, originated in Los Angeles County, attention is invited to a consideration of the results accomplished by the Appellate Department of the Los Angeles Superior Court.

This tribunal is composed of three superior court judges, appointed thereto by the chairman of the Judicial Council. It began to function by calling its first calendar on September 10, 1929. A detailed analysis of the business disposed of by the appellate department during the first year of its operation will be found set forth in the exhibit attached to this report, marked "Appendix Los Angeles No. 3."

A total of 961 appeals was disposed of during the first year, the same resulting in 502 affirmances, 241 reversals, and 215 dismissals.

While the first annual report shows that the appellate department disposed of considerably more criminal appeals than appeals in civil cases, that condition no longer holds true. Instead, the criminal appeals now constitute only about one-third of the total.

By the close of the calendar year 1930, criminal appeals were being heard within about one week of the filing thereof, and civil appeals within approximately three weeks.

The tremendous volume of business disposed of by the appellate department during the first year of its existence, and the expedition with which the same has been dispatched, testify most convincingly to the exceptional capacity and industry of the judges comprising this tribunal. Commendable as have been the results thus attained, it must be recognized that no appellate tribunal could achieve any such accomplishments, if in its methods of work it were burdened with such restrictions as have handicapped the Supreme Court of California for the last fifty years, and the District Courts of Appeal ever since their organization.

During the first year of its operations, the appellate department wrote only 22 formal opinions and, in addition, filed 79 informal brief memorandums. Nor have the judges of the appellate department been burdened with the labor of reading voluminous briefs. On the contrary, practically all appeals are submitted upon oral argument.

No court, not even if it had twice the number of judges which comprise this appellate department, could decide the number of appeals determined by that tribunal, if it were required to write an opinion in each case. In other words, the absence of such a requirement has been the most important factor contributing to the extraordinary success of the appellate department.

That the decision of appeals without written opinions by the appellate department has met with the approval of the bar, is conceded by all who are familiar with the work of that tribunal. In no quarter has any suggestion been made, much less has any movement been undertaken, having for its purpose the burdening of the appellate department with the necessity of writing opinions in the decision of appeals.

When we reflect that this appellate department is now disposing of practically all civil appeals which, prior to 1929, were taken from the Superior Court of Los Angeles County to the District Court of Appeal for the Second Appellate District, the acceptance of this modification in appellate practice by the profession becomes quite significant. Indeed, this change furnishes a very convincing reason justifying a similar modification in the appellate practice of our Supreme Court and District Courts of Appeal.

In a communication addressed to the Hon. Victor R. McLucas, presiding judge of this appellate department, the chairman of the Judicial Council, in commenting on the results accomplished by the latter tribunal, wrote, in part:

"The volume of work which the department has disposed of under your direction, with the able assistance of Judges Bishop and Shaw, has been almost phenomenal, and this has been accomplished at no expense to the quality of the work done. I have heard nothing but praise and commendation from the Bench and Bar of your own county for the very able administration of the court, as conducted by you and your associates, Judges Bishop and Shaw, and this opinion is concurred in by the judges and lawyers throughout the State."

SUPERIOR COURT OF LOS ANGELES COUNTY

Congestion of Civil Trial Calendars.

As pointed out in our second report, by the summer of 1928, civil actions in the Superior Court of Los Angeles County could be tried within approximately three months after they were at issue. At the beginning of December of that year, after placing on the trial calendar for the following January as many civil cases as it was estimated could be tried during that month, there remained unset, or on the reserve calendar 1242 civil cases, which, it was estimated, would require 986 days for the trial thereof. In April, 1929, the reserve calendar included 1008 cases, estimated to require 852 days for the trial thereof. In June of the same year, the reserve calendar numbered 1137 cases, requiring, it was estimated, 1047 days for the trial thereof.

Throughout the entire period above mentioned, these civil cases were being brought to trial within approximately three months after they had been noticed to be set.

Beginning with September, 1929, however, we find the civil trial calendars becoming congested, also the number of surplus cases already set, but which could not be tried when called, and therefore had to be carried over from day to day, growing more numerous, and likewise the accumulations of cases on the civil reserve calendar becoming heavier.

This congestion in the civil trial calendars has steadily increased since the fall of 1929, and by a year later, namely, at the beginning of September, 1930, the number of civil actions on the reserve calendar amounted to 5591. It was estimated it would require 5487 days for the trial of these cases.

Attached to this report will be found an exhibit marked "Appendix Los Angeles No. 1." This exhibit consists of a detailed analysis of the trial calendar of the Los Angeles Superior Court for the period extending from January, 1928, to December, 1930. It discloses, for each month of that period, the number of cases which were transferred to a department for purposes of immediate trial, also the number of surplus cases which when called for trial could not be reached and hence had to be continued over from day to day, also the number of departments in which no cases were tried, and hence remained idle, and also the average number of daily sessions or departments of the court. These sessions have been classified under three headings, corresponding to the kind of proceedings heard therein.

Prior to September, 1929, the sessions classified as miscellaneous included one department for the presiding judge, two probate departments, one hearing preliminary and supplementary domestic relations proceedings, one law and motion department, one civil order to show cause department, one default and show cause department, one psychopathic and short cause department, and one hearing juvenile court proceedings.

Thereafter another division, designated as the appellate department, was added to this classification. Although comprising three judges, this division has been counted as a single department, because these judges sat only in bank.

From an examination of the data set forth in this exhibit, it will be readily seen that beginning with the summer of 1929, there has been a very substantial decrease in the number of departments of that court assigned for the trial of civil cases. Whereas, during the year ending June 30, 1929, there were from 28 to 29 departments hearing such cases, this average dropped to 19 departments for the six months immediately following, and the average number of departments for the entire court was reduced from 47 to 37½.

Attention is further called to the fact that during the month of September, 1929, when the surplus cases on the daily trial calendar had reached a total of 647 in the Los Angeles division alone—more than the total for the first six months of that year—there was an average of only 14 departments trying civil cases, and that in October of the same year, when the surplus cases totaled 705 in the same division, there was an average of 16½ departments assigned for the trial of civil causes.

Again, it will be noted that during the second half of the year ending June 30, 1930, the average number of departments handling civil trials had been reduced to 21, as compared to 28½ for the corresponding period of the preceding year, and also that the court as a whole consisted of seven less departments in the later of the two periods under consideration.

Obviously, changes of the character above noted were bound to lead to an accumulation of civil cases awaiting trial, and to result in a congestion in the trial calendars, with the attendant delays in disposing of such litigation.

That a court of the size of the Los Angeles Superior Court—required, as it is, to pass upon approximately 45 per cent of the civil, criminal and domestic relations litigation, commenced in all of the superior courts of the State—is entitled to an adequate number of judges to handle the business thereof, will be conceded by all. It is equally clear that a tribunal of such importance must receive the benefit and assistance of the most efficient methods for administering the work thereof, to the end that the business of the court may be disposed of with the utmost expedition and economy.

In order, however, to obtain a correct understanding of the problem involved, we must ascertain all of the facts pertaining thereto, including a knowledge of the conditions under which the court functions. In other words, we need a comprehensive and exhaustive survey.

To aid in such an undertaking, we have submitted herewith a series of exhibits designated, respectively, Appendix Los Angeles Nos. 1, 2, and 4. The first of these has already been discussed.

The exhibit marked "Appendix Los Angeles No. 2" is a statistical tabulation, showing the volume of civil and domestic relations litigation filed in the Superior Court of Los Angeles County, during each of the last seven fiscal years, the information being classified according to the nature of the proceeding. Without attempting to make an analysis of said exhibit, attention is called to a few of the conditions disclosed thereby.

The volume of civil litigation commenced last year was considerably less than that instituted five years ago. In spite of this decrease in the total, there has been a very substantial increase in the number of

personal injury suits commenced during the same period. Most of this litigation has resulted from motor vehicle accidents.

The increased number of appeals taken to the superior court has already been noted in connection with another subject.

In addition, there has been a very considerable increase in the number of suits for declaratory relief, to foreclose mortgages and street liens, and to quiet title.

On the other hand, there has been a very marked reduction in the number of actions to foreclose mechanics' liens.

Likewise, within the last six years, there has been an increase in the number of domestic relations cases filed, amounting to more than 40 per cent.

The exhibit marked "Appendix—Los Angeles No. 4" contains statistical data, showing, on the one hand, the cost of maintaining and operating the Superior Court of Los Angeles County during the last decade, and likewise the income of that court during each of the last four fiscal years. While the information pertaining to the expenditures for the period extending from 1920 to 1926, inclusive, is somewhat incomplete, it is believed that the figures given are sufficient to afford a reasonable estimate of the amount of such expenditures.

As disclosed by this exhibit, the fees collected during the last four years have totaled but slightly more than the cost of maintaining the clerk's division of the court. Such receipts have been wholly inadequate to meet the major portion of the expense involved in maintaining and operating this court.

In other words, all other items, such as the salaries and expenses of judges and court assistants, and all other expenses of administration, and the cost of furniture, properties and other equipment, have been defrayed out of taxes.

The fees charged by the county clerk are substantially those which were prescribed a generation ago. Considering the great reduction which has taken place during this period in the purchasing power of the dollar and inasmuch as the great bulk of the litigation filed in the superior courts, especially in the metropolitan centers, involves more than \$2,000 in each case, the tremendous excess of expenditures over receipts of the Los Angeles Superior Court naturally suggests the advisability of a substantial increase in the fees to be charged for the prosecution of civil litigation in these courts.

IMPROVEMENTS IN THE TRIAL OF CRIMINAL CAUSES

As a result of the adoption in November, 1928, of the constitutional amendment permitting the waiver of a jury in a felony trial, we find that, beginning with 1929, many of these cases have been tried before the court, sitting without a jury. During the fiscal year ending June 30, 1929, out of a total of 867 contested criminal trials, 241, or slightly more than 27 per cent, were heard without a jury. In the following year, this ratio had increased quite considerably, with the result that approximately 44 per cent of all the defendants tried waived a jury.

Perhaps the most important advantage gained by this change in procedure has been the very substantial increase in the volume of contested criminal cases tried, without adding to the number of judges hearing the same.

This improvement is best illustrated by comparing the business disposed of by the criminal departments of the Los Angeles Superior Court during the year ending June 30, 1928, with the results obtained two years later. Omitting, for the purpose of this discussion, the master calendar department of the criminal division—no contested trials are heard there—8½ departments during the first year mentioned tried a total of 1071 contested cases. The latter resulted in 646 convictions, 305 acquittals, and 120 jury disagreements. Of course, all of these trials were had before juries.

On the other hand, in the last fiscal year, 8 departments disposed of approximately an equal volume of business. The report for that year showed 357 convictions and 167 acquittals by juries, while there were 295 convictions and 181 acquittals by the court sitting without a jury.

It is likewise important to note that the number of cases in which juries are waived is steadily increasing. In the year ending June 30, 1929, during only about half of which period such waiver was permissible, approximately 27 per cent of the cases were tried before the court without a jury. In the following year, however, this proportion advanced to nearly 44 per cent. Furthermore, we have been advised that, by the close of the calendar year 1930, this percentage had risen to nearly 50 per cent.

It is also of interest to note that in the year ending June 30, 1930, out of a total of 607 defendants tried before juries, slightly over 27 per cent were acquitted, about 57 per cent were convicted, while the jury failed to agree as to the remainder. During the same year, of those tried before the court sitting without a jury 38 per cent were acquitted and 62 per cent convicted.

When we recall that many of those opposing the adoption of this constitutional amendment charged that the measure was a scheme to trap unwary defendants and entice them to waive a jury trial, in order that they might be railroaded to jail, and remembering also how these opponents ridiculed the proposed change, insisting that, even if adopted, it would prove useless because practically all defendants would insist upon a jury trial, the results above described become quite significant.

MUNICIPAL COURTS

As heretofore pointed out, up to the close of the last fiscal year there were but two municipal courts in this State, both being established in Los Angeles County, one in the city of Los Angeles and the other in the city of Long Beach.

In our second report, the statistical information pertaining to these courts was compiled on the basis of the calendar year, and covered the years 1926 to 1928, inclusive. In order to bring about uniformity in the compilation of judicial statistics, we have adopted the fiscal year as the unit for tabulating the statistics furnished in connection with the present report.

The exhibit attached to this report, marked "Appendix J," describes, in statistical form, the civil litigation handled by these two courts during each of the last two fiscal years. The statistics pertaining to the ordinary civil actions are shown separately from those relating to small claims.

The statistics with respect to the first class of proceedings show the number filed involving \$300, or less, also the number involving between \$300 and \$1,000, and, likewise, the number involving over \$1,000. The information as to the manner in which the litigation was disposed of has likewise been classified so as to indicate the number transferred to other jurisdictions, the dismissals without prosecution, the judgments by default, the uncontested judgments by the court after a hearing, the contested judgments, the verdicts, the new trials granted and the net total disposed of, and, in addition, the jury disagreements and the appeals taken. Somewhat less detailed statistics are furnished with respect to small claims. In addition, this exhibit discloses the continuances, the number of cases taken off the calendar and the number of demurrers, motions, supplementary proceedings and orders to show cause heard.

On comparing the data set forth in this exhibit with corresponding information contained in "Exhibit J" of our second report, it will be found that no appreciable change took place in the volume of ordinary civil litigation commenced in either of these courts during the fiscal year ending June 30, 1929, as compared with the calendar year 1928. There was, however, a slight increase in the number of small claims filed.

However, in the year ending June 30, 1930, there were 48,195 civil actions commenced in the Municipal Court of Los Angeles, as against 39,064 during the preceding year, an increase of more than 9100 suits.

It is significant that, during the first year in which the civil jurisdiction of municipal courts had been enlarged so as to include suits, involving over \$1,000, the number of such actions filed in the two municipal courts located in Los Angeles County almost equalled the decrease in the number of civil cases instituted in the superior court of that county in the same year.

Each of these municipal courts disposed of substantially more civil litigation in the last fiscal year than in the preceding year, such increase representing approximately 15 per cent.

The municipal court of Los Angeles, with 26 judges, tried 5169 contested civil actions, last year, whereas the court at Long Beach, with five judges, heard 364 contested civil trials, the difference being in the ratio of 14 to 1.

With respect to the condition of its civil trial calendar, the Los Angeles municipal court reported as follows:

On December 1, 1928, cases were being set about two months in advance of the calendar. Approximately 2500 cases were on the trial calendar at that time.

On July 1, 1929, owing to the fact that there was an intervening court vacation of six weeks, the calendar was set about three and a half months ahead, and included about 2700 cases.

On December 1 of the same year, trials were being set nearly three and a half months ahead, and there were about 4200 cases on the calendar.

On July 1, 1930, after making allowance for the period represented by the six weeks' court vacation, we find that cases were being set about six and a half months in advance, and that the calendar included nearly 5000 cases.

On December 1 of the same year, although the number of actions on the calendar had increased to 6000, the trial of a civil suit could still be had within six months.

The business of this court is divided as follows: one division, that of the presiding judge, handles the ex parte and default proceedings; one division hears law and motion matters; another is assigned for the trial of mechanics' lien suits and of such cases as are given immediate hearing; one division hears the civil jury and unlawful detainer cases; one division sits as the small claims' court; seven divisions are assigned for the trial of civil nonjury cases; three divisions hear miscellaneous civil and criminal nonjury trials; two divisions are required for the traffic cases; one division is set apart for the female offenders and also to hear the failure to provide proceedings; four divisions try the miscellaneous nonjury misdemeanor cases, three divisions conduct the preliminary hearings in felony cases, and one division is designated to hold half-day sessions at San Pedro and at Van Nuys, respectively. In addition, all vagrancy and intoxication cases in which the defendant is arrested after regular court hours, are assigned to a division designated as the night court. Very nearly all of such proceedings are disposed of by pleas of "guilty" at the time of arraignment.

The reports received as to the civil trial calendar of the Long Beach court show the following conditions:

On July 1, 1929, civil suits were being brought to trial within 45 days after filing of notice to set. The complete calendar at that time consisted of 317 civil suits, 1079 criminal proceedings and 288 small claims actions.

On July 1, 1930, trials in civil actions could be had within 45 days of setting. The calendar then included 303 civil, 1808 criminal and 317 small claims proceedings.

On December 1, 1930, civil trials were being reached within 35 days after setting, and the calendar included 216 civil, 1220 criminal and 148 small claims actions.

The statistical information dealing with the criminal proceedings in the municipal courts will be found set forth in the exhibit marked "Appendix K," combined with similar data relating to the police courts and the recorder's or city courts of the larger cities. In this connection, it is gratifying to report that a considerably greater number of police courts are now furnishing data to the Judicial Council than were reporting two years ago.

In this exhibit, while we have divided the criminal business of these courts into four classifications, preliminary hearings, traffic, liquor and other misdemeanors, similar to the plan adopted in the corresponding exhibit of our Second Report, we are now furnishing considerably more detailed information respecting the manner or proceedings by which the criminal cases are being disposed of.

Under the heading of preliminary hearings, in addition to the data supplied in our Second Report, we are differentiating between the cases dismissed without prosecution and those transferred to other jurisdictions, and we are also showing the bail forfeitures and the number dismissed or discharged after hearing.

With respect to the other three classes of offenses, the additional information now furnished includes the dismissals without prosecution,

as distinguished from the cases transferred to other jurisdictions; also the bail forfeitures, new trials granted, jury disagreements, the probations granted or denied, the number sentenced to jail or to pay a fine, or otherwise sentenced, and the appeals taken.

The Municipal Court of Los Angeles reported a very marked increase in the number of defendants brought before the court on preliminary hearings during the last fiscal year, the same representing an increase of more than 50 per cent over the preceding year.

Likewise, while for the same period this court reported an increase of about 4 per cent in the number of defendants accused of all other misdemeanors, there was a reduction amounting to approximately 13 per cent with respect to those accused on liquor charges.

Both municipal courts disposed of a considerably larger volume of criminal business in the last fiscal year as compared with the preceding year. In the Los Angeles court, this increase was reflected in the preliminary hearings and the traffic cases, while there was a reduction in the number of those accused on liquor charges and other misdemeanors. Long Beach reported an increase with respect to preliminary hearings and traffic cases, and miscellaneous misdemeanor charges, but a decrease in the number of liquor offenses.

OTHER INFERIOR COURTS

The justices' courts, together with the police and recorder's, or city, courts constitute the so-called inferior courts of the state. The first mentioned tribunals far outnumber both of the others combined.

The exhibit attached to this report, marked "Appendix L," furnishes, with respect to the justices' courts, statistical data pertaining to the civil actions and small claims cases handled in those tribunals, and corresponds to "Appendix J," which pertains to the municipal courts.

Likewise, we have set forth in the exhibit marked "Appendix M-1" the data covering the criminal proceedings handled in the justices' courts, the information presented being analogous to that reported for the municipal, police and recorder's or city courts.

A comparison of these documents with the corresponding exhibits contained in our Second Report will disclose, not only that the information incorporated in the former is set forth with much greater detail, but also that a much larger number of justices' courts are now furnishing reports in the Judicial Council than two years ago.

Between August 15, 1929, when the legislation increasing the jurisdiction of justices' courts in the larger centers became effective, and the close of the last fiscal year, 6079 suits, involving more than \$300, were filed in those courts. Of this number, 2882 cases were filed in San Francisco, 1139 in Oakland, 526 in San Diego, 235 in San Jose, 206 in Pasadena, 149 in Fresno, 140 in Stockton, 134 in Bakersfield, 130 in Glendale, 121 in San Bernardino, 117 in Santa Ana, while the remainder were filed among some half a dozen other inferior courts.

It is also of interest to note that in the same year the combined total of civil actions, involving over \$300, commenced in the municipal courts of Los Angeles and Long Beach and in the justices' courts of Los Angeles county, amounted to 15,474 cases, and numerically exceeded 65 per cent of the volume of civil litigation filed in the superior court of that county.

While it must be conceded that the civil actions instituted in the municipal and justices' courts ordinarily can be tried in considerably less time than is required for a corresponding number of such cases in the superior court, nevertheless these statistics demonstrate that the enactment of legislation enlarging the jurisdiction of the first two named tribunals has substantially relieved the principal trial courts.

The increased jurisdiction given to the justices' courts in the cities, etc. having a population of 30,000, or more, the provisions making the practice and the procedure therein very largely conform to that prevailing in the superior court, the further provisions restricting the appeals from the first named courts to questions of law only, the requirement that the judges of such tribunals shall possess the qualification of being admitted to practice law, these, and other considerations have given to the so-called inferior courts a status far more important than they formerly occupied.

Three generations ago, when California was admitted into the Union, there were but comparatively few lawyers in the state. Then only laymen served as justices of the peace, and it was assumed that they possessed no learning in the law. Anyone dissatisfied with the judgment rendered by a justice of the peace was granted a new trial, as a matter of course, by merely appealing to the principal trial court, where a new hearing could be had before one qualified to practice law. The organization and administration of the justices' courts of those days, and the practice and procedure therein, truly reflected the conditions of the times. Today, however, with our tremendous growth in population and wealth, with a bar composed of more than ten thousand members, and in consequence of the extraordinary changes which have taken place in commerce and industry and in the general life of the state, these so-called inferior courts have acquired a far more important status. It is not only timely, therefore, but indeed essential, that we carefully consider what changes should be made in the organization and administration of our trial courts.

Realizing that the item of expense may be one of the factors to be considered in connection with the study of this problem, we have secured from the County Auditors of each of the 58 counties information as to the amount of the salaries and all other moneys expended to maintain and operate the justices' courts, respectively therein, during the fiscal year ending June 30, 1930. This information, together with data showing the number of justices of the peace and the number of townships in each county, will be found compiled in the exhibit attached to this report, marked "Appendix M-2."

CONDITION OF JUDICIAL BUSINESS IN THE APPELLATE TRIBUNALS

The matters discussed under this heading have reference to the Supreme Court and the District Courts of Appeal. The information compiled in connection with the survey of these tribunals is herewith presented in a series of exhibits, marked, respectively, "Appendix N" to "Appendix S," inclusive.

Appendix "N" consists of a summary and also of a detailed statement, showing the number of cases which had not reached the respective calendars of these appellate courts on June 30, 1930. This document also includes corresponding data pertaining to calendars of these courts as of date December, 1928, and June, 1929, respectively.

Appendix "O" is a summary showing the number of appeals and original proceedings filed in our appellate tribunals during the last two fiscal years.

Appendix "P" furnishes the detailed information with respect to such appeals and proceedings as were filed in the Supreme Court.

Appendix "Q" sets forth corresponding data with respect to the District Courts of Appeal.

Appendix "R" provides a detailed statement of the business disposed of by the Supreme Court during the period under consideration.

Appendix "S" furnishes corresponding information with respect to the District Courts of Appeal.

It should be noted, however, that while in our preceding report the calendar year was used as the unit period for compiling the statistics,

in the present report the fiscal year has been adopted as such unit. Upon comparing the statistical data contained in "Appendix O" of the present report with corresponding data set forth in our last report, it will be found that within the last eleven years, that is to say, from 1919 to 1930, the number of cases taken annually to our appellate courts advanced from 1226 during the first year of this period to 2839 during the last year, an increase of approximately 130 per cent.

Furthermore, the last fiscal year of the period under consideration showed an increase of 729 cases, or more than 33½ per cent over the preceding year.

In our Second Report (page 28) we asserted that "the recent adoption of Senate Constitutional Amendment No. 12 having eliminated the financial limit of \$2,000 on the appellate jurisdiction of the District Courts of Appeal, it is expected that the proportion of filings in the Supreme Court will be greatly reduced, and that there will be a corresponding increase in the volume of business coming to the District Courts of Appeal." (This amendment was approved in November, 1928.)

Accordingly, it is interesting to note that the appeals and original proceedings taken to the Supreme Court dropped from 1225—the number filed during the year ending June 30, 1929, to 1080 a year later, a decrease of 145. Within the same period the appeals and original proceedings filed in the District Courts of Appeal advanced from 885 in 1929 to 1759 in the following year, an increase of 874, or nearly 100 per cent.

Doubtless, the most important problem confronting our appellate courts is the one arising by reason of the congested calendars of these tribunals.

In December, 1919, the uncalendared cases in the Supreme Court and the District Courts of Appeal, combined, totaled 1243. Within slightly more than a decade later, that is by June, 1930, this number had grown to 2242 cases, an increase of approximately 80 per cent.

In fact, within the last year and a half of the period under consideration the increase of uncalendared appeals amounted to 269 cases. When to these appeals we add the various original proceedings, motions, etc., which from time to time must be considered and determined by our appellate tribunals, it becomes apparent that the increase in the volume of business pending in these courts, which has taken place within the brief period of the last year and a half, represents very nearly the equivalent of one year's work of two district courts of appeal composed of three justices each.

In this connection, it perhaps should be noted that whereas in December, 1928, the Supreme Court was approximately one year behind with its calendars in the San Francisco and Sacramento districts, respectively, and about two years behind with its Los Angeles calendar, by June, 1930, these conditions had been substantially improved in the first two districts mentioned, whereas but little change had been affected in the southern district. This difference, however, is readily accounted for by the fact that during the last two fiscal years, the number of appeals originating in the Los Angeles district totalled very nearly twice the number originating in the other two districts combined.

With the beginning of the year 1919, the number of justices comprising the various District Courts of Appeal was increased from 9 to 15, through the creation of two additional divisions—one in the San Francisco district, and the other in the Los Angeles district. Again, in September, 1929, still another District Court of Appeal, the fourth, was established. Likewise, almost continuously since the early part of 1927, superior court judges have been assigned to act as justices pro tempore in the several District Courts of Appeal. The period covered by such assignments have been approximately the equivalent of the services of six justices.

In other words, within the space of the last eleven years, the judicial man-power of the District Courts of Appeal has been enlarged, permanently, to the extent of 100 per cent, and, also temporarily, an additional $66\frac{2}{3}$ per cent, or a total of $166\frac{2}{3}$ per cent.

Describing the situation from another viewpoint, we find that within the period of slightly more than a decade, the total number of the judges comprising the Supreme Court and District Courts of Appeal combined has been increased permanently from 16 to 25 judges, or approximately 55 per cent, and, if we include the temporary additions for the last four years, such increase has amounted to nearly 100 per cent.

In spite of this very substantial addition to the judicial man-power of our appellate tribunals, we have today more than 2200 appeals which have not yet reached the calendar, as against slightly more than 1200 a decade ago.

This increase alone exceeds the total number of appeals filed in 1923.

The uncalendared appeals, as of December, 1930 exceeded the combined total of the appeals filed in the two years of 1923 and 1924.

In fact, the combined appeals and original proceedings, filed in the year ending June 30, 1930, were almost double the number filed in 1924.

REVISION OF APPELLATE PRACTICE NECESSARY

Up to the present, we have endeavored to meet the increasing volume of appellate business, by resorting to the ancient expedient of adding more tribunals and multiplying the number of judges thereof.

In the face of the failure of this plan of relief—admittedly a costly one—are we justified in pursuing that experiment further?

If more courts are to be created and more judges provided, how many more shall be added?

Judging by the past, California during the next ten years not only will experience a large increase in population and an extensive development commercially and industrially, but will also be confronted with a correspondingly substantial increase in litigation.

At the present rate of growth, and assuming that the existing requirement to the effect that the grounds of the decision shall be stated in writing remains unchanged, 50 justices, or twice our present number, will not be adequate to dispose of the business of our appellate courts ten years hence.

At present, approximately 1500 written decisions are being filed yearly. Doubling the present number of justices, we may assume will result in a 100 per cent increase in the volume of written decisions.

Even if we ignore the additional expense of purchasing more law reports, which this increased number of opinions would necessitate, is it reasonable to believe that the bar would assimilate such a voluminous mass of judicial literature? How many law offices would be able to maintain a staff adequate to keep pace with such veritable judicial treadmills producing 3000 or more opinions every year?

During the past decade, approximately 10,000 opinions have been rendered by the appellate tribunals in California. Will anyone seriously contend that one-half of these opinions, or even as many as one-fourth thereof, involved the decision of any new question of constitutional law, or statutory construction, or the determination of any issue of general public interest?

Except where the decision comes within one of the classes above-mentioned, or results in a reversal or modification of the judgment of the trial court, the writing of an opinion serves no public benefit, but, on the contrary, entails the unnecessary expenditure of judicial time and service, urgently needed to dispose of the business of the appellate courts.

More important than any added expense or inconvenience to the profession, arising from any greatly increased number of written opinions which would result from a multiplication of judges, would be the heavy financial burden which such additions to the judiciary would impose upon the public. For it is the tax payers—not the litigants, much less the profession—who defray the expenses of maintaining and operating our courts.

At present, the State of California expends between \$900,000 and \$1,000,000, biennially, to maintain and operate our appellate tribunals.

Will the public submit to a doubling of that expense, or even a substantial increase thereof, especially if it can be demonstrated that, by a change in our methods of appellate practice, by adopting methods which are in successful operation in other jurisdictions, we can eliminate the congestion in our appellate courts without any appreciable increased cost?

PROBLEM SOLVED IN OTHER JURISDICTIONS

The experience of the highest court in the land, and the results accomplished by the appellate tribunals of the State of New York, disclose, beyond the peradventure of a doubt, that the practice under which those courts function has made it possible for a proportionately fewer number of judges than those comprising our appellate tribunals to dispose of a much greater volume of business.

UNITED STATES SUPREME COURT

In our Second Report, we pointed out that, with the aid of certain legislation enacted by Congress on February 13, 1925, which authorized the United States Supreme Court to determine for the most part what cases it would review, and by writing but very few opinions, the highest court in the land, within a comparatively brief period, had succeeded in eliminating the congestion which for many years had seriously impeded the work of that tribunal.

The importance of the subject warrants, we feel, a repetition here of certain of the observations made in our Second Report.

During the October term of 1927, the United States Supreme Court disposed of 859 cases, writing but 160 opinions. In the following term, 825 proceedings were determined, and only 125 opinions were written. In the October term of 1929, 794 cases were disposed of, the court writing but 137 opinions.

When that tribunal adjourned early in June, 1929, all cases docketed prior to January 1st of that year, with the exception of 19, had been submitted. At the present time the court is hearing cases almost as expeditiously as counsel are able to prepare them for submission.

In a statement issued by the late Chief Justice Taft, the principle underlying the act of Congress above mentioned was thus described :

"The theory is that where there is a trial court and one appellate court, the litigants, so far as doing justice to them is concerned, should be satisfied with the decision of the appellate court, and, that that decision should be brought to the Supreme Court only when the principle to be settled by the Supreme Court will be useful to the public in settling general laws."

Discussing the advantages derived from this act, the late Chief Justice observed to the writer :

"Certainly, without such a provision as that contained in the Act of February 13, 1925, we should be blocked in our efforts to get rid of the arrears of business which would be forced upon us with the previous methods."

APPELLATE TRIBUNALS OF THE STATE OF NEW YORK

We are again taking the liberty of restating some of the matters discussed in our Second Report.

COURTS OF APPEAL

In the State of New York, the tribunal of last resort is designated as the Court of Appeals. It is composed of seven judges.

The appellate jurisdiction may be said to be divided between that court and the Supreme Court, Appellate Division, the latter being in the nature of an intermediate appellate tribunal.

Direct appeals from the trial courts may be taken to the Court of Appeals only in first degree murder cases and in actions involving solely a constitutional question. Following a conviction after a crime other than first degree murder, an appeal may be taken to that court only upon the allowance of a judge thereof, who must certify that a question of law is involved, which should be reviewed by the Court of Appeals.

An appeal lies as a matter of course to that court from the Supreme Court, Appellate Division, where the latter has ordered a reversal, or where an affirmance by the latter is not unanimous.

On the other hand, where there is a unanimous affirmance by the Appellate Division, permission to appeal must be obtained either from the latter, or, in case of its refusal, from the Court of Appeals.

The court holds one term annually, divided usually into six or seven sessions. These are held at no stated times, the sessions being fixed by the court as the condition of business necessitates.

That this court is well abreast of its work is illustrated by the fact that with the exception of the sessions immediately following the summer recess, when there is quite an accumulation of work, the court at each session can hear all the cases which are ready for submission.

"As to the writing of opinions," declares Chief Justice Cardozo "our practice is much affected by the fact that we have in our Appellate Divisions courts of intermediate appeal made up of judges of ability. Where we affirm in cases of no great general interest, it would be a mere waste of labor to write again. In such cases, we do not file even a brief memorandum. There is merely the entry of the decision, 'judgment affirmed.' A large part of our work is disposed of in that way."

In a communication addressed to the writer under date of March 11, 1929, Chief Justice Cardozo, discussing the work of the New York Appellate Tribunals, wrote:

"I am satisfied, however, that the omission of opinions in a considerable portion of the cases has had a good deal to do in enabling our Appellate Courts to keep abreast with their work. Opinions are perhaps less necessary in the Courts of Appeal than they are in the Appellate Division. A second opinion reiterating much that has already been said in the court of intermediate appeal is a waste of time and labor in cases where the only question is the application of a familiar rule of law.

"More important, however, than the practice as to opinions, has been the restriction of our appellate jurisdiction. When I became a member of the Court of Appeals fifteen years ago, it took on the average about two years after a case had been decided in the Appellate Division before it could be reached in regular order in our court. Now cases are reached in a few weeks. This result was brought by restricting rather narrowly the cases appealable as of right and requiring allowance of an appeal by the Appellate Division or by our court in other classes of controversies." (Italics ours)

The Court of Appeals, in 1926, decided 493 appeals and disposed of 390 motions of which latter 259 were applications for leave to appeal, and rendered opinions in only 179 cases.

During 1927, this court disposed of 564 appeals, and 511 motions, 336 of the latter being applications for leave to appeal, and wrote only 192 opinions.

In the following year, 609 appeals and 550 motions were determined by this court, including 355 applications for leave to appeal. Opinions were written in 280 cases.

During each of the last two years approximately 500 appeals and a like number of motions were decided and about 200 written opinions were rendered.

NEW YORK APPELLATE DIVISION FIRST DEPARTMENT

Reference is here made to pages 58 and 59 of our Second Report for a detailed description of the plan under which the New York Supreme Court, Appellate Division, First Department, functions. A careful study of that plan, it is believed, especially in view of the extraordinary results accomplished by that tribunal, will prove both instructive and helpful.

In the course of a communication sent to the writer in March, 1929, the Hon. V. J. Dowling, Presiding Justice, wrote in part as follows:

"Replying to your favor of the 6th, I would say that our experience here has led to a gradual decrease yearly in the number of opinions written by the Court. *The experience in all the departments of the State has been like our own and the number of opinions written has been diminishing every year, apparently to the satisfaction of the Bar and the public alike.*

"Our Court is made up of seven judges and our work is absolutely up to date. Appeals have been heard, since November, on the day for which they have been noticed, which is something new in the history of the Court.

"Our experience has demonstrated that the administration of justice is best served by writing opinions only in such cases as involve a reversal or modification, or the discussion of constitutional questions, or those of general public interest. The number of opinions on affirmances is decreasing each year in all the departments of this state.

"I do not think the remedy for congestion in the Courts is to be found by increasing the number of judges and thereby immeasurably adding to the burdens of taxation. Judges should be given more power and their prerogatives should be assimilated to those of England, holding them strictly accountable for any abuse of power, but leaving them free to exercise it in expediting business.

"I think a great deal can be done to clear up the congestion of calendars by enlisting the cooperation of lawyers and making them aware of the advantages to themselves and their clients through the speedy disposition of business." (Italics ours)

The Appellate Division, over which Justice Dowling presides, in 1926, decided 1462 appeals and 1427 motions, but filed written opinions in only 338 cases.

During 1927, this court disposed of 1514 appeals and 1328 motions, filing only 376 written opinions.

In 1928, 1543 appeals, and 1174 motions were decided, the court writing opinions in only 381 proceedings.

In the following year, the court determined 1548 appeals and 1254 motions, opinions being written in only 265 cases.

Last year, the same court disposed of 1717 appeals and 1667 motions. Written opinions were rendered in 414 cases.

While conducting research studies on behalf of our Judicial Council in the State of New York, both during 1928 and again in 1930, the writer interviewed many of the leaders of the bar of that state, in a special effort to ascertain the opinions of the profession respecting the appellate practice of that jurisdiction. Although criticism was expressed in a few quarters because of the comparatively small number of opinions written by the Appellate Division, even these critics conceded that, if this tribunal was to be kept abreast of its work and congestion avoided, such scarcity of written opinions was an inevitable necessity resulting from the tremendous volume of business demanding the attention of the court.

To illustrate the expedition with which appeals are disposed of in that state, we are presenting herewith certain data showing the progress of a civil action, following the trial thereof before the Supreme Court of New York County during January, 1930. The information hereinafter given was obtained by the writer from the records supplied by one of the attorneys representing the respondent; and who

vouches for the statement that the appeal was disposed of in regular routine, no application being made to advance the same.

The case referred to was entitled, *Morrill Realty Corporation vs. Rayon Holding Corporation*. The action was one instituted to recover a deposit of \$50,000, paid upon a contract for the purchase of certain real estate located in the city of New York, the balance of the purchase price exceeding \$5,000,000. As a part of its defense, the defendant sought a decree compelling the plaintiff to complete the terms of the agreement.

On January 14 and 15, 1930, the cause was tried. On March 24th of the same year, judgment was entered in favor of the defendant. On April 15th of that year, plaintiff's appeal was argued before the Appellate Division, First Department. Two weeks later the latter tribunal affirmed the judgment of the trial court, *but filed no opinion*. May 16, 1930, application for leave to appeal to the Court of Appeals was submitted to the Appellate Division, and one week later the same was denied. June 2d, application was submitted to the Court of Appeals for leave to appeal, and on the following day the same was allowed. One week later, the appeal was argued before the Court of Appeals, and on July 8, 1930, the last mentioned tribunal unanimously affirmed the decision of the Appellate Division, *but wrote no opinion*.

Compared to conditions existing in our appellate tribunals, the progress made in prosecuting the appeal in the above-mentioned case is nothing short of extraordinary.

A California lawyer, moving to New York City, would readily discover that the appellate practice followed there, not only serves the best interests of the public, but also, instead of militating against success in the practice of the law, is most advantageous to the attorney desirous of serving the best interests of his client.

Of course the problem here under discussion is not peculiar to California. As already indicated, a solution has been reached by the United States Supreme Court, and also by the appellate tribunals of the State of New York.

The State of Washington is now confronted with a situation very similar to that existing here, although the congestion in the highest court of that commonwealth is not as serious as it is with us. For a number of years this problem has been the subject of much discussion among judges and attorneys of that state.

Prior to the annual meeting of the Washington State Bar Association, in June of 1930, a preliminary report, outlining various proposals for relieving congestion in the highest court of that state, was submitted to the various local bar associations, with a request that the subject matter be discussed among the members, and the results thereof, together with any recommendations, be sent to the committee of the State Bar Association appointed to study the problem.

At the annual meeting above mentioned, the committee presented its report, recommending three measures for relieving the congestion in the Supreme Court of Washington. These were:

(1) Legislation providing two or more court commissioners—this recommendation being made solely to give immediate and temporary relief.

(2) A constitutional amendment making it unnecessary for the judges of the Supreme Court to write opinions, except when in the judgment of that court the case is of public importance.

(3) A constitutional amendment authorizing the Legislature to raise the jurisdictional amount for an appeal to the Supreme Court.

The Washington State Bar Association having adopted the above mentioned report, we are taking the liberty of quoting somewhat at length therefrom, particularly because the views therein expressed represent the conclusions of the profession in a neighboring commonwealth relative to a problem very similar to our own.

"The burden" said the committee above mentioned, "which is now placed upon the Supreme Court of which they are complaining and for which they need relief, does not relate to the volume of the business which comes before them on appeal, but rather to the time which is necessarily consumed by them under this constitutional provision in writing opinions. I think it is fair to say that the judges of the Supreme Court think that the requirement that an opinion be written in every case is not necessary in order to get a correct decision in every case. In other words, in some cases a correct decision may be aided by the fact that an opinion is written, but there are a large number of cases where the issue is so clear that it is merely putting an additional and unnecessary burden on the court to require the writing of an opinion. * * *

"If we are to bring our judicial system up to date and reorganize on a business basis from within, we have got to trust our judges to use a sound and wise discretion in the form which their decisions shall take. The purpose of writing opinions is largely to establish precedents for the guidance of lawyers and the public. The only thing that will be lost through a change in this constitutional provision would be the satisfaction to the lawyer for the losing litigant and any advantage he might obtain in framing his petition for rehearing.

"It is possible of course, that some case might be saved for the losing party if he could have the benefit of the judge's reasons, which would be lost without the opinion. However, in case of grave importance with complex issues, the Supreme Court would undoubtedly write an opinion, and after all, we can not assume that the briefs of counsel would not disclose his clients position on all matters before the court sufficiently to advise the court of the basis for rendering a decision.

"Even if there were some chance that in isolated cases mistakes would be made, on the whole we think the additional opportunity which the court would have for consultation would more than compensate for error which might be called to their attention by writing or publishing the opinions. * * *

"Moreover, for a number of years there has been a complaint from the public as well as from leading lawyers and publicists all over the United States, that there is 'too much law.' In this complaint very often are included figures which show the enormous increase in the number of judicial opinions, adding complexity and labor to the practice of the law and confusion to the public. Elihu Root in an address before the American Bar some years ago, pointed out that something had to be done to meet this situation. Of course the American Law Institute will ultimately give substantial relief by restating the law, but certainly a little something can be done to make the law easier to find and understand by giving the litigants and lawyers better and fewer opinions.

"This recommendation now has behind it the experience of that State in this union which has more important litigation than any other. Cases which are decided without opinion in New York undoubtedly involve amounts of money and private rights no less serious than the average before our own Supreme Court. There is nothing scientific about the present arrangement, and properly understood, the people of this State and the Legislature should be for a change which is economical and will result in giving the people a judicial system which makes the court a sound administrative body rather than an opinion-grinding machine.

"After studying the situation from every angle, it is fairly clear that the present difficulty would be overcome if we did not have the requirement that the Supreme Court write opinions in every case."

As pointed out by Chief Justice Cardoza of New York, and likewise by Presiding Justice Dowling of the Appellate Division, the State which is not only first in population and in wealth, but which is burdened with the largest volume of judicial business, has solved the problem of congestion and delay in appellate tribunals, without multiplying courts and adding judges, but, on the contrary, by adopting methods which are exceptionally economical.

At present, the seven justices of the New York Court of Appeals, plus the seven justices of the Appellate Division, First Department of that state, fourteen in all, are disposing of more proceedings annually than the 25 justices who comprise the membership of our Supreme Court and District Courts of Appeal combined, because in the first mentioned state its judges are permitted to work under the most improved methods of appellate practice, while our judges are handicapped by restrictions which greatly reduce the volume of business they can dispatch, thereby resulting in congestion in our appellate tribunals, and causing serious delay in the decision of appeals.

The extraordinary results achieved by the appellate tribunals of New York demonstrate most convincingly that the appellate practice of that state is far superior to our own, and that by adopting the same, we shall be able to eliminate the congestion in our appellate tribunals, and dispose of our appellate business expeditiously, without adding to our courts or multiplying the number of judges, or otherwise increasing our judicial expenditures.

Why should not California establish the principle—to quote the late Chief Justice Taft—“that where there is a trial court and one appellate court, the litigants, so far as doing justice to them is concerned, should be satisfied with the decision of the appellate court, and, that that decision should be brought to the Supreme Court only when the principle to be settled by the Supreme Court will be useful to the public in settling general law?”

Why should we not adopt the plan—to borrow the language of Chief Justice Cardozo, of “restricting rather narrowly the cases appealable as of right” to our court of last resort?

Why should we not recognize, as pointed out by Presiding Justice Dowling, “that the administration of justice is best served by writing opinions only in such cases as involve a reversal or modification or the discussion of constitutional questions, or those of general public interest?”

RESEARCH

The problems of judicial administration are never at an end. “We find,” says Chief Justice Cardozo, “widespread agreement that there should be established a permanent agency, *continuously functioning*, to consider the changes essential to the proper administration of justice, and to report its recommendations.” (Italics ours)

COOPERATION BETWEEN THE BENCH, THE BAR, THE PRESS, AND
BUSINESS ORGANIZATIONS ESSENTIAL TO PERMANENT
IMPROVEMENT IN THE ADMINISTRATION OF JUSTICE

At its annual meeting held in May, 1930, the Chamber of Commerce of the State of New York, in approving the report of its Committee on Law Reform, adopted resolutions, declaring the conviction of the Chamber that much of the complaint so generally heard of the faults and delays in the administration of justice was warranted, expressing its opinion that a movement should be undertaken by commercial organizations to bring about such changes as should secure a more business-like handling of civil cases in the courts, and also invited the legal associations to participate in this endeavor.

By way of introduction to the report of its Committee on Law Reform, the Executive Committee of the Chamber declared:

"There has been in recent years a great deal of complaint about the administration of justice in our courts. So much of the criticism has been directed at the conduct of civil cases that it has seemed desirable to your Executive Committee to undertake a study of the situation to determine if improvement may not be brought about to prevent delays, inequalities and the injustices which arise from the present inefficient functioning of court machinery. * * *

"The subject of law reform is of such scope and importance that a sub-committee on law reform was appointed to carry the investigation further, and to suggest whatever action seemed desirable. The report of the sub-committee covers a broad field in which *changes must be made if business-like administration of justice is to be secured in civil cases*, which alone are the subject of the present study."

The fact that so representative and influential a group of business men as the New York State Chamber of Commerce has undertaken to investigate the conditions existing in the trial courts, and, what is perhaps more important, has assumed the responsibility of aiding in determining what remedies are necessary to bring about improvement, is most significant. Indeed, the report of the Chamber's Committee on Law Reform, while expressing the views of business men, nevertheless presents such a comprehensive and forceful analysis of many of the problems in practice and procedure confronting our own State, that we shall find it helpful to give careful study to the recommendations made by that organization. Accordingly, the writer has taken the liberty of quoting somewhat at length from that report.

"The administration of justice in our courts," declared the Committee on Law Reform, "has long been a subject of criticism. *We believe that it is time for business associations and other organizations of laymen to awaken to and assume their own responsibility in this matter.*

"It is the custom to lay the blame for defects in the law and for the law's delays upon the courts and lawyers. They operate the system, they know its backgrounds and its needs, they have the opportunity to observe its failures and its weaknesses, and it should be their place to suggest remedies. *This obligation they have not discharged satisfactorily. The technicalities, the delays and the cost of litigation remain unchanged.* Such reforms as have been made appear to have effected comparatively little.

"But there has been too little appreciation of the laymen's responsibility for this. *The law exists for his benefit.* If he wants it changed, it is his right and duty to see that the changes are made. *Doubtless the bench and the bar as a whole have failed to take the initiative in and have even opposed*

reform. Eminent members of the profession have advocated remedies and proposed specific rules and statutes to accomplish them. *But acting alone, they have been unable to effectuate these reforms.* * * *

"Whatever defects may exist in the law generally, they are of minor importance compared to those which contribute to the unconscionable delay and expense and technicality of legal procedure. * * *

COST OF THE JUDICIAL SYSTEM

"In addition to the State's expenditures there are the direct cost to the litigant in attorney's fees and other cash disbursements, and the greater indirect cost in the interruption of the litigant's business and that of his witnesses. No figures are available to show these costs. It is evident that *the expense of litigation under our present system is wholly out of proportion to the results attained, and is unprofitable to the State, to the lawyer and to the litigant. Such a situation is intolerable if it results from inefficiency and out-worn procedural methods.*

Number of cases.

"Four years ago approximately 30,000 cases were pending on the calendar of the Supreme Court in New York County alone and trial could not be had in less than two years after the case was commenced. Conditions have been materially improved through the efforts of a Special Calendar Committee appointed by the Appellate Division of the First Judicial Department. The number of cases has been reduced by more than half, the time within which trial is reached cut down to a little over a year, and the number of new cases begun each year has been substantially reduced. The comparative progress is most gratifying. *But a system under which such a situation could arise is fundamentally unsound.* * * *

Calendar Practice.

"In December, the Executive Committee of the Chamber directed a study of litigation in the Supreme Court in this county. The Chamber had the assistance of the Committee on Law Reform of the Association of the Bar of the City of New York in supervising this study, which was particularly fruitful in its analysis of trial calendar practice. * * *

"*To hold a large number of people in readiness for trial, sometimes for weeks, and to require them to attend in court awaiting the actual trial, sometimes for several days, is a burden the seriousness of which the courts may not realize.* This system may make it easier for the judges, but we suggest that emphasis should be laid upon the convenience of the litigants and the witnesses and not on that of the judges. *The problem is one of efficient business organization which is attainable if the will to attain it is present.* * * *

1. Calendar Practice.

"As a lay organization we hesitate to recommend reforms in legal procedure, but the calendar study made for the Chamber enables us to suggest the following changes in calendar practice in counties within the City of New York:

(a) The reduction of the number of cases called each day to the minimum shown by experiment to be necessary to keep the trial parts continuously occupied. * * *

(d) * * * We suggest a study to determine whether some system can not be devised by which attorneys will be required to be ready for trial when the case first appears upon the calendar.

2. Simplification of Issues and Proof.

"We believe that the present system of practice in New York fails to restrict the trial of the case to the real dispute between the parties. Whatever the theory may be, defendants are permitted to deny facts and transactions about which there can be no real dispute; plaintiffs are required to prove these facts and transactions under technical rules of evidence; and this

results in unnecessary confusion, loss of time and frequently in an actual perversion of justice. *We urge reforms which will confine the trial to the actual disputed facts between the parties.*

(a) We think that this might be accomplished by *requiring the parties or their attorneys to appear in court before the trial and to state the substance of their respective cases so that the real issues might be determined and the false issues eliminated.* Proof at the trial should be directed solely to the real issues, and should be simplified in the light of the preliminary hearing.

* * *

(b) *We condemn as absolutely unsound the present theory that each party is entitled to conceal his evidence and his legal theory until the time of trial. We believe that each party should be required to disclose his case to his opponent in reasonable detail.* We do not believe that such a system would result in a substantial increase of fraud and perjury. It would, however, prevent one party from surprising his opponent at the trial, with the possibility of a resultant miscarriage of justice.

3. Summary Judgment.

*"Where it can be made clear at the outset that a plaintiff can not hope to prove his claim, or that a defendant can not hope to establish a defense, we think judgment should be rendered immediately. * * ** Where a prima facie case or defense can not be shown by affidavits, judgment should be granted at once. * * *

"If the affidavits show that the only real dispute between the parties is over the amount of damages or some similar limited issue, then we suggest that there ought to be an immediate summary trial of this issue.

*"If there are certain types of litigation, such as negligence cases, which experience discloses could seldom be settled under this system, they might be excluded from its operation. On the other hand, it should not be limited, as at present, to actions on contracts and on judgments. * * **

6. Professional Standards.

"We condemn the standards of the legal profession which tolerate dilatory and technical practices tending to conceal the merits of the case and the use of legal procedure for the purpose of embarrassing opponents, forcing settlements, and delaying or denying justice. If these practices are not condemned by the ethics of the bar, they ought to be; if they are, then the standards of ethics ought to be enforced. It is common knowledge that unfair advantage is taken of the various proceedings made possible by law, in order to delay litigation and otherwise to impose obstacles in the path of opponents, in the hope that a settlement may be forced or other advantages secured having no relation to the merits of the dispute.

7. Simplification of Practice.

*"We condemn the view that statutes and rules of procedure should ever be observed for their own sake. Procedure ought to be merely a means for the convenient attainment of a just result. Observance of procedural requirements should never be regarded as of importance in itself. The formalism of the present system is, in our opinion, one of the major contributing causes to dissatisfaction with the law. * * **

THE CLEVELAND PLAN GOVERNING THE MANAGEMENT OF TRIAL COURTS

"The system of assignment of cases for trial, which exists in Cleveland, Ohio," says an article appearing in the November, 1930, issue of the *American Bar Journal*, *"is held up as the most efficient in the country, and as a model for imitation, in a report made by the Committee on Rules of Court, relating to calendars, to Judges Francis G.*

Caffey and Alfred C. Coxé, of the United States District Court for the southern district of New York.”

The United States District Court for the southern district of New York consists of eight judges. In its report recommending to that court the adoption of the so-called Cleveland system, in a somewhat modified form, the New York Committee declared:

“We believe it is possible for this court to install a system of assignment of cases for trial, which will accomplish the following results:

1. Increase the efficiency of the court by relieving the judges of calendar work and abolishing all calendar calls.

2. Reduce the work required of lawyers to bring cases to trial.

3. Decrease substantially the expense of trying cases.

4. Enable the bar at any hour of the business day to obtain authentic, up-to-the-minute information as to progress of cases on trial, from the courts' officers by telephone.

5. Convenience to the public by eliminating the necessity of litigants and witnesses attending court, except when the case in which they are involved is actually called for trial.”

The New York Committee has informed us that its recommendations have been approved, that rules are being formulated for the adoption of the new system, and that it is expected the same will soon be in operation.

In the Second Report of the Judicial Council of California, we presented, in considerable detail, a description of the plan under which the principal trial court in Cleveland is governed. (See pages 33, et. seq.)

As pointed out in our report, and likewise recognized by the New York Committee, the important factors in the Cleveland system include:

1. A studied policy on the part of the court on calendar questions, through the rulings of a Chief Justice, who is independent of his fellow judges, and who is given sufficient power to make his control effective. Hon. Homer G. Powell has served as Chief Justice of this court continuously since 1923.

2. An honest and efficient Assignment Commissioner, aided by a staff of clerks, all of whom are subject to the supervision and direction of the Chief Justice.

3. A consistent policy on the part of all trial judges not to allow continuances after cases are set down for trial, except under extraordinary circumstances, or else rules which refer all applications to postpone a trial after the case reaches a trial courtroom to the Chief Justice.

4. A spirit of service to the bar and to the public in the Assignment Commissioner's office.

Profiting by Cleveland's experience, the Circuit Court of Wayne County, the principal trial court in Detroit, Michigan, in the fall of 1929, adopted the so-called Cleveland plan for the government of that court. Although in the last mentioned tribunal, the practice continues of having the judges rotate each month serving as Presiding Judge, the latter official has nothing whatever to do with directing the management and operation of the court. Instead, complete supervision and control is entrusted to another judge, designated as the Executive Judge, and chosen by his colleagues for that purpose. There is no such thing as rotation with respect to service in the latter position.

The Hon. Ira W. Jayne was the first judge selected to fill that office, and is still serving in that capacity.

As the result of the establishment of the new system, the Circuit Court of Wayne County, by June 1, 1930, had succeeded in reducing the time within which chancery cases could be brought to trial by more than 10 months, and the period within which law cases might be tried, by more than four months. Interviews which the writer had with various members of the bench and bar of Detroit disclosed that the new plan was meeting with general satisfaction and approval.

It is also of interest to note that a committee appointed to study the subject, has recommended to the principal trial court of St. Louis the adoption of the Cleveland plan. According to advices reaching us, steps are being taken to work out the necessary rules and other details, in order that this plan may be put in operation shortly.

The New York Times, commenting editorially on the success achieved by the Cleveland court, declared:

"The appearance of the sixth annual report of the Common Pleas Court of Cuyahoga County, sitting in Cleveland, permits us to refer, once more, to the happy results achieved by giving this tribunal an executive head, with actual administrative power. * * * In the first year of its operation, the number of cases tried increased by 66 per cent, and the average cost of each trial sank from some \$38 to some \$23.

"Increased speed of criminal justice has been especially noteworthy. * * * On the civil side time has also been saved, without any disposition to hurry. An Assignment Commissioner follows every case on trial, and every engagement of trial lawyers. The latter can't ask for a postponement on the ground of business in some other court. On the other hand, they and their clients and their witnesses don't have to cool their heels in court. As soon as one trial is off, another is on. The judges have to work full time. * * * The gain is that everything goes like clock work. The avoidable interims have been wiped out by vigilant forethought and superintendence."

The experience of the jurisdictions above mentioned should convince us in California of the wisdom and the advisability of adopting in this state the so-called Cleveland plan, at least in our three largest trial courts, namely: at Los Angeles, San Francisco and Oakland.

IMPROVED METHODS OF PROBATE PRACTICE

In our Second Report, we called attention to the exceptionally efficient methods governing the probate practice in the Surrogate's Court of New York County (see pages 38 and 39.) The same practice prevails in other counties of that state. In its essential features, virtually the same practice is followed in the probate courts at Chicago, Cleveland and Boston, and also at Toronto, Canada.

As pointed out in our report, the excellent results accomplished in these courts have been attained by entrusting to competent clerks and assistants the disposition of uncontested probate proceedings, thereby enabling the judges to devote all of their time in court to the decision of controverted matters—the true function of a judge.

This difference in practice enables the single probate judge at Cook County, Illinois, to dispose of a considerably larger volume of contested proceedings than the two judges sitting in the probate departments of the Los Angeles Superior Court. During the year ending

June 30, 1930, the last mentioned court reported that it had disposed of 605 contested intermediate probate proceedings, also 8 jury trials and 78 contested matters involving wills and final decrees. All of these jury trials, and likewise a considerable number of the contested proceedings, were heard in departments other than the two regular probate divisions. In other words, more than two judges were required for the determination of the probate business of Los Angeles County during that year.

In the calendar year of 1929, the single probate judge of Cook County disposed of 2329 contested proceedings, in addition to 48 jury trials, as well as a large number of uncontested matters.

Section 2009 of our Code of Civil Procedure provides, in part, that "an affidavit may be used * * * as evidence in an uncontested probate proceeding, including a proceeding relating to the administration of the estate of a decedent; also a proceeding relating to the administration of the estate of a minor or incompetent person after a guardian has been appointed therein. * * *

Pursuant to the authority given by section 258 of the same code, the Los Angeles Superior Court has appointed six commissioners.

Section 259a of the same code empowers such commissioner, when ordered by the court so to do: "to hear, report on, and determine all uncontested actions and proceedings, other than actions for divorce, maintenance or annulment of marriage."

Under our existing laws, therefore, all uncontested proceedings relating to the administration of the estates of decedents, as well as of minors and incompetents, may be heard and passed upon by Court Commissioners, and, in addition, all such proceedings, save the admission of wills to probate and the appointment of guardians, may be presented upon affidavits alone.

The restatement of the probate law, as recommended recently by the California Code Commission, will, if adopted, permit uncontested proceedings for the admission of wills to probate to be disposed of upon affidavits.

Thus it will be seen that it is now legally possible to apply in this state most of the essential features of the New York probate practice, and that in Los Angeles County, by providing the necessary clerical assistance, the judges will be enabled to refer all uncontested matters to Court Commissioners, and thus devote all of their time to the hearing of contested proceedings.

Furnishing such additional clerical help should not materially enhance the cost of operating the court. By deputizing the courtroom clerks in the civil departments to serve as bailiffs—a practice successfully followed in the Municipal Courts—a considerable number of bailiffs will thereby become available to perform the clerical duties above mentioned. At the present time there are approximately thirty departments hearing matters other than criminal proceedings, and in most of these the bailiffs could be obtained for this work. Any extra compensation which might become necessary to pay to the bailiffs rendering this clerical service would be more than offset by the greatly increased volume of contested litigation which the judges would be enabled to dispose of as the result of such change. Indeed, the adoption of the New York probate practice in this state would mean that

in the Superior Court of Los Angeles County, not more than one judge would be required for the determination of probate matters.

IMPROVED PROCEDURE IN DOMESTIC RELATIONS CASES

In our Second Report, we presented a somewhat detailed description of the exceptionally efficient system under which the Circuit Court of Wayne County, sitting in Detroit, Michigan, disposes of preliminary proceedings—such as applications for alimony pendente lite, custody of children, etc.—and also supplementary proceedings—such as citations for contempt—in domestic relations cases. (See pages 50 and 51.)

As pointed out in that report, under the Detroit plan all of such proceedings, as soon as they are filed, are referred to a court assistant and his staff of deputies. Through this method, a disinterested court official makes a thorough investigation as to the merits of the application and furnishes the court with a report thereon, together with his recommendation. The court rules require that any objection to such recommendation must be made known at least one day before the hearing. Experience has demonstrated that because these investigations are thorough and are made by disinterested court officers, the recommendations of the court assistant are accepted by both sides in nearly 90 per cent of the cases, thereby dispensing with any hearing thereon in court. Where objection is interposed, the court first hears the investigator's report—which is brief and to the point—and then restricts the objecting party to the only points at issue.

Under this plan, not only is a large amount of the court's time saved, but there is also much less difficulty experienced in securing compliance with the court's orders. All moneys required to be paid are collected and disbursed through the office of the court assistant, with the result that a great deal more money is collected for dependent wives and children than under former conditions. As a consequence, the number of delinquents haled into court is less than otherwise would be the case, and furthermore many of the parties are saved the expense of employing an attorney in contempt proceedings.

The advantages of the Detroit system can best be illustrated by calling attention to the fact that two departments of the court there, on each Saturday forenoon, dispose of a volume of business approximately equal to that which occupies five days of the time of one of the departments in the Los Angeles Superior Court.

Recognizing the advantages of the Detroit system, the Court of Common Pleas of Cuyahoga County, sitting in Cleveland, Ohio, inaugurated a similar plan in the fall of 1929. The adoption of the new system has made it possible for a single judge in the Cleveland court to try all of the domestic relations cases, both contested, as well as defaults, and, in addition, to dispose of all of the preliminary and all of the supplementary proceedings connected with this class of litigation. Between January 1 and June 30, 1930, according to a report furnished to us, one judge of that court heard and decided approximately 3000 domestic relations cases—a great majority of which, of course, were not contested—and, in addition, disposed of about 1100 applications for alimony, custody of children, contempt citations, etc.,

With the aid of a Court Commissioner and other assistants of the kind furnished in the two courts above mentioned, the Detroit plan could be established in the Superior Court of Los Angeles county, thereby resulting in substantial benefits and advantages commensurate to those gained in the Detroit and Cleveland courts.

"POOLING" TRIAL JURORS

In the Supreme Court of New York County, up to the summer of 1929, it had been the practice for each of twenty departments, twice every month, to summon a separate list of prospective trial jurors and to select a panel therefrom. Late in the summer of that year this practice was abolished. In its place, there was established what is there referred to as the system of "pooling" trial jurors.

Under the revised plan, several hundred prospective jurors assemble on the first and third Monday of each month, in a large room provided for that purpose in the courthouse. On these occasions, one judge devotes approximately an hour, passing upon requests to be excused from jury service. Those selected to constitute the general panel, remain in attendance in this assembly room. As a jury is required, the parties, with their respective counsel, accompanied by an officer of the court, report to the clerk in charge of the assembly room. In the presence of these parties, eighteen names are drawn from a large jury wheel. These eighteen together with the parties and their respective counsel and also the accompanying officer, next proceed to an adjoining miniature courtroom—of which there are quite a number—and thereupon the attorneys proceed to impanel a jury. The names of the eighteen jurors having been placed in another jury wheel, twelve names are drawn therefrom and opposing counsel thereupon impanel a jury after a manner followed in most courts. Should counsel be unable to adjust any disputed point—which is exceedingly rare—the jurors, litigants and counsel proceed to the courtroom, where the impanelment is completed. Ordinarily, the jury is impaneled without consuming one moment of the judge's time. In other words, while one trial is being completed, the jury in the next case is being selected outside of the courtroom, and when the case on trial is completed, the parties are immediately ready to proceed with the introduction of evidence in the next case.

That the new system has resulted in a substantial saving of both time and money will be readily seen from an examination of the following statistics, which were furnished to the writer by Mr. J. F. McLoughlin, Chief Jury Clerk of the Supreme Court of New York county:

Saving in 1930, over 1928, in fees paid to jurors, \$94,366.

Number of juries selected in impaneling room—(no judge) 892.

Time taken in impaneling juries selected in impaneling room 416 hours.

Number of challenges for cause (passed upon by court) 16.

It will be seen from the foregoing statistics that while 892 juries were selected in the impaneling room, without a judge being present, it was necessary only in 16 cases to appear before the judge for whom the jury was being impaneled, to pass upon questions of law arising

in connection with the selection of juries. As pointed out by Mr. McLaughlin, the saving of time—416 hours—represents 83 court days in which a judge is actually trying cases, and is not bothered with the selection of juries.

IMPROVED METHODS OF HANDLING INSANITY PROCEEDINGS

In the Superior Court of Los Angeles County, which passes upon approximately one-half of all insanity proceedings disposed of in this state, the practice governing such cases is substantially as follows:

As soon as possible after being taken into custody, the alleged insane person is placed in the psychopathic ward of the county hospital where he is kept under observation until the next session of the Superior court. Two days of each week are set aside for these sessions. At the hearing the judge has the assistance of two medical experts. After the hospital attendants who have had the patient under observation and the relatives or any other persons who may have any knowledge of the patient's condition have testified, the judge hears the opinions and recommendations of the two medical experts, and thereupon makes his adjudication.

Considering the highly technical nature of the issue involved, the fact that the problem is primarily a medical one, and when we also reflect that these medical experts are in the first instance selected by the judge, it is but natural that the latter should almost invariably accept the opinions of these experts and accordingly follow their recommendations.

The peculiar part of our procedure, however, is that after the patient has been committed to a state hospital, the medical experts there proceed again to examine the patient to determine his sanity.

To quote Dr. G. M. Webster, Medical Superintendent of the Patton State Hospital, "The question of parole or discharge is handled before the whole staff after a study of the case and review of the history. *It is within the power of the superintendent to discharge anyone who is not insane upon his arrival at the institution.*"

In another portion of his letter, Dr. Webster further states, "*The law empowers the superintendent to take what ever steps he may deem advisable or necessary, leaving the matter entirely to him with the insane cases; but in the drug cases and alcoholics, who are committed for a period of time, their discharge is regulated by law and can be consummated only with the consent of the Director of the Department of Institutions.*"

Thus it becomes evident that the customary hearing before our courts in cases of this character, although nominally a judicial proceeding, is for all practical purposes hardly more than a preliminary medical inquiry—a proceeding wherein the so called legal adjudication becomes little more than an advisory opinion, to be accepted or rejected according as the medical experts of the state hospitals may decide.

Recognizing that cases of this nature present primarily medical problems rather than judicial controversies, the state of New York many years ago adopted a practice with respect to the same, whereby *the judge is relieved from attending the examination of the alleged*

insane person unless the latter or some one on his behalf demands a court hearing. The procedure governing such cases in that state is substantially as follows:

A petition containing a statement of the reason why the patient should be committed must be filed by any one of several designated persons. The patient must then be examined by two physicians who are registered with the State Hospital Commission as examiners in lunacy. The two physicians must make a joint examination, and thereupon fill out a certificate of lunacy consisting of two parts, (a) History obtained by the physicians, and (b) Examination by the physicians. Blanks for this purpose are furnished by the State Hospital Commission. The certificate is so drawn as to provide in sufficient detail a statement of the facts and symptoms upon which the diagnosis of insanity is based.

The petition and certificate must be presented to a judge of a court of record, and the order of commitment signed by him, *in chambers*, within ten days from the date of the certificate. Notice of the proceeding is served upon the patient at least one day before the order of commitment, and must also be served upon the next of kin in the event the latter has not signed the petition. If no demand for a hearing is made by the patient or by anyone in his behalf, the judge may issue the order of commitment, or he may upon his own motion order a hearing to be had. If the person to be committed or any one in his behalf is dissatisfied with the order of the judge, he may within thirty days after the making of such order obtain a rehearing of the proceedings upon petition to a justice of the supreme court, who must thereupon give the alleged insane person a jury trial.

In New York, just as in California, experience shows it to be very rare indeed that anyone seeks to review the findings of the medical experts. Under the New York practice, however, the proceeding ordinarily becomes merely a chamber application, so far as the judge is concerned, and consumes comparatively little of his time. The net result of the New York procedure is, that business which, in the Superior Court of Los Angeles county occupies two days of the court's time, is disposed of there within a period of minutes.

If in California the application for the order of commitment were a chamber proceeding, we not only would save a great deal of time for the courts in the busy centers, but we would also find this practice exceedingly beneficial in the less populous sections. At present one of the objections to the absence of superior court judges from the smaller counties is the claim that an insanity proceeding may be filed at any time, thereby necessitating an early court hearing. On the other hand, if our practice were similar to that in New York, the commitment papers could be presented to a judge in an adjoining county, or could even be forwarded to the absent judge wherever he might be holding court.

It is therefore suggested, in view of the advantages of the New York practice, that we consider the advisability of recommending a change in our procedure with respect to insanity cases.

LEGISLATION

At the 1929 session of the Legislature, the Judicial Council advocated the enactment of 50 measures designed to expedite and improve the administration of justice in this state. Thirty-six of these bills were enacted, six however in a drastically amended, if not emasculated, form. Several important measures were rejected altogether.

The Judicial Council, being desirous of securing the reaction of the State Bar relative to the measures which had either been rejected or drastically amended, instructed the writer to prepare a synopsis of each of these bills, for publication in the State Bar Journal. Thereafter these synopses were published in installments in the September, October and December, 1929, issues of the State Bar Journal. The Board of Governors of the State Bar at its August, 1929, meeting, assured the Judicial Council of the hearty cooperation of the State Bar through its Sections in promoting the study of these measures. In each of the articles above mentioned the Judicial Council requested the advice and assistance of the State Bar respecting the proposed changes.

To the end that the work of the Judicial Council and the State Bar, looking to the improvement of the administration of justice through modern procedural methods, might be coordinated, and in order that the profession might be kept advised of procedural changes contemplated, Chas. A. Beardsley, Esq., then President of the State Bar, at the suggestion of the Chairman of the Judicial Council, late in the year 1929 appointed a committee to cooperate with the Council in its consideration of problems affecting the courts, and the practice therein. This committee, which has become known as the Judicial Council Committee of the State Bar, is composed of Hon. Guy R. Crump, formerly Judge of the Superior Court of Los Angeles County and Past President of the Los Angeles Bar Association, Hon. Everett J. Brown, formerly Judge of the Superior Court of Alameda County, Maurice E. Harrison, Esq., Past President of the San Francisco Bar Association, Grant Holcomb, Esq., of the San Bernardino Bar, and Archibald Tinning, Esq., District Attorney of Contra Costa County.

Each member of this committee has been accorded equal consideration and privileges as though a member of the Judicial Council, and has been furnished copies of all special reports, as well as all other material, submitted to the members of the Council. Members of this committee have attended the meetings of the Council, and have given generously of their time and splendid talents. The assistance thus rendered to the Council has been invaluable.

As a result of the joint labors of the Council and the above mentioned committee, tentative drafts were prepared of proposed legislation dealing with the following subjects, to wit:

Summary Judgment, Admissions, Discovery, New Trial and Appeal, Change of Place of Trial, Pleading Written Instruments, and Regulating Trial Calendars.

Copies of the proposed measures, together with explanatory notes outlining the nature and purpose thereof, were published in installments in the April, June and August, 1930, issues of the State Bar Journal, and the comment of the bar on the proposed bills was invited.

In September, 1930, we undertook to conduct a plebiscite among the members of the bench and bar respecting the proposed measures. For that purpose we caused to be published in the September, 1930, issue of the State Bar Journal, a ballot which the judges and attorneys were requested to mark and return to the Judicial Council.

The response to the first plebiscite being slow, we conducted a second one in November, 1930. To assist in that connection, the Board of Governors of the State Bar caused to be published a supplement to the November, 1930 issue of the State Bar Journal, containing complete copies of the proposed measures, also explanatory notes outlining the nature and purpose thereof, and, in addition, a ballot which the members of the bench and bar were requested to mark and forward to the Council.

In response to these efforts a total of 464 ballots have been received. All of the measures submitted, including each of the sections thereof, received a favorable majority. With the exception of the proposed bill relating to Admissions, and the one providing a new procedure relative to Discovery, the favorable vote cast was in the ratio of at least 2 to 1. The proposed repeal of section 1000, C. C. P., which now provides a very restricted procedure in the matter of discovery of documents, was approved by a vote of approximately 4 to 1, while the measure repealing section 593, C. C. P., an outworn provision restricting the method of setting cases for trial, was approved in the ratio of approximately 5 to 1.

The closeness of the vote on the proposed measure dealing with discovery, and the nature of some of the objections raised against the same, have led us to conclude that further study should be given to this subject. Accordingly, this bill has been withdrawn for the present.

As a result of this plebiscite, a number of valuable suggestions were received pertaining to the measures dealing with Summary Judgment, Admissions and also New Trial and Appeal. In response to this constructive criticism, these measures have been modified accordingly. A synopsis of the bills drafted through the joint labors of the Council and the Judicial Council Committee of the State Bar, and introduced during the present session of the Legislature, herewith follows:

SUMMARY JUDGMENT—Assembly Bill No. 1304

The State Bar of California, at its annual meeting held in October, 1928, recommended that summary judgment procedure be authorized in this State.

In 1929, the Code of Civil Procedure was amended so as to provide summary judgment procedure for the Municipal Courts, and also for such Justices' Courts as are established in townships having a population of 30,000 or more. (See sections 831*d* and 831*h*, Code of Civil Procedure.)

Summary judgment procedure has been adopted in a number of other jurisdictions, including Connecticut, Michigan, New Jersey, New York, Rhode Island and the District of Columbia.

A most informative article upon this subject, written by Dean Clark of Yale University Law School, who is also a member of the Connecticut Judicial Council, was published in the February, 1929, issue of the American Bar Association Journal.

The new provisions (writes Dean Clark) afford a means whereby judgment may be entered summarily in specified types of cases, including commercial cases and other recurring but simple forms of action, where it appears from affidavits of the parties that no real defense to the plaintiff's claim exists. The argument for the procedure most generally stressed is that it affords a means whereby judgments may be more speedily secured, particularly where court dockets are congested, and the interests of plaintiffs thereby better safeguarded. But its simplicity makes it more generally useful than merely as a device for securing quick justice for claimants, important though that result is. It also furnishes an easy and direct way of disposing of a large amount of important litigation and should therefore prove of great value to the courts and the judges, and to those defendants who are interested in the proper adjudication of their causes. The only persons to whom the new procedure should not appeal are those who aim to profit by the law's delays. All others should find it a most valuable addition to the existing court processes.

The measure recommended for adoption in this State consists of four new sections to be added to the Code of Civil Procedure, to be numbered 597, 597a, 597b and 597c, respectively.

Section 597 provides that in an action to recover upon a debt or liquidated demand, including an action to enforce or foreclose a lien or mortgage, if it is claimed that there is no defense to the action, the answer may be stricken out and judgment entered, *in the discretion of the court*, on motion of plaintiff, supported by affidavit, unless defendant, by affidavit, shall show such facts as may be deemed sufficient to entitle him to defend. It is especially important to note that *the granting of the motion rests in the sound discretion of the court*. The reason for this is that cases may arise wherein the defendant would not be able to present a sufficient counter-affidavit, and yet where the granting of the motion would lead to injustice. One illustration would be an action founded on a claim against the estate of a decedent, and wherein the legal representative might be unable to produce evidence affecting the claim, but might rely for his defense upon the incompetency of the claimant to testify at the trial.

Section 597a, requires that the affidavit in support of the motion must contain facts sufficient to entitle plaintiff to a judgment, and also that each affidavit must be made by one having knowledge of the facts stated therein and shall show affirmatively that the affiant, if sworn as a witness, can testify competently thereto.

Section 597b, provides that any counter-affidavit must be made by one having knowledge of the facts stated therein, also that all counter-affidavits, when taken together, shall show that the defendant has a good and substantial defense to the action, or to a portion thereof, upon the merits, and further shall show affirmatively that each affiant, if sworn as a witness, can testify competently to the matters set forth in his affidavit. However, when the defendant appears in a representative capacity, such as trustee, etc., his counter-affidavit may be made upon information and belief.

Section 597c provides that, if it appear that the defense applies only to a part of plaintiff's claim, or that any part is admitted, the plain-

tiff may have judgment entered forthwith to the extent thus acknowledged, and the cause of action may be severed accordingly. A summary judgment is appealable the same as any other judgment.

The principal objections urged against this measure are that it is unconstitutional, that it permits an ex parte determination of substantive rights, deprives the defendant of the right of cross-examining hostile witnesses, requires trial by affidavit, imposes unreasonable burdens on the defendant, and will frequently work great injustice.

As against these theoretical and speculative objections—for none finds support, either in the experience or the decisions of this, or any other state—we have the experience and decisions of other jurisdictions showing these criticisms to be unjustified.

In this connection, we commend to those opposing this measure a careful study of the following cases, to wit: *Fidelity, etc. Company vs. United States*, 187 U. S., 315, *Cropley vs. Vogeler*, 2 App. D. C. 28, *General Inv. Co. vs. I. R. T. Co.*, 235 N. Y., 133, *Hanna vs. Mitchell*, 196 N. Y. Sup. 43, *Dwan vs. Massarene*, 192 N. Y. Sup. 577, *Wittman vs. Giele*, 123 Atl. 716 (New Jersey) and *Eisele vs. Raphael*, 101 Atl. 200 (New Jersey).

As pointed out in *Fidelity, etc. Co. vs. United States*, *supra*, summary judgment procedure does not deprive a party of a jury trial, or otherwise violate the due process clause of the Constitution. "It prescribes the means of making an issue. The issue made as prescribed, the right of trial by jury accrues."

Again, as declared in *General Inv. Co. vs. I. R. T. Co.*, *supra*: "The rule in question is simply one regulating and prescribing procedure, whereby the court may summarily determine whether or not a bona fide issue exists between the parties to the action. A determination by the court that such issue is presented requires the denial of an application for a summary judgment and trial of the issue by the jury at the election of either party."

The experience of other jurisdictions, coupled with the further fact that in no state having summary judgment procedure has any attempt been made to abolish the same, should convince us of the wisdom of enacting similar legislation in California.

In order that the summary judgment procedure, now applicable in the municipal and justices' courts of the larger cities shall conform to such practice in the superior court, a bill has been introduced so as to amend section 831*d* of the Code of Civil Procedure.

ADMISSIONS—Assembly Bill No. 1305

Our systems of practice provides no effective method of settling or reducing the issues in advance of trial—in other words, of eliminating fictitious issues respecting matters which in reality are not in dispute. On the contrary, the present procedure enables litigants to conceal their true positions, and often to take their opponents by surprise at the trial. In a large percentage of the cases, fictitious and unmeritorious issues are raised by the pleadings. As a consequence, a very considerable portion of the time of the court, as well as of counsel, is wasted in an effort, first, to ascertain what matters are

really in dispute, and, secondly, to introduce the evidence relative to the same.

As pointed out by Hon. Owen J. Roberts, Associate Justice of the United States Supreme Court:

"With regard to civil procedure, a number of things are suggested which are difficult to work out in this country. They work well in Great Britain, and it seems to me that the ingenuity of the bar and the bench in this country ought to be able to reach them in some way. The first of them is the elimination of issues and the elimination of proofs in advance of trial.

"One of the greatest ways that trials can be speeded in this country would be just that * * * Everyone of us has had experience in our own courts of hours wasted in trial in proving papers formally, as to which there is, in honesty and fairness, no dispute. * * * Surely it is a disgrace that in our courts today, in mine and yours, counsel are calling witnesses to the witness stand, having them sworn, showing them their signatures, and asking them to identify the documents and papers about the authenticity of which neither side has the slightest doubt, or can have the slightest doubt. There certainly ought to be some way by which we can in this country settle issues and settle evidence in advance of trial."

In this State an attempt has been made to provide two methods for obtaining admissions and discovery in advance of trial.

The first of these is prescribed by section 1000, C. C. P., and is seldom used. The decisions construing this section have so restricted its application as to render its provisions of little, if any, practical value toward obtaining a bona fide disclosure of the facts in advance of trial. The Supreme Court in *Ex parte Clark* 126 Cal. 235, and the District Court of Appeal in *Kullman vs. Superior Court*, 15 Cal. App. 276, have construed the provisions of this section to mean that it must be made to appear by clear and unequivocal proof, as a condition precedent to the right of a court to require a person to deliver up for examination his private books and papers, first, that such person has a book, paper or document containing evidence material to the issues before the court, and second, that the precise book, paper or document containing such evidence must be so designated or described that it may be identified.

The other method allowed under our practice is that of taking the deposition of a party. Almost invariably, the taking of a deposition entails a great deal of labor, consumes a considerable amount of time, and is quite costly, frequently out of all proportion to the results obtained.

The fact remains that, under our practice, not only is it possible, but it frequently occurs that each party conceals his evidence and his legal theory until the time of trial. In other words, we have no practice whereby a party may determine with certainty, in advance of trial, what probative facts are really in dispute, and thereby settling the issues before the witnesses are brought into court.

The proposed bill represents the first step toward remedying that defect. This measure is based, partly upon rule 42 of the Michigan court rules, adopted by the Supreme Court upon the recommendation of the Bar of that state, and also partly upon sections 322 and 323 of the New York Civil Practice Act.

In opposition to this measure, it is urged that while the purpose thereof is good, the remedy is too severe, also that it will give the court too much power, that it will compel a party to determine a vital fact at his peril within five days without giving him any power to compel testimony, that it will work frequent injustice, and will increase the work of attorneys unreasonably.

Again we feel warranted in observing that these criticisms are purely theoretical, for they are not supported by the experience of any other jurisdiction. In a communication received by the writer from former Supreme Court Justice, Jeremiah T. Mahoney of New York, the latter, discussing the subject here under consideration, wrote :

"I see no reason why attorneys in actual practice should criticise any sections of law merely because more work may be caused before the case is actually reached for trial.

"In this Department, we believe that if the work of preparation is completely done before the trial, the trial is a matter of shorter duration and more expedition. Therefore, our entire Practice Act has been constructed along the line of permitting things to be done before the trial that used to be done at the trial. Today, if an attorney waits until the actual trial to do something that he had an opportunity to do in connection with the trial before the trial, he is the subject of criticism. Examinations before trial, discoveries, motions for judgment, for summary judgment, to strike out in connection with pleadings, etc., have all had the effect of speeding up our trials."

NEW TRIAL AND APPEAL—Assembly Bill No. 1306

The United States Supreme Court, having recently adopted rules requiring findings to be rendered in equity and admiralty suits, the Judicial Council and the State Bar Committee have concluded to await the outcome of this experiment in the federal practice, and accordingly have withdrawn the recommendations heretofore made, looking toward an amendment to our practice which would make the rendition of findings discretionary with the trial judge.

On the other hand, the necessity of making findings in practically all civil cases emphasizes the importance of improving our practice, in order that the errors which so frequently arise in connection with the preparation of findings, as well as all other errors which can be remedied in the lower court without a trial *de novo*, may be properly called to the attention of the trial court and there rectified, without the unconscionable delay and heavy expense involved in prosecuting an appeal.

The necessity of minimizing the unjust delay and reducing the expense involved under our existing appellate practice, cannot be too strongly emphasized. If the trial court has failed to find upon a material issue; if, through inadvertence, some of the findings appear to be conflicting; if a finding has been made upon an issue respecting which no evidence, through oversight, was offered, but as to which proof could readily have been furnished, as, for example, the corporate existence of a party, or the legal capacity of a party to sue, or the assignment of the cause of action to the plaintiff—where such errors, and others of a like nature, which can be readily corrected in the trial court, are committed, why should not the same be promptly brought

to the attention of the lower court on a motion for a new trial, thereby avoiding years of delay and considerable expense?

Probably all of us can cite one or more instances where the opening brief for the first time disclosed that appellant was seeking a reversal because of the commission of an error of the kind above noted. Under our existing practice, once the appeal has been perfected, the lower court is powerless to rectify the error. Meanwhile the appellate courts are burdened with the labor of considering appeals prosecuted because of errors which could easily have been corrected in the trial court, without the delay and expense of an appeal, had the attention of the lower court been called to these errors on motion for a new trial. Meanwhile, also, in all such cases from two to three years of delay must elapse until the appeals are reached, during all of which time judgment creditors are deprived of the just fruits of the judgments awarded them.

The lay public abhors and rebels at a system of jurisprudence which makes possible such unconscionable delays and such outrageous expense.

To eliminate, or at least reduce wherever possible, the congestion existing in our courts, to eliminate unnecessary, time-wasting features of practice, to lessen the burdens imposed upon litigants—all these are matters of prime concern, if we are to make the administration of justice truly expeditious, efficient and economical.

Speaking before the American Bar Association a few years ago, Elihu Root declared:

“Every lawyer knows that the continued reversal of judgments, the sending of parties to litigation to and fro between the trial courts and the appellate courts, has become a disgrace to the administration of justice in the United States. Everybody knows that the vast network of highly technical rules of evidence and procedure which prevails in this country serves as a denial of justice in the name of form. It is a disgrace to our profession; it is a disgrace to our law, and a disgrace to our institutions.

Admittedly, the purpose of proceedings relating to new trials and appeals is to correct alleged errors committed in the trial court. No sound reason can be advanced why litigants should be denied the opportunity of having such errors corrected in the lower court without the expense and delay arising from a retrial of the entire case or resulting from an appeal.

Equally without justification is the practice which permits an appeal to be taken without requiring, as a prerequisite, that such alleged errors be called first to the attention of the trial judge, and thereby provide the means whereby such errors may be corrected with a minimum of delay and expense.

The measure herewith presented undertakes to give to this State a practice substantially similar to that in effect in Pennsylvania.

The proposed new section (659a) requires the moving party to support his notice of intention to move for a new trial with points and authorities, and likewise imposes a corresponding duty upon all parties wishing to contest the same. This section further provides that

failure to comply therewith may be construed as an abandonment of the motion, or as an admission that the same should be granted, as the case may be.

Since the publication of the proposed measure relating to this subject, in the June, 1930, issue of the State Bar Journal, the criticism has been made—and one with which we agree—that since the responsibility for prosecuting the motion for a new trial properly devolves upon the attorneys in the case, the clerk should not be required to call the motion to the attention of the judge until he has been requested to do so by counsel. Accordingly, we have recommended an amendment to the present section 661 C. C. P. to cover this point.

Likewise, the proposed measure includes certain amendments to sections 661 and 662 C. C. P., made necessary in order that these sections shall conform to the provisions of the proposed new section, 659a.

During the plebiscite taken with reference to the measures submitted by the Council and the Judicial Council Committee of the State Bar, the point was raised—and we think the criticism well taken—that the contemplated amendment to section 956 C. C. P., as originally drawn, might have been construed to mean that the prosecution of a motion for a new trial constituted a jurisdictional prerequisite to the taking of an appeal. No such result was intended by the authors of the proposed amendment.

What is sought to be accomplished by this amendment is to encourage the prosecution of a motion for a new trial in all cases where such a motion may be entertained, and by which motion there shall be brought to the attention of the trial court, and also opposing counsel, all of the prejudicial errors claimed to have been committed therein, to the end that such errors may be promptly rectified in the lower court, thereby eliminating, to a very large extent, the unconscionable delay and the excessive expense now involved in prosecuting appeals to correct these very same errors.

Accordingly the proposed amendment to section 956, C. C. P., has been revised to meet the objection above noted. If amended as revised, the section will vest in the Appellate Court the discretion to dismiss appeals, or refuse to consider alleged errors, in those cases where the errors complained of could readily have been corrected in the lower court, had the latter's attention been called to the same, on motion for a new trial, and where no good reason is shown for appellant's failure to point out such errors in the trial court.

The criticisms urged against this bill are directed mainly to the proposed amendment to section 956, C. C. P. These objections are: that it will require a party, upon ten days' notice, without the aid of any transcript of the testimony, substantially to prepare the equivalent of a brief upon appeal; that if, under such handicap, he overlooks some vital point and discovers it later, the Appellate Court need pay no attention to it; that the proposed revised procedure will add more delay, because it will compel the unsuccessful party to go through the formality of a motion for a new trial, which motion he knows will be

denied in most cases; that it would work injustice because it frequently happens that party changes his counsel after the trial and the proposed amendment would preclude more able counsel in directing the appellate court's attention to prejudicial error overlooked by his predecessor; and finally it is contended this measure, in effect, will restore an antiquated common law practice, abolished many years ago in this State by the enactment of section 647, C. C. P., and which former practice prevented any question being reviewed on appeal, unless the attention of the trial court had been drawn to the supposed error by a proper exception.

In answer to the foregoing objections, attention is first called to the fact that in several other jurisdictions, notably in Pennsylvania and in England, the proceeding to review the rulings and decision of the trial court must be initiated in the latter tribunal within a very few days after judgment has been rendered, and must be submitted within a short time thereafter.

It is neither extraordinary nor unreasonable to require counsel to prosecute a motion for a new trial expeditiously, or to impose the condition that upon the presentation of such motion the aggrieved party shall fairly apprise the court of the grounds upon which a new trial is sought. For years, this has been, and still is, the practice in this State with respect to criminal cases.

Again, it should be kept in mind that in the majority of cases, but a single so-called vital point is involved. As to the remainder, it is quite rare that the decision of the action rests upon the determination of more than two important points. In other words, while the trial court may have made a considerable number of rulings adverse to the aggrieved party, experience abundantly demonstrates that such rulings, to the extent that they are prejudicial, are all involved in the determination of the so-called vital point or points of the suit.

Ordinarily, where the case has been properly prepared for trial, and assuming that counsel have kept notes to a reasonable extent during the progress of the trial, no difficulty should be experienced in preparing the memorandum of points in support of the motion for new trial, particularly where the motion is prosecuted diligently.

Where there are exceptional circumstances which render it difficult for counsel to present all of the essential points, obviously that fact will be called to the attention of the appellate tribunal. The latter, we must assume, will in the exercise of a sound discretion relieve the aggrieved party in all proper cases.

Likewise, it is exceedingly rare that there is a substitution of counsel for the purpose of prosecuting an appeal. Here, again, we have the right to assume that in every proper case the appellate tribunal, when passing upon the points raised on appeal, will take into consideration the fact of such substitution.

In the final analysis, it will be found that the objections raised do not go to the merits of the proposed amendments, but rather are based upon the fear that our appellate tribunals, once vested with this authority, will abuse the same.

PLEADING WRITTEN INSTRUMENTS—Assembly Bill No. 1308

In many cases the cause of action, or the ground of defense, is founded upon an alleged written agreement. Often a disclosure of the terms of the instrument discloses whether or not a cause of action, on the one hand, or a defense, on the other hand, exists, and hence is determinative of the suit. Similarly, many actions are commenced, and likewise defenses are interposed, arising out of an alleged agreement which, however, has no validity unless such contract is in writing and subscribed by the party to be charged.

In order to compel a disclosure of the terms of the instrument at the threshold of the litigation—in other words, in the pleadings—and thereby enable the court to determine speedily whether there is any necessity to subject the parties to the delay and expense of a trial, the Judicial Council recommended, at the last session of the Legislature through Senate Bill No. 89, that sections 447 and 448, Code of Civil Procedure, be amended.

The proposed change in section 447 provided that when an action was brought upon a written instrument a copy thereof must be set forth either in the body of the pleading or as an exhibit thereto, except where it is beyond the power of the plaintiff so to do, which fact must be pleaded.

The proposed amendment to section 448 incorporated a corresponding change with respect to the answer whenever a written instrument was relied upon as a defense.

As previously stated, the proposed amendments were presented under Senate Bill No. 89, introduced during the legislative session of 1929. When this measure came up for hearing before the Judiciary Committee, the Trustees of the Los Angeles Bar Association suggested that the proposed changes were of such a character that the bar ought to be given further time to study the same. Subsequently, on their recommendation, these sections were amended by merely adding a sentence at the end thereof, to the effect that if a party relies upon a written instrument, in whole or in part, that fact shall be pleaded.

It will be recognized that the sections, as amended in 1929, do not overcome the principal difficulties heretofore noted. No provision is made whereby the court, before setting the case for trial, may examine the terms of the instrument relied upon, in order to determine whether or not the parties should be subjected to the delay and expense of a trial.

We are therefore again recommending the adoption of the amendments to sections 447 and 448, C. C. P., as proposed two years ago.

While conceding that the purpose of this measure is good, those opposing the same contend that, *until judicial construction defines when an action is "brought upon," or a defense is "founded on," a written instrument*, the proposed change would be productive of prolonged litigation and delay. In addition, it is urged that to require either party to plead *in haec verba* the written instrument upon which the action is brought or the defense is founded, will enable an unscrupulous adversary to "frame" a defense to the document.

In answer to the first objection, it should be sufficient to point out that the phrases claimed to be novel and therefore subject to criticism,

are used in the proposed amendment in the identical sense in which they have been used in this state ever since the enactment of the Practice Act in 1851 (See Practice Act of 1851, Secs. 53 and 54).

The remaining objection to the proposed measure would appear to be founded upon the theory that a substantial percentage of the bar belong to the category of unscrupulous adversaries, who "frame" defenses. Such an assumption is unwarranted. The notion that, in order to win a lawsuit, the evidence favoring one side must be kept hidden from the other until the moment of the trial, and the assumption that, to prevent perjured testimony, it is necessary to surprise your opponent at the trial, are conceptions which largely have been responsible for transforming many a trial into a game of chance or a battle of wits, and in turn bringing the courts and the profession into disfavor.

CHANGE OF PLACE OF TRIAL—Assembly Bill No. 1307

Under the existing practice (sec. 396, Code of Civil Procedure) upon the filing of a demurrer, no matter how frivolous, accompanied by a demand for a change of venue, the court must transfer the action to the county of the defendant's residence. Likewise, our Supreme Court has repeatedly held that, until an answer is filed, the lower court, in passing upon this application, may not take into consideration the fact that both the convenience of witnesses and the ends of justice would be promoted by denying the application.

As a consequence, many defendants have availed themselves of the technical advantage thus afforded them, and have compelled the court to transfer the action to the county of their residence. This, in turn, has necessitated still another motion, at a later date, in some more or less distant county, whereby, after the answer has been filed, the plaintiff has the action retransferred to the county where the suit was commenced, and where both the convenience of witnesses and the ends of justice entitled the plaintiff to have the cause tried in the first instance.

Save for the classes of cases expressly excepted by the code, a defendant may have an action tried in the county of his residence, subject, however, to the long established rule that the court, on motion, after the cause is at issue, shall change the place of trial when the convenience of witnesses and the ends of justice will be promoted thereby.

The kinds of law suits first mentioned as being specially excepted are in the minority in comparison to the total volume of litigation filed in the superior courts.

Ordinarily, an action should be tried in the county where both the convenience of witnesses and the ends of justice would be promoted thereby.

The abuses which have grown up under the existing practice, and the delay and expense resulting therefrom, have been the subject of criticism on the part of both judges and attorneys.

In every action founded upon contract and in every suit in equity, unless it comes within one of the specially excepted classes, and likewise in every divorce suit, the dilatory tactics above mentioned may be followed. In more than three-fourths of the latter class of cases the plaintiff is the wife, who is usually in financial distress, and against whom this abuse works a special hardship.

Why should litigants be subjected to the delay and the extra expense entailed by two proceedings in two courts located in more or less widely scattered parts of the state, when the question ultimately to be decided, namely, where the action should be tried, can be determined in one proceeding, in a much shorter period of time, and at considerably less expense?

Similarly, why should the state and the counties be subjected to the duplication of expense involved in having two different trial courts pass upon the same issue, when the same work can be accomplished by one court and at about one-half of the cost?

To minimize as much as possible the abuses above mentioned, to avoid unnecessary delay and expense resulting from the duplication of proceedings, and thus expedite the dispatch of business, the Judicial Council, at the last session of the Legislature recommended, through Senate Bill No. 90, that section 396, Code of Civil Procedure, be amended so as to require the defendant to file a verified answer as a prerequisite to his motion for a change of venue.

Senate Bill No. 90 was passed by the Senate at the last session of the Legislature. However, this measure did not reach the Assembly Judiciary Committee until a short time before adjournment of the Legislature, and the bill was not reported out by that committee. Accordingly, we are again advocating the enactment of this amendment.

In opposition to the proposed amendment relating to change of place of trial, it is claimed that the abuse sought to be remedied is negligible, and, further, that such amendment will nullify the defendant's right to have a case against him tried in the county of his residence without the inconvenience and expense of traveling hundreds of miles to meet an attack upon him.

The first objection would appear to answer itself. If the conditions complained of rarely, if ever, arise, this criticism can hardly be of sufficient consequence to justify seriously considering the same.

The second objection is founded upon the assumption that, where the matter of change of place of trial is left to the discretion of the judge of the county in which the defendant is a stranger, such judge will likely decide the motion in favor of the home county plaintiff, regardless of the merits of the application. Of course, a judge who will be influenced by prejudice or bias in passing upon such an application is unfit to serve on the bench for any purpose. Indeed, this criticism goes to the personnel of the judiciary and their qualifications, rather than the merits of the proposed amendment.

REGULATING TRIAL CALENDARS—Assembly Bill No. 1309

In *Pastenè vs. Pardini*, 135 Cal. 431, our Supreme Court, in upholding the right of the lower court to settle the issues at the outset of the trial, used this significant language (pp. 432-433):

At the opening of the trial plaintiff's attorney stated what he believed to be the issues involved, and that the sole issue was the execution of the note, stating, further, his conviction that the cross-complaint was not proper in the action. The court, in passing upon the suggestion of the attorney, held that the cross-complaint could not be set up in the action, and settled the pleadings by declaring, "The only issue under the pleadings is whether the deceased, Pardini, executed the note." Appellant contends that by the ruling

of the court above quoted he was deprived of his defense to the note, of non-delivery, want of consideration, and payment. It is not only the right of the court to settle or to designate at the outset of a trial the issues of fact which have been joined by the pleadings, and to direct and limit the introduction of evidence to those issues alone, but it is eminently a proper practice, and one which would serve greatly to expedite the trial of causes if more commonly followed. At the same time, when the court has so declared upon the issues, either party has the unquestioned right to except to the ruling of the court, and if by that ruling he shall have been deprived of any substantial right of defense, to urge that upon the attention of the Appellate Court. He may not only submit to the ruling of the court without future offer of evidence upon the excluded defense, but it is his duty to accept such ruling. (*Bell vs. Brown*, 22 Cal. 678; *De Baker vs. Southern Cal. Ry. Co.*, 106 Cal. 279; 1 *Pettygrove vs. Rothchild*, 2 Wash. 8; *Hozey vs. Buchanan*, 16 Pet. 218; *Indianapolis, etc., Mfg. Co. vs. Cavin*, 53 Ind. 263.) The ruling of the court in thus defining and limiting the issues should properly be regarded as its refusal to allow evidence upon any other than the indicated issues.

Experience indicates that if the issues had to be settled before an action could be set for trial, we would save most of the time now consumed by objections interposed to the introduction of evidence on the ground that the same was outside of the issues, as well as avoid most of the delays occasioned by resisting applications for leave to amend. Under such a practice, most of the cases would be tried with far greater dispatch than is feasible under our existing procedure. Indeed, many causes would never reach the trial calendar.

Section 593, Code of Civil Procedure, at present reads as follows:

593. The clerk must enter causes upon the calendar of the court according to the date of issue. Causes once placed on the calendar must remain upon the calendar until finally disposed of; provided, that causes may be dropped from the calendar by consent of parties and may be again restored upon notice.

The foregoing provision was enacted in 1880. The procedure prescribed by the opening sentence of section 593 is not adapted to present conditions, and has not been followed for many years. The experience had with respect to this particular provision affords convincing proof that it is a mistake to undertake to regulate administrative or routine practice by statute.

It is suggested that the present section 593 be repealed. It will then be possible to regulate the setting of cases by rule, and thus pave the way for the adoption of a practice which will authorize the settlement of the issues in advance of trial.

CIVIL JURISDICTION OF MUNICIPAL COURTS—Assembly Bill No. 1302

The proposed amendments to section 29 of the Municipal Court Act, are intended to clarify certain doubtful provisions thereof and particularly to eliminate conflicts between the jurisdiction of municipal and that of superior courts. To that end, this section has been arranged in the form of several subdivisions, each distinctive provision being set apart in a separate subdivision.

Subdivision (1), divided into subdivisions (a), (b), (c) and (d), consists of a restatement of subdivisions 1, 2 and 3 and the last two sentences of the present section 29. It involves no change therein, except that the word, "exclusive," now appearing at the beginning of

the present section before the words "original jurisdiction," has been omitted. The reason for this omission is to make it clear that justices' courts have concurrent jurisdiction, within their respective limits, of cases which otherwise could be filed only in a municipal court. On the other hand, by reason of the provisions of article VI, section 5 of the constitution, the vesting of jurisdiction in a municipal or inferior court over any particular class of cases, thereby automatically deprives the superior court of jurisdiction over the same class.

Subdivision (d) of subdivision (1) is a restatement of the last two sentences of the present section.

This subdivision applies only to actions to enforce and foreclose liens of mechanics, etc. The jurisdiction given to the municipal court in this class of cases is restricted to those arising within the city, or city and county, in which such court is established. (See *Johnston, etc. Corporation vs. Superior Court*, 62 C. A. D. 415, and *Scott vs. Superior Court*, 63 C. A. D., 551, wherein it was held that section 29 of the Municipal Court Act gives to a municipal court jurisdiction of only such actions to foreclose liens of mechanics, etc., as arise within the city or city and county in which such municipal court is established.)

Subdivision (2) is a restatement of the first portion of the second sentence immediately following subdivision (3) of the present section.

Subdivision (3) comprises the essentially new matter and represents a revision of the second portion of the sentence above mentioned, to wit: that portion thereof reading as follows:

- "And also of all such cases arising outside the county in which a municipal court is established, in which any proper defendant named therein resides or has his place of business within the county wherein such municipal court is established."

The first change effected has been to make it clear that a municipal court does not have jurisdiction of actions for forcible entry or unlawful detainer arising outside the county in which the municipal court is located. The constitution (Article VI, Sec. 5) provides:

"That all actions for the recovery of the possession of * * * real estate shall be commenced in the county in which the real estate, or any part thereof, affected by such action or actions is situated."

By the provisions of subdivision (3), it is proposed to give to each municipal court jurisdiction over all cases at law, and all actions to enforce personal property liens, involving not to exceed \$2,000, arising anywhere in the world, outside the county, or city and county, in which the court is established (except cases arising within a city or city and county, in this State wherein another municipal court is established), in which *all* proper defendants therein, who are residents of this State, reside, and any property in controversy is located, within the county, or city and county, wherein such municipal court is established, provided that if the demand, or the value of the property involved, does not exceed \$300 then such municipal court is given jurisdiction of the case if at least one proper defendant resides, or has a regular place of business, and any property involved is located, in the county in which such municipal court is established.

The effect of the provisions of subdivision (3) will be to give to the municipal courts jurisdiction of all cases involving up to \$2,000 where

all defendants residents in this State, and the property involved, are within a county in which a municipal court is established, leaving to the superior courts only those cases involving over \$300 wherein at least one defendant resides in a county wherein no municipal court is established. These provisions should obviate all conflicts in jurisdiction between the two courts.

Subdivision (4) is a restatement, except in the particular to be presently noted, of the first sentence in the fourth paragraph immediately following subdivision three of the existing section. That sentence now reads as follows:

“Each municipal court shall have jurisdiction of all cases in equity, when pleaded as defensive matter, or by way of cross-complaint in any case at law commencing in the municipal court, of which it has exclusive jurisdiction.”

The use of the word “exclusive,” found in the existing provision, is unnecessary. In addition, the proposed amendment allows the pleading of equitable defenses, not only in cases at law but in any case properly pending in a municipal court.

Subdivision (5) is a restatement of the provision contained in the first paragraph immediately following subdivision three of the present section.

Subdivision (6) is a restatement of the provisions contained in the third paragraph immediately following subdivision (3) of the present section.

CIVIL JURISDICTION OF JUSTICES' COURTS—Assembly Bill No. 1303

In 1927, the Legislature amended section 1163, C. C. P., so as to give justices' courts concurrent jurisdiction with the superior courts in cases of forcible entry and detainer when the rental value does not exceed \$75 per month, and when the whole amount of damages does not exceed \$300. On the other hand, section 112, C. C. P., which defines the jurisdiction of justices' courts provides that such courts in townships having a population of less than 30,000, shall have jurisdiction of actions of forcible or unlawful entry or detainer, where the rental value is \$25, or less, per month, and where the whole amount of damages is \$300, or less.

This measure provides for the amendment of section 112, subdivision 2, C. C. P., so as to make the same conform to the existing provisions of section 1163, C. C. P. The adoption of such amendment will make it unnecessary to retain section 1163, C. C. P., and accordingly it is proposed to repeal the latter section.

PRACTICE GOVERNING APPEALS TO SUPERIOR COURT

The experience gained in disposing of the extraordinarily large volume of appeals taken to the appellate department of the Superior Court of Los Angeles County, led the judges of that department to recommend a number of changes in the existing procedure governing such appeals. The measures hereinafter analyzed were drafted by the judges mentioned, and thereafter were submitted to and approved by the judges of the appellate department of the Superior Court of San Francisco. The proposed changes likewise have the approval of the Judicial Council. The synopsis hereinafter set forth was prepared by Hon. Hartley Shaw, one of the judges of the Appellate Department of the Los Angeles Superior Court.

**PROPOSED AMENDMENTS TO THE CODE OF CIVIL PROCEDURE
RELATING TO CIVIL APPEALS TO THE APPELLATE DEPARTMENT
OF THE SUPERIOR COURT—Assembly Bill No. 1311**

The principal purposes of these amendments are, first, to provide for sending up to the superior court the original papers on file with the municipal court instead of certified copies thereof, and, second, to authorize the superior court to make findings of fact on appeal. The amendments to the respective sections may be analyzed as follows:

Section 988*a*. There is added to the first sentence a reference to section 648. According to decisions of the Supreme Court, this section is applicable to all bills settled under section 650, but many lawyers seem not to know this fact and the number is inserted here mainly for their information. The second paragraph of this section is amplified so as to entitle a party to have the action of the judge of the trial court in settling a bill of exceptions or transcript reviewed whenever he contends that it is erroneous. The present provision is substantially a copy of section 652, which is applicable only to the Supreme Court and has been construed by that court to apply only to a case where the judge refuses to certify to the taking of an exception which has actually been taken, and does not cover the case where a judge refuses to make a correct statement of the evidence or other proceedings. There is a good deal of complaint to the Superior Court of Los Angeles County that judges of the inferior courts do not fairly and accurately settle the records on appeal. Most of this complaint is in criminal cases but some of it is in civil cases. There seems to be at present no remedy for such conduct of a trial judge. Of course, it may be that all of these complaints are unfounded, but the proposed amendment here provides the remedy in case there is any basis for the complaint.

The last paragraph added to section 988*a* dispenses with the necessity of copying papers on file with the municipal court, and provides that the originals shall be sent up. Many lawyers seem to think that this is the law at present and prepare their records accordingly. Of course, this fact alone affords no reason for an amendment but there seems to be no good reason why such a practice should not be followed. It would save both trouble and expense to the litigants and to the clerks, and since all the courts appealed from would be in the same county*with the appellate tribunal, there should be no difficulty about papers becoming lost.

Section 988*b* is somewhat changed in form and contains the following alterations in substance:

To subdivision 1 is added the provision as to the notice under section 953*a*. This notice being the basis of appellant's record, it is frequently desirable for the appellate court to have an opportunity to examine it.

To subdivision 2 is added the provision making the judgment roll a part of the record on appeal from an order vacating or refusing to vacate the judgment.

To subdivision 3 is added the provision making a written motion or notice of motion and affidavits filed in support of, or in opposition to the motion, a part of the record on appeal from an order granting or denying the motion. This provision is borrowed from the present

Judicial Council rule relating to appeals from the superior court in criminal cases, and there seems to be no good reason why it should not be applied to civil cases. Some lawyers proceed on the theory that it is now the law.

To subdivision 4 and to the paragraph following it are added the provisions for sending up original papers to the superior court. In the final paragraph of the section, there is no change.

Section 988*g* is somewhat recast, the principal change being to provide that all the original papers sent up to the superior court, except the notice of appeal and the bill of exceptions or transcript, shall be sent back to the municipal court after the decision on the appeal. A provision for sending down the superior court's opinion, if any, is also added. The last sentence is rewritten, the only substantial change in it being to require a note of the judgment of the superior court to be entered in the margin of the original order or judgment appealed from. Under the present section, such an entry is only required in case of an order.

Section 988*i* is a new section and substantially a copy of section 956*a*, altered only sufficiently to make it applicable to the superior court. Many cases appealed to the superior court could be disposed of on appeal if the power to make findings were conferred upon the superior court. Under the present law, all of these cases are necessarily remanded for a new trial.

PROPOSED AMENDMENTS TO THE PENAL CODE RELATING TO CRIMINAL APPEALS TO THE SUPERIOR COURT—Assembly Bill No. 1312.

One of the purposes of these amendments is to provide for sending up to the superior court, as far as possible, the original papers instead of copies. Another is to eliminate the present cross-reference in section 1467 to the title relating to appeals from the superior court. The exact meaning and the scope of this is somewhat indefinite. Without it, there is no adequate provision regarding the record on appeal to the superior court. In the case of *Garrett vs. Superior Court*, 79 Cal. App. 273, it was held that this section adopts the sections of the Penal Code providing for the record on appeal from the superior court, but considerable ingenuity of reasoning seems to have been required to arrive at this conclusion. These sections, if adopted, are not happily framed to apply to an appeal from a justice's or police court or a municipal court, and a good deal of construction is necessary to make them fit. Furthermore, since that decision was rendered the sections so referred to, which provide for the record on appeal, have been repealed entirely which might easily raise further question as to the effect of this cross-reference. The elimination of this cross-reference made it necessary to rewrite and embody in this chapter certain provisions regarding the procedure on appeal, and hence the amendment is considerably longer than the chapter amended and, consequently, the numbering of the sections is different. Examining them separately, the following changes from the present law would be noted:

Section 1466. This extends the provision about appealable judgments and orders, to make it conform to sections 1237 and 1238 as far as they can be applied to an appeal to the superior court, and adds

thereto paragraph (a) of subdivision 1, to cover the case where, for instance, one of the inferior courts holds that a complaint states no cause of action and orders the prosecution dismissed. Section 1466 as it now stands provides only for an appeal from the judgment, although manifestly there are other decisions from which an appeal should be allowed. The present section 1466 adds the language "in like cases and for like cause as appeals may be taken to the supreme court", and possibly this language may be justification for construing the word "judgment" to include "order" but the question on this point can as well be removed by an amendment.

1466a eliminates the present provision for oral appeals. I am informed that this was in fact the intention of the framers of the 1925 amendment of section 1467, but if so, this intention was frustrated by the decision in *Lillywhite vs. Superior Court*, 80 Cal. App. 533, which holds that the effect of the cross-reference above mentioned is to import into the chapter the provision of section 1239 regarding oral appeals. According to our observation, the existence of this provision for oral appeals merely encourages the taking of unfounded appeals, it being so easy for the defendant's attorney merely to state at the time of the judgment that he appeals, whereas if he had some time for reflection he might perhaps conclude that the appeal was not worth while. It seems also that the time for filing written appeals as given in the 1925 amendment, 15 days, is longer than necessary and in the interests of cutting down delay it might be shortened. As I have written the amendment, the provision is for five days but after discussion with some members of the Council, I agree that it might be well to make the time 10 days.

Section 1467 provides for the manner of making up the record on appeal where it is necessary to present the evidence or proceedings not otherwise a part of the record to the superior court. This section authorizes a statement of the case or a reporter's transcript or a record consisting in part of each of these documents. A number of cases have come under our observation where a part only of the trial of a case in an inferior court has been reported by an official reporter, and there seems no reason why the appellant might not present a transcript as to that part of the trial and a statement as to the remainder. In many cases, there is no reporter in attendance at all, and hence, it is necessary to preserve the provision as to statements. There is much complaint in the appellate department of the Superior Court of Los Angeles County about the manner in which the judges of the inferior courts settle these records. Whether these complaints are well founded, of course, we cannot tell but, if so, there seems to be no remedy for them. In view of them, two provisions have been inserted in this section, first, one requiring that in all cases appellant shall have notice of the time when the record will be settled, provided the post office address of himself or the attorney appears in the files, and, second, a provision that a party dissatisfied with the record as settled may have his objections reviewed by the superior court. This section also provides that it is not necessary to copy exhibits and other papers in the bill of exceptions or transcript but that they may be referred to simply in some manner sufficient to identify them. The section also provides that the time for filing a statement or transcript may be

extended not more than ten days by a Judge of the trial court. There is at present no statutory provision for such an extension, and, in view of the mandatory provision of the last sentence of Section 1468 as amended in 1925, it seems probable that no such extension can be made. Some of the cases tried in the inferior courts have records exceeding up to 1000 typewritten pages and, manifestly, five days is too short a time in which to require an appellant to prepare a record in such a case. It may be that the permissible extension should exceed ten days, although under the amendments as framed there will be five days before the notice of appeal must be given—which I have suggested extending to ten days—five days more after the notice of appeal for filing the statement or transcript, and the possible extension of ten days, making all together twenty days or, as suggested in the amendment, twenty-five days after the judgment for preparing the record. Under this section, a statement on appeal will be required only when it is necessary to present the evidence or other proceedings which are not otherwise a part of the record on appeal. The present section 1468 requires a statement in all cases, and this provision seems unnecessary. This amendment also eliminates the provision requiring appellant to insert in his statement the grounds of his appeal. This language is so general in character that almost anything is probably sufficient as a statement of grounds of appeal. The following is a fair sample of the grounds actually used, taken from a statement which I picked at random from our files:

"1. That the verdict was contrary to law. 2. That the verdict was contrary to the evidence. 3. That the evidence is insufficient to sustain the verdict. 4. That the court erred in the decision of law arising during the the course of the trial."

It is manifest that such general language as this can be of no assistance either to respondent in proposing amendments to the statement, or to the trial court in settling the statement, and yet it could hardly be held that it was not a statement of grounds of appeal. Either the provision regarding grounds should be amplified so as to require sufficient particularity to afford information to the opposing party and to the court or it should be eliminated. If it were amplified, the superior court would be continually confronted with the question whether the grounds were sufficient, and it seems that the better course is to eliminate this requirement entirely. If the respondent or the court finds evidence relating to any particular point in the statement or transcript, that should be sufficient warning that the point may be argued on appeal and that any other evidence relating to it should be inserted.

Section 1468. It is substantially borrowed from the present Judicial Council rule regarding the contents of the record on appeal from the superior court, slightly modified to make it applicable to the justices' and the municipal courts. The provision, however, making the instructions a copy of the record is omitted, and it is required by section 1467 that the appellant shall, if he desires to make any point upon them, insert them in his statement. This is, in part, for the reason that there is no statutory provision against oral instructions in the justices' court as there is in the superior court. This section also makes all exhibits

and other papers referred to in the statement or transcript a part of the record and requires that in all cases original papers instead of copies shall be sent to the superior court, where they are on file with the trial court.

Section 1468*a* requires that the appeal be brought on for hearing within thirty days instead of sixty days as now permitted by the section. Neither of these provisions is applicable to superior courts having an appellate department because of the rules of those departments which provide for putting an appeal upon the calendar without any action of the appellant. To this is added a further provision for the dismissal of appeal for failure to prosecute it with diligence, or for any substantial irregularity, the latter part of which is borrowed from section 1248.

Section 1469 is copied from sections 1253 and 1255.

The second and third sentences of 1469*a* are copied from section 1259. The first sentence is a correlative provision regarding appeals by the people and is new.

Section 1470 is copied from sections 1258 and 1260.

Section 1471 contains the latter part of the present section 1469 as amended in 1925, but with a provision regarding new trials in the lower court extended to include justices' courts in townships, etc., having a population of 30,000 or more, to conform to the 1925 amendment regarding such townships.

Section 1471*a* covers the same subject matter as the present section 1470 but does not exactly conform to it. It is more nearly like sections 1263, 1264 and 1265. The proviso at the end of the section regarding probation is probably unnecessary in view of the recent decision of the supreme court on that subject, but this amendment was originally drafted before that decision was rendered.

REGULATING PROCEDURE BY RULE

As a result of the efforts of the leaders of the bench and bar, two important developments in judicial administration have been initiated in the United States during the present generation. One of these has for its purpose the restoration to the judicial department of the rule-making authority. The other is familiarly known as the Judicial Council movement.

The first of these two undertakings represents the attempt to entrust to those charged with the responsibility of administering justice, namely, the bar as well as the bench, the authority to provide the rules and regulations governing the administration of the courts, and the practice and procedure therein.

The surgeon is not required to consult the statute books in order to determine whether or not to operate upon the patient, or in order to ascertain what kind of operation shall be performed, much less to determine what instrument he shall use in performing that operation.

The engineer does not look to the lawmakers to instruct him respecting the machinery and equipment he should employ, or the tools he should use in carrying on his profession.

Even the lowly carpenter selects his own tools, determining without legislative interference when to use the hammer and when the saw.

Is there any department of the government requiring a greater degree of technical knowledge and training than the judicial department?

Why, then, should the uninitiated define the technique and select the "tools and the machinery" for the operation of our courts, by determining the methods under which these tribunals shall be administered and prescribing the rules governing the practice and procedure therein?

At the annual meeting of the California Bar Association held in August, 1916, the special section, appointed at the preceding annual meeting to investigate and report to the Association upon the advisability of changing the Practice Act so that purely procedural matters may be prescribed by rules of the Supreme Court, rather than by legislative enactment, submitted a report recommending such change.

As pointed out by the section in its report, "The power to regulate practice and procedure is properly a judicial power, and the rules should be subject to promulgation and change as the exigencies of the administration of justice may require."

Following a very extended and illuminating discussion upon the subject, the association adopted a resolution, approving the principle of regulation of procedure by rules of court, and directing the president of the association to appoint a special section to consider this matter with the Supreme Court, and report at the ensuing session of the Legislature with reference to ways and means to accomplish the result designed to be accomplished by the adoption of such rules.

As a part of its report, the section recommended that section 129 of the Code of Civil Procedure be amended to read as follows:

"The Supreme Court shall have power to make and promulgate from time to time general rules of practice and procedure for all courts of record, as well as forms to be used in pleading, practice and procedure in such courts; and to change and rescind the same. When and as the rules herein authorized shall be promulgated, all laws in conflict therewith shall be and become of no further force or effect, provided always that such rules shall neither impose any tax, charge or penalty upon any legal proceeding, or for filing any pleading allowed by law, nor give any allowance to any officer for services."

More than fourteen years have elapsed since the section made its recommendations. Nevertheless, our court practice is still governed by rigid statutes, thereby giving the requirements and the formalism of our procedure the force of law, whereas these should be regarded merely as the means for the convenient attainment of a just result. It is such lack of progress which has lead the press and business leaders to charge, as did the New York State Chamber of Commerce:

"They (courts and lawyers) operate the system, they know its backgrounds and its needs, they have the opportunity to observe its failures and its weaknesses, and it should be their place to suggest remedies. *This obligation they have not discharged satisfactorily. The technicalities, the delays and the cost of litigation remain unchanged.* Such reforms as have been made appear to have effected comparatively little."

THE JUDICIAL COUNCIL MOVEMENT

The second of the two important developments above mentioned, namely, the judicial council movement, would seem to have made the greater progress.

Besides the Federal Judicial Council, twenty of the states thus far have established a group of this character. These states, naming them in alphabetical order are: California, Connecticut, Idaho, Illinois, Kansas, Kentucky, Maryland, Massachusetts, Michigan, New Jersey, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, Texas, Virginia, Washington and Wisconsin.

In addition there are thirteen other states, namely, Delaware, Florida, Iowa, Louisiana, Missouri, Nebraska, New York, Oklahoma, South Dakota, Vermont, West Virginia, Wyoming and Minnesota, in which efforts are now being made to establish a judicial council.

While it has been asserted, and with much justification, that the judicial council idea represents the most significant step thus far undertaken in the movement to improve the administration of justice in this country, let us not be deluded into believing that these councils are the panacea for all the ills in the administration of justice.

Indeed, nowhere in this country have we organized a group of any kind, whether it be a judicial council, or any other type, which has been entrusted with the responsibility of coordinating the work of all the courts of a particular jurisdiction, of prescribing the methods governing the exercise of their administrative functions, and of defining the practice and procedure therein; much less have we granted to such a body the authority requisite to the proper discharge of such a responsibility.

Expressed in briefer terms we have not yet *centralized responsibility* for the proper and efficient operation of the judicial system, much less have we vested in any central authority, the power to effect the changes necessary to enable that system to meet the ever increasing demands made upon it.

"We have also read much," says Prof. Wigmore, Dean Emeritus of Northwestern University School of Law, "in the bulletins of the American Judicature Society of the need for a chief judicial superintendent—instead of a chief judicial umpire—who shall inspect the judicial transactions so as to observe their failures and to direct improvements which may prevent the recurrence of failures.

"At present, five or six sets of persons are put to work by the law to do justice according to the rules. But when something goes wrong—badly and obviously—it is no particular person's power duty or responsibility to take hold promptly, find out where the fault occurred, and endeavor to guard against repetition of such failures.

"* * * * * What we preach is a chief judicial superintendent, who shall have the power and the duty to inquire into each and every sort of botch-product of our justice-system, and to take measures to improve it against the recurrence of such failures."

SHALL WE LEAD OR BE DRIVEN?

We hear much of the success attained through the English reform of judicial procedure. It is significant, however, that this epoch-making achievement, which has become the pride of the bench and bar of England, was not initiated, much less was it inspired, by the legal fraternity of that country. On the contrary, an aroused public, speaking through the lay press, finally drove the profession into line. As one author recently expressed it, "The reform movement in Eng-

land was initiated and dominated by laymen. It is commonly said that the lawyers were forced to reform and like it."

Will the bench and bar of America profit by the shortsightedness and the mistakes of our British cousins of a century ago?

Have we the vision and the courage to lead the way to a reorganized system of administering justice?

Or, because of a similar lack of vision, and of courage, shall we repeat English history, and, like our Anglo-Saxon predecessors, continue futilely to oppose the inevitable, until ultimately public opinion shall force us to accept the leadership of laymen in the task of modernizing our system of judicial administration, in order that we may have in fact, and not merely in theory, a system whereby justice shall be administered without delay, with the utmost possible efficiency, and at the least amount of expense to the litigant and to the public alike?

The *New York Sun*, in an editorial published November 16, 1927, observed:

"Steadily the current of lay opinion swings to the belief that if tangible reforms are to take place in American criminal jurisprudence, laymen and not lawyers in legislative office will have to be depended upon."

President Hoover, after paying a deserved tribute to the ability and integrity of the Federal Judiciary and the Bar, in the course of his inaugural address, added significantly:

"But the system which these officers are called upon to administer is in many respects ill adapted to present-day conditions. * * * Reform, reorganization and strengthening of our whole judicial and enforcement system, both in civil and criminal sides, *have been advocated for years* by statesmen, judges and bar associations."

The National Economic League, a lay organization composed of leaders in finance, commerce and industry, conducted a plebiscite in the spring of 1930, to determine what was considered the most important public question today, and announced that its membership had responded to the effect that the administration of justice was the most pressing problem.

The *Los Angeles Times* of May 19, 1930, commenting editorially upon the work of the National Commission on Law Observance and Enforcement, and the efforts of the American Law Institute and other organizations toward effecting law reform, voiced the layman's point of view in this rather forceful language:

"Chief Justice Hughes, in a recent speech, said: 'I hail all such efforts.'

"It is well to join the Chief Justice in his applause, but to wonder at the same time if one reason for the apparent ineffectiveness of them to date is not the fact that legislation and recommendations for legislation have been preponderantly in the hands of *lawyers, who may be so close to the problem that they can not see it.* * * * Civil justice is so slow and so expensive as to be a continuing reproach to our civilization."

Is it possible that the rank and file of the bench and bar still believe that existing conditions can go on indefinitely?

Can it be that we fail to comprehend the meaning of the establishment of such quasi-judicial bodies as the Interstate Commerce Com-

mission, the various public utility commissions, the Workmen's Compensation or as they are sometimes called, Industrial Accident Commissions?

Does the more recent movement to bring about the non-litigious disposition of automobile accident cases by quasi-judicial bodies have no significance for us?

Tired of the delays and seeking relief from the excessive costs, attendant upon the submission of controversies to the judicial tribunals, financial and business interests more and more are abandoning the courts, and instead are turning for the adjustment of their disputes to arbitration tribunals, organized and supervised by laymen, and conducted in accordance with the most advanced business standards.

What will be our answer?

Have we the vision and the courage to lead the way "out of the wilderness" of unconscionable delay and intolerable expense, into the "Promised Land" of justice, administered expeditiously, efficiently and economically?

Or, will English history repeat itself, with the result that we shall find ourselves, by the force of public opinion, compelled to accept a reform movement for the improvement of the administration of justice, initiated and dominated by laymen?

CONCLUSION

The completion of this report virtually marks the conclusion of the writer's official connection with the Judicial Council of California.

Appointed by the Chief Justice as a member of that body at the time of its creation, the writer has been privileged to participate in its labors continuously up to the present time. To have been permitted thus to aid in the task of improving the administration of justice, to have been afforded this wider opportunity of serving the people of this state, has been indeed a rare privilege.

The honor thus conferred at the hands of the Chief Justice is one which is highly prized.

The contacts and associations which the writer has been privileged to enjoy as a member of the Council have been the source of the greatest encouragement.

Wholehearted in their cooperation, my colleagues on the Council have given generously and unselfishly of their talents and their experience, in the cause of improving our judicial system. Their single purpose has been the promotion of the public good—their reward, the satisfaction that comes as the recompense of service well rendered.

Indefatigable in industry, ever considerate of the views of others, sympathetic to every endeavor to better our judicial system, the Chief Justice, as Chairman of the Judicial Council, has exhibited a leadership which has proven most inspiring.

Combining the task of examining the conditions existing in our courts with the study of the causes which have given rise to those conditions which have led to widespread criticism of these tribunals—particularly the congestion and the delays therein—and involving, as it does, the responsibility of considering, devising and recommending the remedies for improving the administration of justice, the judicial council movement offers to the legal fraternity—to the bench and the bar alike—the greatest opportunity for genuinely constructive public service.

If California will provide its Judicial Council with funds, not merely adequate to employ clerical assistance, purchase stationery and defray traveling expenses, but sufficient, also, to secure the services of a research expert, devoting his talents exclusively and continuously to his task—such an investment will pay for itself many times over. Indeed, it will eventually prove an insurance against the adoption of fallacious and costly policies in our judicial system, such as the unnecessary multiplication of courts and judges.

The writer would esteem it a privilege to be allowed to assist in some degree, even though unofficially, in carrying on this great work.

Respectfully submitted,

HARRY A. HOLLZER.

APPENDIX "A"

Condition of Judicial Business in Superior Court During the Fiscal Years Ending Respectively June 30, 1929, and June 30, 1930; Ordinary Civil Litigation

	Number of judges	Number filed								Transferred to other jurisdictions		Dismissals in court and clerk's office		Uncontested judgments		Contested judgments		Verdicts		Judgments by clerk		New trials granted		Jury disagreements		Total disposed of		
		Year ending June 30, 1929				Year ending June 30, 1930				1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	
		Total filed	Involving \$1,000 or less	Between \$1,000 and \$2,000	All others	Total filed	Involving \$1,000 or less	Between \$1,000 and \$2,000	All others																			
Alameda	9	4,182	845	396	2,941	3,231	209	299	2,723	47	68	1,860	2,662	773	817	758	611	149	141	609	501	6	8	9	13	4,190	4,792	
Alpine	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Amador	1	50	10	1	39	50	16	9	25	0	1	0	0	17	22	7	7	1	0	0	0	0	0	0	0	25	30	
Butte	1	254	33	11	210	251	70	28	153	4	20	47	30	102	111	47	51	16	6	9	7	1	0	0	0	224	225	
Calaveras	1	52	15	11	26	60	23	4	33	1	0	9	3	10	16	3	5	0	1	7	0	0	0	0	0	30	25	
Colusa	1	119	51	14	54	80	36	8	36	0	1	14	18	22	26	17	24	3	5	15	8	1	0	0	0	70	82	
Contra Costa	2	592	121	37	434	660	256	83	321	6	6	150	251	116	89	102	103	17	16	8	9	1	0	1	1	398	474	
Del Norte	1	45	9	8	28	90	26	13	51	0	1	21	3	31	41	0	1	0	0	0	0	0	0	0	0	52	46	
El Dorado	1	83	27	12	44	82	35	3	44	0	1	1	1	11	8	29	35	0	1	0	0	0	0	0	0	41	46	
Fresno	4	1,211	316	167	728	1,171	366	178	627	20	25	293	327	395	350	218	183	31	25	3	0	5	3	1	1	955	907	
Glenn	1	118	34	23	61	94	40	16	38	4	1	28	15	27	13	28	23	5	1	9	5	1	0	0	0	100	58	
Humboldt	2	245	73	25	147	223	74	15	134	14	10	21	25	79	80	21	17	9	6	2	10	1	2	2	1	145	146	
Imperial	2	454	159	96	199	434	150	96	188	3	4	17	6	136	93	110	92	5	4	0	2	2	0	0	0	269	201	
Inyo	1	76	20	9	47	78	21	3	54	18	10	13	3	22	43	12	13	0	0	3	1	0	0	0	0	68	70	
Kern	3	716	307	247	162	726	310	107	309	47	11	264	246	155	181	148	147	20	14	27	32	4	2	2	0	657	629	
Kings	1	120	49	29	42	141	50	28	63	1	1	21	30	48	59	20	13	0	2	2	1	0	0	1	0	92	106	
Lake	1	69	9	7	53	58	16	5	37	1	1	20	22	14	23	6	7	3	1	1	0	0	0	2	0	45	54	
Lassen	1	73	10	7	56	76	34	5	37	0	1	0	2	28	21	2	11	1	0	5	1	0	0	0	0	36	36	
Los Angeles	38	27,453	799	2,491	24,163	23,640	721	840	22,079	173	185	11,171	9,268	6,041	5,230	4,722	2,725	512	441	554	457	106	72	23	31	23,067	18,234	
Madera	1	157	35	28	94	155	73	13	69	1	1	54	43	49	31	11	23	5	2	0	0	1	1	0	1	119	99	
Marin	1	173	43	25	105	219	47	31	141	7	3	168	106	37	35	40	46	8	8	1	0	1	1	1	0	260	197	
Mariposa	1	17	4	4	9	17	2	0	15	0	0	3	8	5	4	5	3	1	0	0	0	1	0	0	0	13	15	
Mendocino¹	1	138	34	25	79	54	19	7	28	1	2	25	12	31	5	46	16	4	1	7	2	1	1	1	1	113	37	
Merced	1	385	135	40	210	377	161	43	173	0	3	38	94	57	44	45	41	7	18	36	29	0	1	1	0	183	228	
Modoc	1	67	5	0	62	54	30	0	24	0	0	2	5	23	27	5	2	1	0	0	0	0	0	0	0	31	34	
Mono	1	19	7	12	0	20	6	5	9	0	0	1	1	1	7	2	2	0	0	4	0	0	0	0	0	8	10	
Monterey	1	314	93	46	175	373	119	64	190	4	4	97	77	74	70	38	46	2	5	6	14	1	1	0	0	220	215	
Napa	1	130	32	12	86	113	29	12	72	2	3	26	25	19	22	16	13	5	6	5	7	0	0	0	3	73	76	
Nevada	1	64	8	13	43	50	21	11	18	2	1	4	2	7	11	7	11	0	1	3	4	0	1	0	0	23	29	
Orange	3	1,050	299	326	425	1,067	341	153	573	4	2	443	417	365	313	146	202	21	20	27	27	1	4	0	0	1,005	977	
Placer	1	168	62	25	81	123	38	11	74	3	3	25	38	29	41	34	35	6	1	16	11	1	1	0	0	112	128	
Plumas¹	1					0	0	0	0		2		0		0		0	3	1		0		0		0	3	3	
Riverside	2	692	190	81	421	718	306	83	329	15	11	217	280	196	235	84	126	19	6	31	48	0	2	0	1	562	704	
Sacramento	4	1,688	319	120	1,249	941	133	155	653	16	35	313	337	297	335	190	187	36	40	43	25	1	1	0	1	894	958	
San Benito¹	1					30	6	7	17				2		10		3		1								16	
San Bernardino	3	1,177	349	148	680	1,201	411	170	620	4	9	447	416	239	235	149	132	12	18	55	50	4	6	3	0	902	854	
San Diego	5	2,255	804	278	1,173	1,968	505	286	1,177	13	4	845	632	622	625	417	431	17	25	72	37	2	4	2	1	1,984	1,750	
San Francisco	16	9,194	2,581	1,255	5,358	6,431			808	263	207	256	2,977	2,027	1,549	1,651	947	265	301	31	1,004	22		16		4,471	6,985	
San Joaquin	3	698	233	142	323	671	160	84	427	10	21	200	225	150	137	157	111	8	11	53								

APPENDIX "B"

Condition of Judicial Business in the Superior Court for the Fiscal Years Ending Respectively June 30, 1929 and June 30, 1930; Felony Cases.

	Number of judges	Number filed		Total number filed		Transferred to other jurisdictions		Dismissals (without prosecution)		Pleas of guilt		Convictions by court		Convictions by court (felony reduced to misdemeanor)	Total Convictions by court		Convictions by jury		Convictions by jury (felony reduced to misdemeanor)	Total convictions by jury		Acquittals and dismissals by judge after hearing (including insanity discharge)		Acquittals by jury (including insanity discharge)		New trials granted		Jury disagreements		Net total disposed of		Probation granted (including conditional probation)		Probation denied		Sentences to state prison	Other sentences (excluding conditional probation)	Habeas corpus hearings	
		Ac-cused on infor-mation	Ac-cused on indict-ment																																				
				1930	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929
Alameda	9	464	25	504	489	1	0	23	17	220	286	11	25	1	12	25	84	87	6	89	87	9	41	43	1	1	22	21	393	466	39	42	54	64	144	86	32	31	
Alpine	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Amador	1	17	0	8	17	0	0	0	0	8	10	0	0	0	0	0	1	2	0	1	2	0	0	0	0	0	0	0	9	12	4	8	1	1	4	5	0	0	
Butte	1	72	0	91	72	1	0	4	1	49	35	0	0	0	0	0	9	15	0	10	15	0	1	3	0	0	0	0	65	54	8	2	0	5	21	11	0	0	
Calaveras	1	7	0	15	7	0	0	0	0	9	2	0	0	0	0	0	5	1	0	5	1	0	1	0	0	0	0	0	15	3	0	0	3	0	5	0	0	1	
Colusa	1	16	0	25	16	0	0	3	0	20	13	0	0	0	0	0	2	1	0	2	1	0	1	0	0	0	1	26	14	2	2	4	1	1	2	1	0		
Contra Costa	2	62	0	57	62	0	0	5	21	36	34	0	0	0	0	0	7	4	0	7	4	0	0	2	2	2	2	48	59	15	12	5	3	10	5	29	0		
Del Norte	1	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0		
El Dorado	1	20	0	14	20	0	0	0	0	16	18	0	0	0	0	0	6	0	1	7	0	0	0	1	0	0	0	23	20	5	10	7	2	3	0	0	1		
Fresno	4	294	0	360	294	0	4	50	61	180	104	5	4	1	6	4	33	46	3	36	46	2	13	18	16	1	1	6	13	291	247	112	81	17	10	70	42	8	9
Glenn	1	16	0	17	16	1	0	2	0	6	9	2	0	2	4	0	2	3	0	2	3	0	3	1	0	0	1	2	18	15	2	5	0	0	4	2	7	1	
Humboldt	2	76	4	70	80	1	0	13	4	36	44	0	4	0	0	4	6	11	0	6	11	0	1	2	1	0	3	0	58	65	24	35	3	6	25	1	8	12	
Imperial	2	124	12	116	136	1	1	6	9	74	66	34	0	0	34	0	33	25	0	33	25	2	7	5	8	0	2	2	1	155	114	24	20	21	17	59	28	8	17
Inyo	1	18	0	18	18	1	0	1	1	12	14	0	2	0	0	2	6	1	0	6	1	0	0	2	0	0	0	0	20	20	2	4	3	0	0	7	0	0	
Kern	3	78	1	79	79	0	1	4	10	72	38	0	1	0	0	1	7	5	0	7	5	0	0	4	0	0	0	5	83	59	25	19	11	12	29	6	3	6	
Kings	1	18	0	33	18	0	0	2	1	11	7	0	0	0	0	0	10	4	0	10	4	0	0	7	2	0	0	3	1	30	14	11	7	2	2	7	1	0	
Lake	1	9	0	5	0	0	0	0	2	3	8	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	1	3	11	1	4	0	1	2	2	0		
Lassen	1	42	0	54	42	0	0	0	7	32	25	0	3	0	0	3	6	4	0	6	4	0	1	4	5	0	1	0	42	44	15	8	2	1	5	2	0	0	
Los Angeles	38	3,995	388	3,292	4,383	34	85	133	951	1,655	1,860	144	280	6	150	280	374	346	11	385	346	83	181	177	167	17	73	53	83	2,600	3,797	977	1,186	549	455	610	471	266	433
Madera	1	27	2	21	29	0	0	3	6	16	21	0	0	0	0	0	3	5	0	3	5	0	0	2	2	0	0	1	24	34	9	10	0	10	9	6	0	0	
Marin	1	30	0	30	30	0	0	1	26	2	5	0	0	0	0	0	7	4	0	7	4	0	3	0	0	0	3	3	13	35	5	5	0	0	3	0	4	9	
Mariposa	1	3	2	0	5	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	2	0	6	5	2	1	0	0	2	0	0	0	
Mendocino²	1	0	0	21	6	0	0	3	2	13	4	4	0	1	5	0	4	2	0	4	2	0	2	0	0	0	2	0	27	8	5	2	5	0	4	0	5	5	
Merced	1	90	5	75	95	0	1	22	13	42	57	0	1	0	0	1	12	14	0	12	14	0	6	8	0	2	9	0	82	92	28	53	8	11	18	12	1	0	
Modoc	1	14	0	7	14	0	0	0	0	8	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	11	0	3	0	0	2	1	0	9	
Mono	1	1	0	0	1	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0
Monterey	1	49	1	44	50	2	0	15	1	51	27	1	9	0	1	9	2	7	0	2	7	1	2	1	0	0	0	0	74	46	7	6	4	2	23	3	2	3	
Napa	1	37	1	47	38	0	0	2	2	40	28	0	0	0	0	0	2	4	0	2	4	0	1	1	8	0	0	1	45	38	8	11	12	4	5	7	4	2	
Nevada	1	3	0	3	3	0	0	0	0	0	1	0	0	0	0	0	0</																						

APPENDIX "C"

Condition of Judicial Business in the Superior Court During the Fiscal Years Ending Respectively June 30, 1929 and June 30, 1930; Misdemeanor Cases.

	Number of judges	Number filed		Total number filed		Transferred to other jurisdictions		Dismissals (without prosecution)		Pleas of guilt		Convictions by court		Convictions by court (felony reduced to misdemeanor)	Total convictions by court		Convictions by jury		Convictions by jury (felony reduced to misdemeanor)	Total convictions by jury		Acquittals and dismissals by judge after hearing (including insanity discharge)		Acquittals by jury (including insanity discharge)		New trials granted		Jury disagreements		Net total disposed of		Probation granted (including conditional probation)		Probation denied		Sentences to state prison	Other sentences (excluding conditional probation)
		Ac-cused on infor-mation	Ac-cused on indict-ment																																		
				1930	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1930	1930
Alameda	9	0	0	0	0	0	0	2	4	93	69	10	9	0	10	0	11	15	11	22	15	4	6	2	1	31	11	1	5	102	93	8	10	15	10	1	118
Alpine	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Amador	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Butte	1	1	0	0	1	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	1	0	0	3		
Calaveras	1	27	0	10	27	0	0	0	0	11	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	30	1	0	0	0	0		
Colusa	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Contra Costa	2	15	0	31	15	0	0	4	1	9	7	0	0	0	0	0	1	0	2	3	0	0	0	0	0	0	2	0	16	8	7	2	1	1	3		
Del Norte	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
El Dorado	1	1	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	1	2	0	0	0	0		
Fresno	4	33	0	0	33	0	1	0	6	6	32	0	12	0	12	0	0	10	0	0	10	0	0	0	2	0	2	0	6	64	3	14	2	0	5	35	
Glenn	1	2	0	5	2	0	0	0	1	1	2	0	0	0	0	0	1	1	0	1	1	0	5	0	0	0	0	1	2	9	0	1	0	0	1		
Humboldt	2	24	0	26	24	1	0	2	1	14	16	0	0	0	0	0	1	1	0	1	1	0	0	0	0	0	0	18	18	5	11	1	1	0	5		
Imperial	2	18	0	32	18	1	0	3	8	26	15	11	0	10	21	0	1	1	2	3	1	0	1	1	0	1	2	0	54	20	13	8	4	1	13		
Inyo	1	6	0	8	6	0	0	0	0	6	1	2	0	0	2	0	7	0	0	7	0	0	1	0	1	0	2	0	15	3	1	1	0	0	1		
Kern	3	27	0	24	27	0	0	0	3	26	18	0	0	0	0	0	0	1	1	1	1	0	1	0	0	0	0	27	23	19	14	8	4	1	17		
Kings	1	2	0	2	2	0	0	0	0	2	1	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	2	8	2	1	0	0	0	0		
Lake	1	1	0	6	1	0	0	0	0	4	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	4	2	2	2	1	0	0	0		
Lassen	1	0	0	9	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	2	0	0	0	0	0		
Los Angeles	38	0	0	0	0	1	0	2	0	30	131	7	15	0	7	15	3	11	8	11	11	1	0	0	0	0	0	50	157	10	10	8	11	0	186		
Madera	1	5	0	1	5	0	1	1	3	2	9	0	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	3	15	1	1	1	1	0	3		
Marin	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Mariposa	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Mendocino	1	13	0	27	13	0	0	8	0	16	11	1	0	1	2	0	2	2	8	10	2	0	0	2	0	0	1	0	38	13	8	10	3	0	0	3	
Merced	1	11	0	13	11	0	0	5	1	2	3	0	0	0	0	0	1	1	0	1	1	0	1	0	0	0	0	8	7	4	9	0	0	0	2		
Modoc	1	17	0	22	17	0	0	0	0	19	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19	6	1	0	0	0	0	0		
Mono	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Monterey	1	4	0	3	4	0	0	3	3	1	18	1	8	0	1	8	0	1	0	0	1	0	0	1	0	0	0	5	31	0	10	0	3	0	10		
Napa	1	2	0	7	2	0	0	1	0	5	2	0	0	0	0	0	1	0	0	1	0	0	0	1	0	0	0	8	2	3	2	2	0	0	0		
Nevada	1	2	0	4	2	0	0	1	1	6	1	0	0	0	0	0	2	1	0	2	1	0	1	0	0	0	0	9	4	4	0	0	0	0	0		
Orange	3	20	0	56	20	0	0	4	7	21	24	5	2	0	5	2	5	3	3	8	3	0	1	1	0	0	5	1	39	37	15	9	1	3	0	13	
Placer	1	2	1	5	3	0	0	1	1	6	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	4	1	4	0	0	0	0		
Plumas	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	1	1	0	0	0	1	0	1		
Riverside	2	22	1	43	23	2	5	7	4	64	24	1	3	0	1	3	11	3	3	14	3	3	0	0	0	0	2	1	91	39	22	14	19	9	0	10	

APPENDIX "D"

Condition of Judicial Business in the Superior Court During the Fiscal Years Ending June 30, 1929, and June 30, 1930; Civil Appeals from Inferior Courts

	Number of judges	Number filed		Transferred to other jurisdictions		Dismissals in court and clerk's office		Uncontested judgments by court		Contested judgments by court		New trials granted		Total number disposed of	
		1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930
Alameda	9	153	51	2	1	7	1	6	0	13	5	0	0	28	7
Alpine	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Amador	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Butte	1	1	2	0	0	0	0	0	0	0	0	0	0	0	0
Calaveras	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Colusa	1	15	2	4	0	1	0	0	0	5	0	0	0	10	0
Contra Costa	2	16	6	0	0	0	0	4	0	6	4	0	0	10	4
Del Norte	1	0	0	0	1	0	0	0	0	0	0	0	0	0	1
El Dorado	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fresno	4	62	15	0	0	3	1	1	0	2	8	0	0	6	9
Glenn	1	1	0	0	0	1	1	1	1	0	0	0	0	2	2
Humboldt	2	12	11	1	0	0	1	0	1	1	0	0	0	2	2
Imperial	2	5	14	1	0	0	0	1	0	2	0	0	0	4	0
Inyo	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kern	3	37	36	0	0	3	1	2	0	11	16	0	0	16	17
Kings	1	3	1	0	0	0	0	0	0	1	1	0	0	1	1
Lake	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lassen	1	0	0	0	0	2	0	0	0	0	0	0	0	2	0
Los Angeles	38	500	464	0	0	45	194	11	10	159	312	79	2	215	516
Madera	1	1	2	0	0	0	0	0	0	2	0	0	0	2	0
Marin	1	4	4	0	0	2	0	0	0	0	8	0	0	2	8
Mariposa	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mendocino	1	11	1	0	0	2	0	0	0	6	3	1	0	8	3
Merced	1	13	17	0	0	0	7	0	0	0	0	0	0	0	7
Modoc	1	0	3	0	0	0	0	0	1	0	0	0	0	0	1
Mono	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Monterey	1	8	11	0	0	4	0	0	0	3	1	0	0	7	1
Napa	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nevada	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Orange	3	37	33	0	0	1	1	0	0	7	3	0	0	8	4
Placer	1	4	5	0	0	0	0	1	0	2	1	0	0	3	1
Plumas	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Riverside	2	17	17	0	0	4	0	1	0	0	4	0	0	5	4
Sacramento	4	38	24	0	0	2	2	0	1	33	14	1	0	35	17
San Benito ¹	1														
San Bernardino	3	68	35	0	0	3	1	0	0	4	8	0	1	7	9
San Diego	5	53	44	0	1	6	1	5	1	7	13	1	0	18	16
San Francisco ¹	16	338	160	1		0		6		34		0		41	111
San Joaquin	3	49	15	0	0	5	1	0	0	0	3	0	0	5	4
San Luis Obispo	1	8	4	0	0	5	2	0	0	4	1	0	0	9	3
San Mateo	1	4	0	0	0	3	0	4	0	0	0	0	0	7	0
Santa Barbara	1	6	2	0	0	1	0	0	0	3	0	0	0	4	0
Santa Clara	3	52	40	0	0	5	0	0	0	8	3	0	0	13	3
Santa Cruz	1	11	14	0	0	5	3	0	0	3	5	0	0	8	8
Shasta	1	3	2	0	0	0	0	0	0	1	0	0	0	1	0
Sierra	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Siskiyou	1	2	3	0	0	1	2	0	0	2	2	0	0	3	4
Solano	1	0	2	0	0	0	0	0	0	0	0	0	0	0	0
Sonoma ¹	2	0	21		0		5		0		8		0		13
Stanislaus	2	16	25	1	0	1	4	0	0	1	1	0	0	3	5
Sutter	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0
Tehama	1	1	5	0	0	0	0	0	0	0	0	0	0	0	0
Trinity	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tulare	2	20	15	0	0	2	1	0	3	6	11	0	0	8	15
Tuolumne ²	1														
Ventura	1	2	2	0	0	0	0	0	0	1	2	0	0	1	2
Yolo	1	5	7	0	0	2	2	0	0	0	3	0	0	2	5
Yuba	1	4	8	0	0	3	2	0	1	5	4	0	0	8	7
Grand totals	145	1,582	1,124	10	3	119	233	43	19	332	444	82	3	504	810

¹ Information supplied by County Clerk not complete.

² No report filed by County Clerk.

APPENDIX "E"

Condition of Judicial Business in the Superior Court During the Fiscal Years Ending Respectively June 30, 1929, and June 30, 1930; Criminal Appeals from Inferior Courts

	Number of judges	Number filed	Transferred to other jurisdictions	Dismissals without prosecution	Acquittals and dismissals by judge after hearing	Contested judgments by court	New trials granted	Total number disposed of	
		1930	1930	1930	1930	1930	1930	1929	1930
Alameda.....	9	0	1	0	0	8	0	15	9
Alpine.....	1	0	0	0	0	0	0	0	0
Amador.....	1	0	0	0	0	0	0	0	0
Butte.....	1	0	0	0	0	0	0	0	0
Calaveras.....	1	0	0	0	0	0	0	0	0
Colusa.....	1	0	0	0	0	0	0	0	0
Contra Costa.....	2	0	0	0	0	0	0	1	0
Del Norte.....	1	0	0	0	0	0	0	0	0
El Dorado.....	1	0	0	0	0	0	0	4	0
Fresno.....	4	0	0	0	0	1	0	5	1
Glenn.....	1	0	0	0	0	0	0	0	0
Humboldt.....	2	1	0	1	0	0	0	0	1
Imperial.....	2	2	0	0	0	0	1	4	0
Inyo.....	1	0	0	0	0	0	0	0	0
Kern.....	3	3	0	0	2	1	0	1	3
Kings.....	1	0	0	0	0	0	0	0	0
Lake.....	1	0	0	0	0	0	0	0	0
Lassen.....	1	3	0	0	0	0	0	0	0
Los Angeles.....	38	487	0	46	78	420	4	232	544
Madera.....	1	0	0	0	0	0	0	0	0
Marin.....	1	2	0	0	0	0	0	1	0
Mariposa.....	1	0	0	0	0	0	0	0	0
Mendocino ¹	1	0	0	0	0	0	0	4	0
Merced.....	1	0	0	0	0	0	0	5	0
Modoc.....	1	0	0	0	0	0	0	0	0
Mono.....	1	1	0	0	1	0	0	0	1
Monterey.....	1	3	0	0	1	0	0	0	1
Napa.....	1	0	0	0	0	0	0	0	0
Nevada.....	1	1	0	0	0	0	0	0	0
Orange.....	3	9	0	1	0	3	0	8	4
Placer.....	1	0	0	0	0	0	0	17	0
Plumas.....	1	0	0	0	0	0	0	0	0
Riverside.....	2	4	0	0	1	1	0	3	1
Sacramento.....	4	14	0	1	0	0	3	4	1
San Benito ¹	1	0	0	0	1	0	0	0	1
San Bernardino.....	3	9	0	3	1	1	2	6	5
San Diego.....	5	13	0	0	5	1	0	19	6
San Francisco ¹	16	29						16	29
San Joaquin.....	3	3	0	2	0	0	0	0	2
San Luis Obispo.....	1	2	0	0	0	0	0	0	0
San Mateo.....	1	0	0	2	0	0	0	0	2
Santa Barbara.....	1	3	0	0	0	0	0	0	0
Santa Clara.....	3	4	0	0	0	0	0	2	0
Santa Cruz.....	1	1	0	0	0	1	0	1	1
Shasta.....	1	2	0	0	0	0	0	0	0
Sierra.....	1	1	0	0	0	0	0	0	0
Siskiyou.....	1	0	0	0	0	0	0	1	0
Solano.....	1	0	0	0	0	1	0	0	1
Sonoma ¹	2	1	0	0	0	0	0	0	0
Stanislaus.....	2	1	0	0	0	0	0	0	0
Sutter.....	1	0	0	0	0	0	0	0	0
Tehama.....	1	0	0	0	0	0	0	11	0
Trinity.....	1	0	0	0	0	0	0	0	0
Tulare.....	2	0	0	0	0	0	0	2	0
Tuolumne ²	1								
Ventura.....	1	0	0	0	0	0	0	0	0
Yolo.....	1	0	0	0	0	0	0	0	0
Yuba.....	1	0	0	0	0	0	0	0	0
Grand totals.....	145	599	1	56	89	438	10	362	613

¹ Information supplied by County Clerk not complete.

² No report filed by County Clerk.

APPENDIX "F"

Condition of Judicial Business in the Superior Court During Fiscal Years Ending Respectively June 30, 1929, and June 30, 1930; Domestic Relations

	Number of judges	Number filed		Transfers		Dismissals		Uncontested judgments		Contested judgments		New trials granted		Total number disposed of		Orders to show cause and motions	
		1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930
Alameda	9	1,910	2,003	19	18	158	169	1,547	1,516	198	66	0	0	1,922	1,769	925	853
Alpine	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Amador	1	14	9	1	0	0	0	8	4	1	2	1	0	9	6	1	2
Butte	1	169	109	1	2	11	6	110	92	2	1	2	0	122	101	53	115
Calaveras	1	9	12	0	0	0	0	7	8	0	0	0	0	7	8	2	2
Colusa	1	20	19	0	0	1	1	11	12	2	1	0	0	14	14	10	14
Contra Costa	2	270	252	9	4	22	13	148	146	40	53	0	0	219	216	176	217
Del Norte	1	23	17	0	0	6	1	28	16	0	0	0	0	34	17	2	0
El Dorado	1	21	14	0	0	0	0	9	17	3	0	0	0	12	17	11	5
Fresno	4	438	421	4	0	0	1	282	284	28	28	0	0	314	313	151	199
Glenn	1	30	36	0	1	4	5	22	16	1	10	0	0	27	32	16	34
Humboldt	2	155	175	0	1	8	11	133	147	3	6	1	0	143	165	44	53
Imperial	2	139	185	1	0	1	2	106	125	20	12	0	0	128	139	158	206
Inyo	1	21	10	0	0	0	3	11	11	3	2	0	0	14	16	18	19
Kern	3	316	332	1	3	21	35	244	209	30	28	0	0	296	275	260	303
Kings	1	30	55	1	0	2	4	28	32	1	2	0	0	32	38	34	18
Lake	1	20	22	0	0	1	1	19	16	0	1	0	0	20	18	17	17
Lassen	1	40	37	0	1	4	0	30	38	0	1	0	0	34	40	11	10
Los Angeles	38	10,556	10,893	94	8	1,154	1,065	7,752	7,969	603	282	7	4	9,596	9,320	3,467	4,285
Madera	1	38	21	1	1	4	0	20	16	3	0	0	0	28	17	15	15
Marin	1	82	103	1	3	9	6	47	55	13	12	0	0	70	76	41	31
Mariposa	1	13	2	0	0	0	0	7	3	2	1	0	0	9	4	0	1
Mendocino ¹	1	68	33	0	0	3	14	42	23	7	4	0	0	52	41	72	30
Merced	1	96	80	0	1	7	10	69	55	10	8	0	0	86	74	236	251
Modoc	1	13	20	0	0	0	0	10	20	0	1	0	0	10	21	1	10
Mono	1	3	4	0	0	0	1	1	2	0	1	0	0	1	4	4	6
Monterey	1	160	160	2	3	3	8	107	124	10	20	0	0	122	155	54	74
Napa	1	55	48	1	0	4	6	38	35	1	3	0	0	44	44	36	23
Nevada	1	18	14	0	0	0	1	9	11	2	0	0	0	11	12	6	3
Orange	3	340	350	1	1	1	1	257	263	15	24	0	0	274	289	111	125
Placer	1	61	57	1	1	5	6	37	36	14	10	0	0	57	53	31	23
Plumas ¹	1	0	0	0	0	0	0	2	6	0	0	0	0	2	6	0	0
Riverside	2	202	161	1	3	8	8	141	122	8	9	0	0	158	142	162	150
Sacramento	4	574	566	28	0	31	33	393	381	55	49	0	0	507	463	250	263
San Benito ¹	1		12		0		0		6		2		0		8	0	19
San Bernardino	3	475	446	3	2	6	4	342	319	10	12	0	0	361	337	152	185
San Diego	5	1,068	1,196	2	2	82	57	755	957	46	49	0	1	885	1,064	318	353
San Francisco ¹	16	4,207	3,918	7		28		2,832		440		0		3,307	3,151	1,698	
San Joaquin	3	319	303	6	7	14	25	215	206	20	21	0	2	255	257	125	112
San Luis Obispo	1	104	87	2	0	12	7	65	58	4	6	0	0	83	71	35	33
San Mateo	1	192	238	0	1	12	19	101	115	41	37	0	0	154	172	79	67
Santa Barbara	1	188	178	0	2	1	0	137	138	10	8	0	0	148	148	36	47
Santa Clara	3	471	441	2	3	28	20	310	279	59	28	0	0	399	330	278	158
Santa Cruz	1	123	113	3	1	10	10	84	73	13	15	0	0	110	99	230	225
Shasta	1	51	50	1	1	2	2	35	45	0	4	0	0	38	52	43	39
Sierra	1	0	2	0	0	0	0	0	1	0	1	0	0	0	2	3	0
Siskiyou	1	70	78	1	0	4	3	59	60	2	1	0	0	66	64	48	56
Solano	1	113	113	0	2	4	1	87	83	1	2	0	0	92	88	25	28
Sonoma ¹	2		176		1				123		7		0		135	0	158
Stanislaus	2	165	162	3	0	8	3	109	109	21	10	0	0	141	122	69	73
Sutter	1	19	20	0	1	0	4	19	19	2	2	0	0	21	26	17	42
Tehama	1	32	30	0	0	1	0	30	26	3	1	0	0	34	27	16	37
Trinity	1	3	1	0	0	0	0	3	5	0	0	0	0	3	5	0	0
Tulare	2	181	193	1	7	12	4	124	134	7	6	0	0	144	151	57	25
Tuolumne ²	1																
Ventura	1	188	198	7	1	6	11	140	135	13	3	0	0	166	150	82	66
Yolo	1	50	50	1	0	5	1	26	36	3	4	0	0	35	41	20	8
Yuba	1	30	45	1	1	20	3	23	21	4	6	0	0	48	31	62	78
Grand totals	145	23,953	24,270	207	83	1,723	1,589	17,171	14,758	1,774	862	11	7	20,864	20,436	9,768	9,166

¹ Information supplied by County Clerks not complete.

² No report filed by County Clerk.

APPENDIX "G"

Condition of Judicial Business in the Superior Court During the Fiscal Years Ending, Respectively, June 30, 1929, and June 30, 1930; Probate.

	Number of judges	Number filed		Transferred to other jurisdictions		Dismissals in court and clerk's office		Intermediate hearings				Final hearings uncontested		Contested hearings in re wills and final decrees				New trials granted	Jury disagreements
		1929	1930	1929	1930	1929	1930	Contested		Uncontested		1929	1930	Verdicts		By court		1930	1930
								1929	1930	1929	1930			1929	1930	1929	1930		
Alameda	9	2,615	2,580	0	0	10	0	70	263	4,200	4,358	1,649	1,704	1	0	0	26		
Alpine	1	1	1	0	0	0	0	0	0	0	1	0	2	0	2	0	0		
Amador	1	50	35	0	0	0	0	0	0	75	66	29	29	0	0	0	0		
Butte	1	193	174	0	0	0	0	1	0	367	434	124	121	0	0	0	0		
Calaveras	1	33	37	0	0	0	0	0	1	67	58	15	23	0	0	0	0		
Colusa	1	42	2	0	0	0	0	0	0	74	85	42	34	0	0	0	4		
Contra Costa	2	263	261	0	1	0	2	7	66	405	520	196	188	0	0	1	3		
Del Norte	1	29	10	0	0	0	0	0	1	5	24	53	46	0	0	0	0		
El Dorado	1	47	44	0	0	0	0	4	2	111	74	23	32	0	0	1	0		
Fresno	4	513	446	0	0	0	0	4	2	800	796	429	359	0	0	5	2		
Glenn	1	75	54	1	0	1	0	4	1	121	127	42	48	0	0	0	0		
Humboldt	2	202	194	0	0	3	1	6	2	498	559	133	140	0	0	0	0		
Imperial	2	103	103	0	0	2	1	28	39	345	411	98	65	0	0	5	1		
Inyo	1	36	37	0	0	0	0	3	4	129	121	19	30	0	0	0	1		
Kern	3	217	257	1	0	0	6	4	23	449	368	207	258	0	0	0	3	2	
Kings	1	93	95	0	0	0	0	0	0	184	254	73	59	0	0	0	10		
Lake	1	52	51	0	0	0	1	5	9	173	137	38	33	0	0	1	3		
Lassen	1	17	16	0	0	0	0	1	0	125	60	20	30	0	1	0	1		
Los Angeles	38	8,500	8,573	6	0	8	4	514	605	14,391	15,125	5,908	6,339	8	8	66	78	3	
Madera	1	35	10	0	0	0	1	0	0	132	100	1	2	0	0	0	2		
Marin	1	197	177	0	0	2	0	6	9	302	256	137	126	0	0	0	1		
Mariposa	1	0	0	0	0	0	0	1	0	31	0	0	2	0	0	0	0		
Mendocino ¹	1	148	46	0	0	5	2	18	9	326	182	126	42	0	0	1	2		
Merced	1	109	134	0	0	0	0	26	3	603	729	0	0	0	1	0	0		
Modoc	1	26	25	0	0	0	0	0	0	77	81	20	33	0	0	1	0		
Mono	1	7	5	0	0	1	0	1	1	26	7	8	5	0	0	0	0		
Monterey	1	196	142	0	0	0	0	1	0	272	334	135	140	0	0	1	0		
Napa	1	133	162	0	0	2	2	2	1	510	462	124	123	0	1	1	1		
Nevada	1	52	11	0	0	0	0	2	0	209	179	74	68	0	0	0	7		
Orange	3	470	533	0	0	3	17	4	3	602	707	604	572	0	0	2	6		
Placer	1	119	106	1	0	0	0	16	9	521	521	98	86	0	0	2	9		
Plumas ¹	1	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	0		
Riverside	2	315	253	2	2	1	3	13	26	737	773	247	246	0	0	1	11		
Sacramento	4	597	559	0	0	0	0	2	12	2,441	2,328	280	334	0	3	4	10		
San Benito ¹	1		18		0		0		0		73		0		0		0		
San Bernardino	3	522	454	1	2	1	3	2	16	707	632	371	407	0	0	2	4		
San Diego	5	1,076	937	0	1	2	1	55	84	2,176	2,112	739	691	3	2	7	9	1	
San Francisco ¹	16	2,948	2,803	2		101		76		4,894		1,878		3		27			
San Joaquin	3	414	432	0	1	1	5	1	16	1,282	1,305	262	298	0	0	9	1		
San Luis Obispo	1	134	109	0	0	0	2	5	6	235	189	112	110	0	0	2	1		
San Mateo	1	283	326	0	0	0	0	5	1	523	617	186	218	0	0	0	0		
Santa Barbara	1	248	255	0	0	2	6	2	0	396	410	217	196	0	0	1	2		
Santa Clara	3	615	646	0	0	36	37	15	32	1,195	1,131	380	434	2	1	6	6		
Santa Cruz	1	183	183	0	0	1	1	22	9	605	595	150	138	0	0	4	8		
Shasta	1	65	75	0	0	0	0	1	1	108	104	49	87	0	0	0	0		
Sierra	1	6	10	0	0	0	0	3	1	10	28	2	3	0	0	0	1		
Siskiyou	1	80	91	0	0	0	0	0	0	222	225	55	59	0	1	0	0		
Solano	1	177	133	0	0	1	0	0	1	314	299	107	140	1	0	0	2		
Sonoma ¹	2		321		0		0		126		990		97		1		3		1
Stanislaus	2	201	230	0	0	0	0	3	9	372	449	124	111	0	0	2	0		
Sutter	1	62	57	0	0	0	0	1	26	210	87	79	83	0	0	1	7		
Tehama	1	94	83	0	0	0	0	4	4	170	167	96	85	0	0	2	0		
Trinity	1	7	3	0	0	0	0	0	0	21	8	0	7	0	0	0	1		
Tulare	2	259	235	0	0	3	0	3	1	495	463	162	185	0	0	0	3		
Tuolumne ²	1																		
Ventura	1	185	190	0	1	1	2	0	15	395	320	163	161	0	0	0	1		
Yolo	1	108	79	0	1	1	0	4	3	171	148	65	84	0	1	2	2		
Yuba	1	65	68	0	1	1	0	1	2	240	219	45	49	0	0	2	6		
Grand totals	145	23,217	22,871	14	10	189	97	946	1,444	44,049	40,808	16,194	14,966	18	22	159	238	6	1

¹Information supplied by County Clerk not complete.

²No report filed by County Clerk.

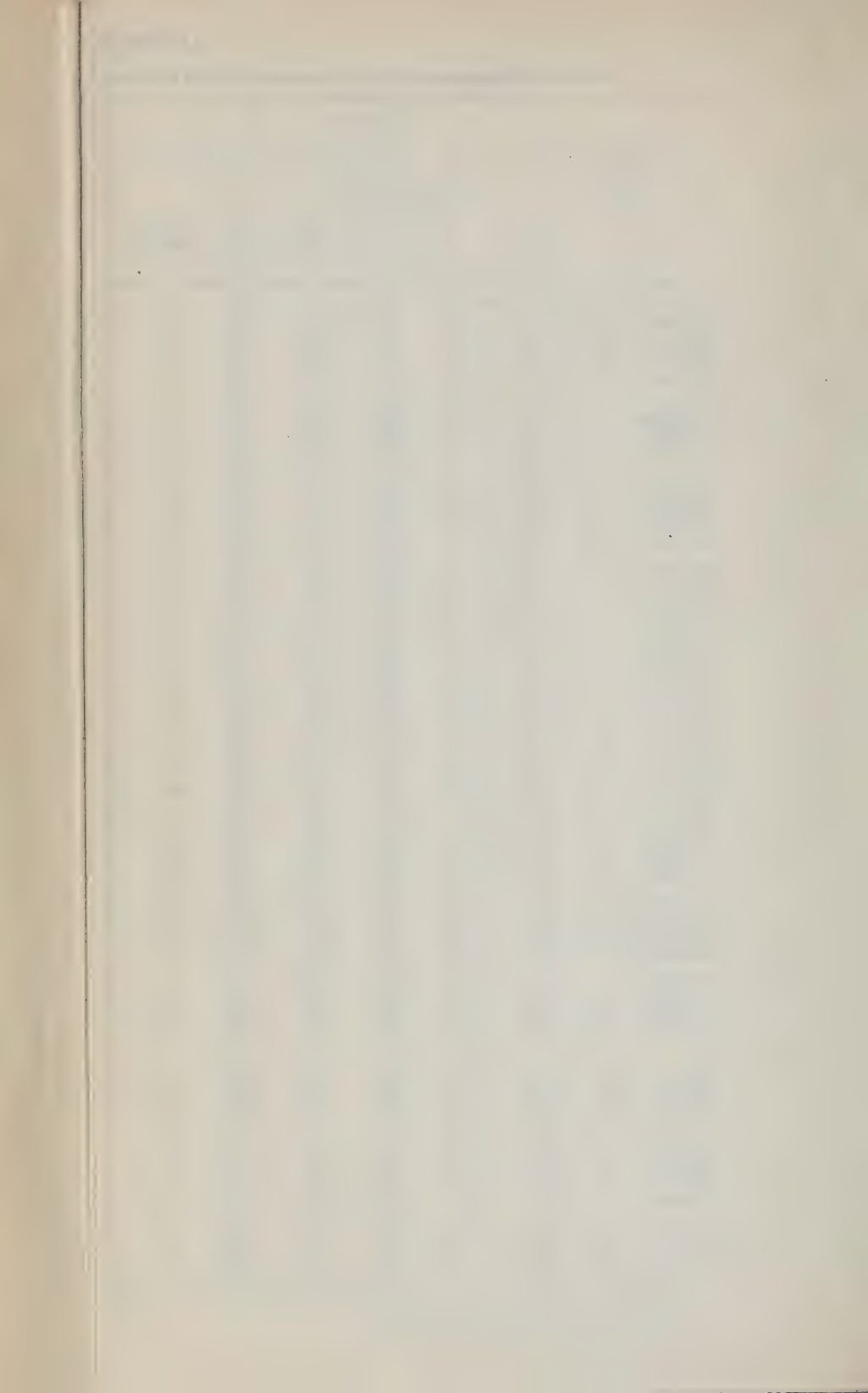
APPENDIX "H"

Condition of Judicial Business in the Superior Court During the Fiscal Years Ending, Respectively, June 30, 1929, and June 30, 1930; Miscellaneous Information.

	Number of judges	Juvenile				Insanity proceedings and similar cases		Naturalization	Dissolution change of name and miscellaneous proceedings	Demurrers heard		Orders to show cause and motions (excluding divorce)	
		Number filed		Preliminary hearings		Number filed		Number filed	Number filed	1929	1930	1929	1930
		1929	1930	1929	1930	1929	1930	1930	1930				
Alameda	9	793	786	30	27	496	490	512	0	780	981	10,656	11,361
Alpine	1	0	0	0	2	0	0	0	0	0	1	0	0
Amador	1	4	1	0	2	3	4	4	7	8	5	37	22
Butte	1	12	7	7	4	10	4	0	6	56	55	121	180
Calaveras	1	0	2	0	0	0	1	0	6	13	18	25	40
Colusa	1	2	0	0	0	5	3	0	3	33	22	18	20
Contra Costa	2	63	95	7	22	61	48	45	63	59	45	291	624
Del Norte	1	1	0	0	0	0	2	0	0	12	13	0	17
El Dorado	1	1	0	0	0	1	1	0	0	30	28	113	104
Fresno	4	306	213	336	247	211	187	91	25	240	245	632	832
Glenn	1	25	0	1	0	5	6	0	1	27	29	182	197
Humboldt	2	44	35	8	11	39	62	36	65	99	176	28	44
Imperial	2	32	60	18	34	30	39	31	12	351	246	1,015	1,316
Inyo	1	3	12	0	9	2	4	2	6	10	10	79	126
Kern	3	108	153	92	47	69	57	35	79	131	242	1,477	1,187
Kings	1	8	6	0	0	8	7	15	0	67	94	254	358
Lake	1	5	3	2	1	6	1	0	6	32	27	67	48
Lassen	1	0	0	7	15	0	0	0	0	54	1	5	16
Los Angeles	38	5,301	6,185	113	63	2,766	2,926	0	1,740	4,906	6,316	9,373	10,298
Madera	1	7	0	0	0	5	0	0	0	10	26	21	162
Marin	1	25	18	22	2	26	37	36	46	33	39	120	169
Mariposa	1	0	0	0	1	0	0	0	0	6	3	1	1
Mendocino ¹	1	32	38	14	24	27	10	0	5	61	28	101	68
Merced	1	21	29	25	14	3	12	14	23	109	130	821	1,124
Modoc	1	0	0	0	4	3	1	0	13	3	10	13	33
Mono	1	0	0	3	3	0	1	0	1	7	9	19	29
Monterey	1	38	15	2	0	42	18	16	85	53	76	60	60
Napa	1	8	8	3	24	29	36	21	9	14	13	191	171
Nevada	1	0	0	9	0	0	6	1	3	23	20	32	47
Orange	3	233	151	258	254	96	100	35	88	163	272	732	586
Placer	1	9	7	8	13	23	1	30	17	29	27	360	369
Plumas ¹	1	0	0	0	0	0	0	2	0	1	5	0	3
Riverside	2	190	171	13	11	72	67	29	90	95	128	1,752	1,770
Sacramento	4	135	58	818	883	123	109	18	17	348	318	261	253
San Benito ¹	1	0	1	0	2	0	1	0	0	0	6	0	11
San Bernardino	3	351	340	0	69	150	155	63	38	248	217	232	299
San Diego	5	496	546	578	521	270	305	190	205	364	382	503	588
San Francisco ¹	16	1,341	1,834	726	41	910	1027	0	926	1,221	0	2,571	0
San Joaquin	3	117	183	11	0	114	172	65	129	154	209	298	223
San Luis Obispo	1	20	22	10	13	30	24	6	20	23	30	54	38
San Mateo	1	43	40	26	21	81	104	121	126	150	199	371	487
Santa Barbara	1	27	17	0	0	5	35	29	55	105	189	71	195
Santa Clara	3	0	0	0	0	198	155	50	154	179	116	289	546
Santa Cruz	1	18	21	4	36	26	31	14	60	57	86	630	708
Shasta	1	9	27	6	17	6	24	8	6	40	55	60	55
Sierra	1	3	0	1	2	0	0	0	0	4	1	5	2
Siskiyou	1	1	0	4	7	2	0	19	7	13	17	48	86
Solano	1	9	33	0	8	11	10	0	2	32	55	30	48
Sonoma ¹	2	0	48	0	143	0	96	52	121	0	229	0	867
Stanislaus	2	94	100	105	79	55	51	11	87	139	160	278	230
Sutter	1	12	0	0	17	5	0	0	0	80	99	183	156
Tehama	1	11	1	6	4	5	4	0	7	27	38	43	183
Trinity	1	0	2	0	0	0	1	0	0	11	3	0	8
Tulare	2	108	112	1	0	57	53	13	68	90	153	112	93
Tuolumne ²	1												
Ventura	1	29	95	0	8	52	43	1	35	68	165	285	94
Yolo	1	19	14	1	0	21	22	12	28	46	66	49	53
Yuba	1	10	13	10	3	6	10	4	32	48	75	237	185
Grand totals	145	10,124	11,502	3,285	2,708	6,165	6,563	1,631	4,522	10,962	12,208	35,206	36,785

¹ Information supplied by County Clerk not complete.

² No report filed by County Clerk.



APPENDIX "I"

Status of Trial Calendar in Superior Courts, September 8, 1930

Counties	(a) Criminal			(b) Civil			Estimated total number days hearings on reserve calendar will occupy
	Number of judges	Number criminal cases set	Latest date criminal cases set	Number civil cases set	Latest date civil cases set	Number civil cases on reserve calendar	
Alameda.....	9	17	Sept. 29	138	Oct. 17	290	506½
Alpine.....	1						
Amador.....	1	1	Sept. 11		Oct. 6		
Butte.....	1	4	Sept. 23		Mar. 25		
Calaveras.....	1			4	Oct. 20		
Colusa.....	1			1	Oct. 7		
Contra Costa.....	2	3	Sept. 26	16	Oct. 10	4	7
Del Norte.....	1			2			
El Dorado.....	1	1		14	Oct. 14	1	3
Fresno.....	4	2	Nov. 13	27	Nov. 1		
Glenn.....	1			3	Oct. 1	1	1
Humboldt.....	2	1	Sept. 15	1	Dec. 11		
Imperial.....	2		Dec. 10	5	Jan. 5		
Inyo.....	1	6	Sept. 29	6	Sept. 26		
Kern.....	3	1	Sept. 22	21	Dec. 22	105	145½
Kings.....	1	4		16	Oct. 28		
Lake.....	1			1	Nov. 12	4	4
Lassen.....	1	3	Sept. 10	8	Sept. 29		
Los Angeles.....	38	264	Nov. 17	539	Jan. 13	5,591	5,487½
Madera.....	1	3	Sept. 23	2	Oct. 15		
Marin.....	1	2	Sept. 24	5	Oct. 3		6
Mariposa.....	1			7	Sept. 8		
Mendocino*.....	1	2	Oct. 29	6	Nov. 17		
Merced.....	1	1	Oct. 9	11	Nov. 13		
Modoc.....	1			3	Oct. 14		
Mono.....	1			3	Oct. 17		
Monterey.....	1	1	Sept. 16	7	Dec. 1		
Napa.....	1	1	Sept. 16	4	Oct. 21		
Nevada.....	1			3	Nov. 10		
Orange.....	3	10	Nov. 3	31	Nov. 19	21	31
Placer.....	1	5	Oct. 8	4	Oct. 23		
Plumas.....	1			3	Dec. 3		
Riverside.....	2	4	Oct. 3	8	Nov. 19	64	70
Sacramento.....	4	38	Sept. 30	62	Oct. 31		
San Benito*.....	1						
San Bernardino.....	3	2	Sept. 10	58	Oct. 3		
San Diego.....	5	21	Nov. 3	75	Oct. 3	266	394
San Francisco.....	16	61	Dec. 6	666	Dec. 10	300	450
San Joaquin.....	3	2	Sept. 19	26	Oct. 6	33	42
San Luis Obispo.....	1			8	Sept. 21		
San Mateo.....	1	1	Sept. 16	40	Oct. 30		
Santa Barbara.....	1	3	Sept. 24	14	Oct. 29		
Santa Clara ^(c)	3	4	Oct. 28	53	Nov. 14	39	^(c)
Santa Cruz.....	1		Oct. 14	8	Nov. 13	34	43
Shasta.....	1	1	Oct. 6	2	Nov. 17		
Sierra.....	1			2	Oct. 21		
Siskiyou.....	1	1	Sept. 15	2	Dec. 18		
Solano.....	1	1	Sept. 8	5	Sept. 30		
Sonoma.....	2	2	Sept. 22	14	Jan. 13	31	44
Stanislaus.....	2	13	Oct. 14	15	Oct. 9	46	59
Sutter.....	1			8	Sept. 24		
Tehama.....	1			2	Sept. 15	8	20
Trinity.....	1	1	Sept. 10				10
Tulare.....	2	3	Oct. 3	6	Nov. 7		
Tuolumne.....	1	4	Nov. 6	5	Nov. 17		
Ventura.....	1			19	Oct. 18	84	117
Yolo.....	1		Oct. 23	1	Oct. 21	1	1
Yuba.....	1	3	Oct. 20	8	Oct. 10	3	3
Grand totals.....	145	497		1,998		6,926	7,444½

NOTES—

(a) Criminal causes include ordinary criminal actions, criminal appeals and miscellaneous criminal proceedings.

(b) Civil causes include ordinary civil, divorce and family relations, probate and guardianship, and civil appeals.

(c) Report filed states it takes from two to four weeks (after issue joined) to bring civil cases to trial.

* No report furnished.

APPENDIX "J"

Condition of Judicial Business in the Municipal Courts for the Fiscal Years Ending Respectively June 30, 1929, and June 30, 1930; Civil Actions and Small Claims

[illegible]

	Number of judges	Preliminary hearings														Traffic																													
		Number accused		Transferred to other jurisdictions		Dismissals without prosecution		Pleas of guilt		Bail forfeitures		Bound over		Dismissals and acquittals by judge after hearing		Total disposed of		Number accused		Transferred to other jurisdictions		Dismissals without prosecution		Pleas of guilt		Bail forfeitures		Convictions by judge		Convictions by jury		Dismissals and acquittals by judge after hearing		Acquittals by jury		New trials granted		Jury disagreements		Total disposed of		Probation granted (including conditional probation)		Probation denied	
		1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930		
Municipal Courts— Los Angeles— Long Beach—	26 5	3,248 273	4,900 333	31 59	45 12	166 35	271 37	2 3	3 1	30 1	18 3	2,185 118	3,141 203	534 14	770 19	2,948 230	4,248 275	220,344 13,015	250,961 13,344	1,015 12	1,235 26	109 106	208 300	53,569 2,071	70,460 1,748	160,194 8,164	158,627 9,223	1,486 52	1,242 125	51 1	42 60	2,897 783	7,635 887	43 32	4 3	3 3	219,360 11,189	239,481 12,368	48 35	149	16				
Alameda County— Oakland Township (Oakland)*	1	281	34	11	3	25	8					219	20	35	6	290	37	14,659	1,837	31	40	1	1	4,342	498	9,455	1,229	526	69			40		6				14,401	1,837						
Amador County— Township No. 4 (Jackson)	1																	24						24								2						26							
Butte County— Chico Township (Chico)	1																									1		2										3		3					
Colusa County— Colusa Township (Colusa)	1																							15														15	8						
Contra Costa County— Township No. 8 (Antioch)	1		6							6	6			5		11	6		510					207	480	312	480			8	30							527	990						
Del Norte County— Crescent City	1																															3						3							
Fresno County— Township No. 3 (Fresno)	1	406	411	15	14	135	81					160	173	19	44	329	312	6,595	5,199	2	4	6	29	5,642	3,787	156	124	1	480	3	2	36	7	1	1			1	5,847	4,434	1	3			
Humboldt County— Union Township (Arcata)	1	148				2	3	85			24			2		113	3	66	73				1	64	69	13	3											77	73		3				
Kern County— Bakersfield	1																	2,468	1,872	1	1	1	11	2,464	1,819							709	263			2			3,175	2,092	1	3			
Los Angeles County— Azusa Township (Azusa) Glendale Township (Glendale)* Huntington Park Pasadena Township (Pasadena)*	1 1 1 1	84 125	2 49	1 1								59 71	12 24	74 145				249 1,043	2,721 1,086	1 1	1 1	3 9	3 3	141 1,549	88 1,392	88 142	736 736	3 9	26 26	2 2		3 148	3 332	5 2			1 1	238 1,857	2,492 1,105		45	17			
Marin County— Larkspur Ross Township (Ross) San Rafael Township (San Rafael) Sausalito Township (Mill Valley) Sausalito Township (Sausalito)	1 1 1 1 1																		192 99			7 1	14 82		153 8	6 1	1 1		4 84			14 1	16 7						27 51	188 175					
Merced County— Township No. 6 (Gustina)	1																	7	37					13	35			7	31									20	66						
Monterey County— Soledad Township (Soledad)	1																																												
Orange County— Seal Beach Township (Seal Beach) Santa Ana Township (Santa Ana)	1 1																	412 217	303 959			7 12	2 20	378 175	4 903	21 5	6 6					12 19	20 20							412 217	30 959	47			
Riverside County— Riverside Township (Riverside)*	1																	73			3			70															73						
San Bernardino County— Colton Township (Colton) Redlands Township (Redlands) Upland Township (Upland) San Bernardino Township (San Bernardino)*	1 1 1 1																		4 378	2 277	2 6	2 5	3 14	16 3	252 118	135 99	9 221	13 132					40 10							306 337	166 251	38 39			
San Diego County— Chula Vista* Coronado* Escondido Township (Escondido) National City San Diego	1 1 1 1 1							1,450			6			4		1,454	6	90 8				1	700 68	175 8	134 20	221 2					2 2								834 90	397 4					
San Francisco County— San Francisco	4	3,638	3,607	143	58					4		931	2,411	2,702	2,554	3,695	64,691	65,974	28	43					56,714		77	35	748	103			6,353	7,175					63,920	7,356	4	2,024			
San Joaquin County— Elkhorn Township (Lodi) Stockton Township (Stockton)	1 1																	102 854	588					85 764	102 432	3 1								2					88 853	102 588					
San Mateo County— Township No. 2 (San Mateo) Township No. 3 (Menlo Park)	1 1										4					4		535				2 12		471 235		31		2				17 5								523 252		2			
Santa Barbara County— Santa Barbara Township (Santa Barbara) Township No. 5 (Lompoc)	1 1	166	31		1	6						43	44	6		55	53	2,119 1	5,672	4	1	34	1,538	1,722 1	2,677	320	2,120	29		79	1	864	92	1	3			1		3,053 1	6,432				
Santa Clara County— Sunnyvale Township (Sunnyvale) San Jose Township (San Jose)	1 1																	114 10,615	10,934					104 5,090	6,573	9 5,659	4,244			1	2	185	65	1				115 11,091	10,891		6,140				
Siskiyou County— Etna Township (Etna)	1																		11																										
Solano County— Fairfield* Rio Vista Township (Rio Vista) Vacaville Township (Vacaville)	1 1 1																	5 147	9			8		198 5	18 9							10 14						234 5	9						
Sonoma County— Petaluma Township (Petaluma)	1					6						11		2		19										25													25						
Stanislaus County— Turlock Township (Turlock)	1																	473	251			27	13	424	250	1						6	6					458	209		5				
Tulare County— Dinuba Township (Dinuba)	1																	121	76					99								22						121		7					
Ventura County— Fillmore Township (Fillmore)	1																	153	177			1		110	135	29	25	6	1			6						145	168	14					
Grand totals	85	9,670		285	226	454	110	1,557	10	61	37	2,884	4,581	3,047	3,597	8,283	8,931	352,013	391,991	1,477	1,731	837	4,001	143,092	98,965	188,638	185,638	4,503	4,125	139	109	14,202	18,719	63	47	4	5	5	7	352,947	313,333	663	8,536	16	

*Information supplied by clerk not complete. In practically all other instances where no figures are given, no report has been received.

APPENDIX "K"—Continued

Condition of Judicial Business in the Municipal, Police and City Courts During the Fiscal Years Ending Respectively June 30, 1929, and June 30, 1930: Criminal Proceedings

	Number of judges	Liquor—Continued										Other misdemeanors																																			
		Probation granted (including conditional probation)		Probation denied		Sentences to jail		Sentences by fine		Other sentences (excluding conditional probation)		Appeal taken		Number accused		Transferred to other jurisdictions		Dismissals without prosecution		Pleas of guilt		Bail forfeitures		Convictions by judge		Convictions by jury		Dismissals and acquittals by judge after hearing		Acquittals by jury		New trials granted		Jury disagreements		Total disposed of		Probation granted (including conditional probation)		Probation denied		Sentences to jail		Sentences by fine			
		1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930				
Municipal Courts— Los Angeles— Long Beach—	26 5	235 7	419 60	817 3	51	1,371 379	4,500 980		35 52	35	166	37,264 1,562	38,620 1,298	8 181	137 39	539 92	684 275	31,316 667	20,014 809	2,663 147	1,858 178	2,565 101	2,817 126	367 7	522 16	1,566 49	2,068 157	229 6	441 5	19	20	47 3	51 4	39,311 1,252	37,521 1,605	881 18	3,111 65	222	278			7,731 142					
Alameda County— Oakland Township (Oakland)*	1		1			1	61		6			3,465	522		1	227	42	1,709	260	684	104	587	91	1		242	30	10															30				
Amador County— Township No. 4 (Jackson)	1											4						4																										4			
Butte County— Chico Township (Chico)	1					7					46									1		16		1		21		1													6		32				
Colusa County— Colusa Township (Colusa)	1	8									17						10																											1			
Contra Costa County— Township No. 8 (Antioch)	1										4						113										45																				
Del Norte County— Crescent City	1	6				2					95																																				
Fresno County— Township No. 3 (Fresno)	1	1	3			9					157			9			2,453	3,390	11	6	68	379	1,570	1,988	134	122	24	14	1	1	98	37	6	13		4	7	1,912	2,560	22	53	1				105	
Humboldt County— Union Township (Arcata)	1		2	1			4	15	7				35	27			1	2	35	22	8	3			3				3				1		50	27	4	9	1	1	7	11	160				
Kern County— Bakersfield	1	2	7				13				49			2			511	1,228	1		12	2	403	1,320	3	1			1	15	25		5	6	3		429	1,347	113	231	3	7				125	
Los Angeles County— Azusa Township (Azusa) Glendale Township (Glendale)* Huntington Park Pasadena Township (Pasadena)*	1 1 1 1	 23 14	 39 14	 2 320	 15 320	 16 320	 4 168 131	 168 131	 37 37	 37 37	 129 237 528	 273 273 528	 15 15 17	 24 24 17	 9 9 2	 102 107 284	 17 107 284	 1 1 146	 6 21 37	 25 25 37	 5 5 7	 1 23 21	 53 53 21	 2 2 6	 1 1 6	 4 4 7																					
Marin County— Larkspur Ross Township (Ross) San Rafael Township (San Rafael) Sausalito Township (Mill Valley) Sausalito Township (Sausalito)	1 1 1 1 1										1	3					11										2																				
Merced County— Township No. 6 (Gustina)	1					3							2																																		
Monterey County— Soledad Township (Soledad)	1												3																																		
Orange County— Seal Beach Township (Seal Beach) Santa Ana Township (Santa Ana)	1 1		7			5	5	81	74	3		19	13			1		575	250	1	5	12			1	6																					
Riverside County— Riverside Township (Riverside)*	1												51		2																																
San Bernardino County— Colton Township (Colton) Redland Township (Redlands) Upland Township (Upland) San Bernardino Township (San Bernardino)*	1 1 1 1	3 1 3				5	17	18					17				6	7																													
San Diego County— Chula Vista* Coronado* Escondido Township (Escondido) National City San Diego	1 1 1 1 1												27				3																														
San Francisco County— San Francisco	4		80			5					252			15			24,258	41,849	81	99																											
San Joaquin County— Elkhorn Township (Lodi) Stockton Township (Stockton)	1 1		18										199				3	11	394	187	1	1																									
San Mateo County— Township No. 2 (San Mateo) Township No. 3 (Menlo Park)	1 1												117																																		
Santa Barbara County— Santa Barbara Township (Santa Barbara) Township No. 5 (Lompoc)	1 1																																														
Santa Clara County— Sunnyvale Township (Sunnyvale) San Jose Township (San Jose)	1 1		1																																												
Siskiyou County— Etna Township (Etna)	1																																														
Solano County— Fairfield Rio Vista Township (Rio Vista) Vacaville Township (Vacaville)	1 1 1																																														
Sonoma County— Petaluma Township (Petaluma)	1																																														
Stanislaus County— Turlock Township (Turlock)	1		1																																												
Tulare County— Dinuba Township (Dinuba)	1																																														
Ventura County— Fillmore Township (Fillmore)	1	5				1																																									
Grand totals	85	314	652	1,186	51	53	3,120	1,083	8,987	6	178	35	166	78,841	99,269	510	496	1,496	2,083	42,405	42,087	4,499	3,435	9,137	4,473	1,383	561	21,393	33,745	279	482	25	27	61	70	81,077	87,335	2,120	12,329	227	289	175	12,696	1,106			

* Information supplied by clerk not complete. In practically all other instances where no figures are given, no report has been received
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APPENDIX 'K'

Judicial Business in the Municipal, Police and City Courts During the Fiscal Years Ending Respectively June 30, 1929, and June 30, 1930; Criminal Proceedings

[illegible]

Annually June 30, 1929, and June 30, 1930: Criminal Proceedings

Other misdemeanors																						Continuances				Grand totals			
1930	Acquittals by jury		New trials granted		Jury disagreements		Total disposed of		Probation granted (including conditional probation)		Probation denied		Sentences to jail		Sentences by fine		Other sentences (excluding conditional probation)		Appeals taken		Total continuances		Total number off calendar		Total number accused		Total number proceedings disposed of		
	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	
2,068 157	229 6	441 5	19	20	47 3	51 4	39,311 1,252	37,521 1,605	881 18	3,111 65	222	278	7,731 142	16,358 199	2,614 33	67	184	10,788 851	8,617 1,614	231 41	256 131	269,210 17,406	310,833 16,991	270,347 15,024	289,365 16,390				
30	10						3,460	528	487	65			30	261	44	1		6,672	902	234	27	18,961	2,472	18,751	2,480				
							4		1					4									28		30				
	1						40						6	32		1									55				
							1	10						1										38	33	38			
45							81	181		2				68									633	636	1,185				
																					51		51	106					
37	6	13			4	7	1,912	2,560	22	53	1		105	846		1,008		362	251	10	25	9,761	9,275	8,334	7,548				
	3				1		50	27	4	9	1	1	7	11	160	11	1	1					264	115	260	118			
25			5	6	3		429	1,347	113	231	3	7	125	160		548				9	80		3,009	3,190	3,627	3,515			
53	2	2		1		4	130 173 19	215		23			4	46	90	61	2	12 179	569	75	32	398 2,462	3,388	385 2,298 1,280	3,101				
21		6				7	608		6	21			122	78		94				6	56		8,740		6,176				
							5 1	14					1	5 1	11						1			206	34 52	205			
							30 11	12		1			2	15 11	10			7		2		99 40	300	175 60 255					
							5	4					5										9	37	28	70			
							3							3									3		3				
							19 598	260	6				64	60	8 568	12 190	4	1					554 836	395 1,505	554 836	30 1,505			
							51																247		247				
							153 22 22	222	54 2 1				46	13		11 16					9		452 441	4	527 413 416	423			
10 12		3				2	954			4			3	7	11 16	19					2		441	323 267	294 1,945				
	2						10 25 17	15						10		1	1				41	2,092		121 48	3,278 119 48	1,156			
15 1,045	2 7	9	1				91 4,542	60 5,751	387	1,541			2,435	1,623		27	1	2	31	312	37		1,929 15,248	1,963 18,182	1,963 14,446				
30,169	8	1					25,001	30,406	126	6,086			1,344	3,917				23	16,860				93,754	112,150	92,576	41,830			
3		1			2		398 1,463	199 3,153		1,098			9 305	187 1,533						3			2,619	313 5,101	500 2,621	313 5,112			
							111 11		6				11	34		13							676		662 268				
1	1	1			1	1	266	265					104	41		20		56	11	20	1	3,138 30	6,462	4,081 29	7,563				
44	2						89 1,075	1,304		13		3	6	104	67	1,215	18			4		1,292	957	76 123	18	191 12,000	188 12,493	12,413	
																								14					
							5	1	5				5												239 12 164	10			
							3		1				1		6 2	1				6	12		12 150	10					
							70																		127				
10							111 24	67		6			12	2	32	44	30						574 197	332 122	556 197	343 111			
							26	6					3	1	4	3							220	200	209	191			
33,745	279	482	25	27	61	76	81,077	87,335	2,120	12,329	227	289	175	12,696	1,106	26,849	58	4,409	70	222	37,117	13,292	958	2,684	455,138	515,971	459,508	420,155	

Condition of Judicial Business in Justices' Courts for the Fiscal Years Ending Respectively June 30, 1929, and June 30, 1930; Small Claims and Civil Actions

		Civil actions																														Small claims																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
		Total number filed		Number filed involving \$100 or less		Number filed involving between \$100 and \$1,000		Transferred to other jurisdictions		Dismissals without prosecution		Uncontested judgments by court		Contested judgments by court		Verdicts		Judgments by default		New trials granted		Jury disqualifications		Total disposed of		Demurrers heard		Supplementary proceedings heard		Motions heard		All other orders to show cause heard		Appeals taken		Number filed		Transferred to other jurisdictions		Dismissals without prosecution		Uncontested judgments by court		Contested judgments by court		Judgments by default		Total disposed of		Appeals taken		Total number continuances		Total number off calendar																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
		1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
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Del Norte County— Glendale Township (Glendale)* Ingleside Township (Ingleside) La Presa Township (Montrose) Loma Township (Loma) Maita Township (Santa Monica) Monteleone Township (Los Angeles)* Norwalk Township (Artesia) Pasadena Township (Pasadena) San Antonio Township (Huntington Park) San Dimas Township (San Dimas) San Gabriel Township (San Fernando) San Gabriel Township (Alhambra) San Jose Township (San Jose) Santa Monica Township (Santa Monica) Signal Hill Township (Signal Hill) Soledad Township (Newhall) South Pasadena Township (South Pasadena) Vance Township (Culver City)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Madara County— Township 2 (Chowchilla) Township 4 (Raymond)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Marin County— Novato Township (Novato) Sausalito Township (Sausalito)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Marietta County— Township 5 (Raymond)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Mendocino County— Cuffey Cove Township (Elk) Sage Township (Hopland) Ukiah Township (Ukiah)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Mono County— Antelope Township (Coleville)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Monterey County— Gonzales Township (Gonzales) Pacific Grove Township (Pacific Grove) Soledad Township (Soledad)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Napa County— Napa Township (Napa) St. Helena Township (St. Helena)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Nevada County— Meadow Lake Township (Truckee) Nevada City Township (Nevada City)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Orange County— Anaheim Township (Anaheim) Brea Township (Brea) Huntington Beach Township (Huntington Beach) Santa Ana Township (Santa Ana) San Juan Capistrano Township (San Juan Capistrano) Tustin Township (Tustin)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Placer County— Township 1 (Roseville) Township 2 (Auburn) Township 3 (Dutch Flat) Township 4 (Tahoe) Township 5 (Colfax)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Riverside County— Coachella Township (Coachella) Riverside Township (Riverside) West Riverside Township (West Riverside) Temecula Township (Corona)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Sacramento County— American Township (Sacramento) Brighton Township (Brighton) San Joaquin Township (Elk Grove)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
San Bernardino County— Atolia Township (Atolia) Belleville Township (Daguerre) Cucamonga Township (Cucamonga) Hesperia Township (Hesperia) Ludlow Township (State post office) Redlands Township (Redlands) San Bernardino Township (San Bernardino) Troy Township (Troy) Upland Township (Upland) Yucca Township (Yucca)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
San Diego County— El Cajon Township (El Cajon) Escondido Township (Escondido) San Diego Township (San Diego)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
San Francisco County— San Francisco	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
San Joaquin County— Castroville Township (Castroville) Liberty Township (Acampo) O'Neil Township (Stockton) Stockton Township (Stockton)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52																																																

Condition of Judicial Business in Justice's Courts for the Fiscal Years Ending Respectively June 30, 1929, and June 30, 1930; Criminal Proceedings.

[illegible]

*Information supplied by clerk not complete. In practically all other instances where no figures are given no report has been received.
**Second court established March, 1930.

Condition of Judicial Business in Justice's Courts for the Fiscal Years Ending Respectively June 30, 1929, and June 30, 1930; Criminal Proceedings.

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APPENDIX "M"—Continued

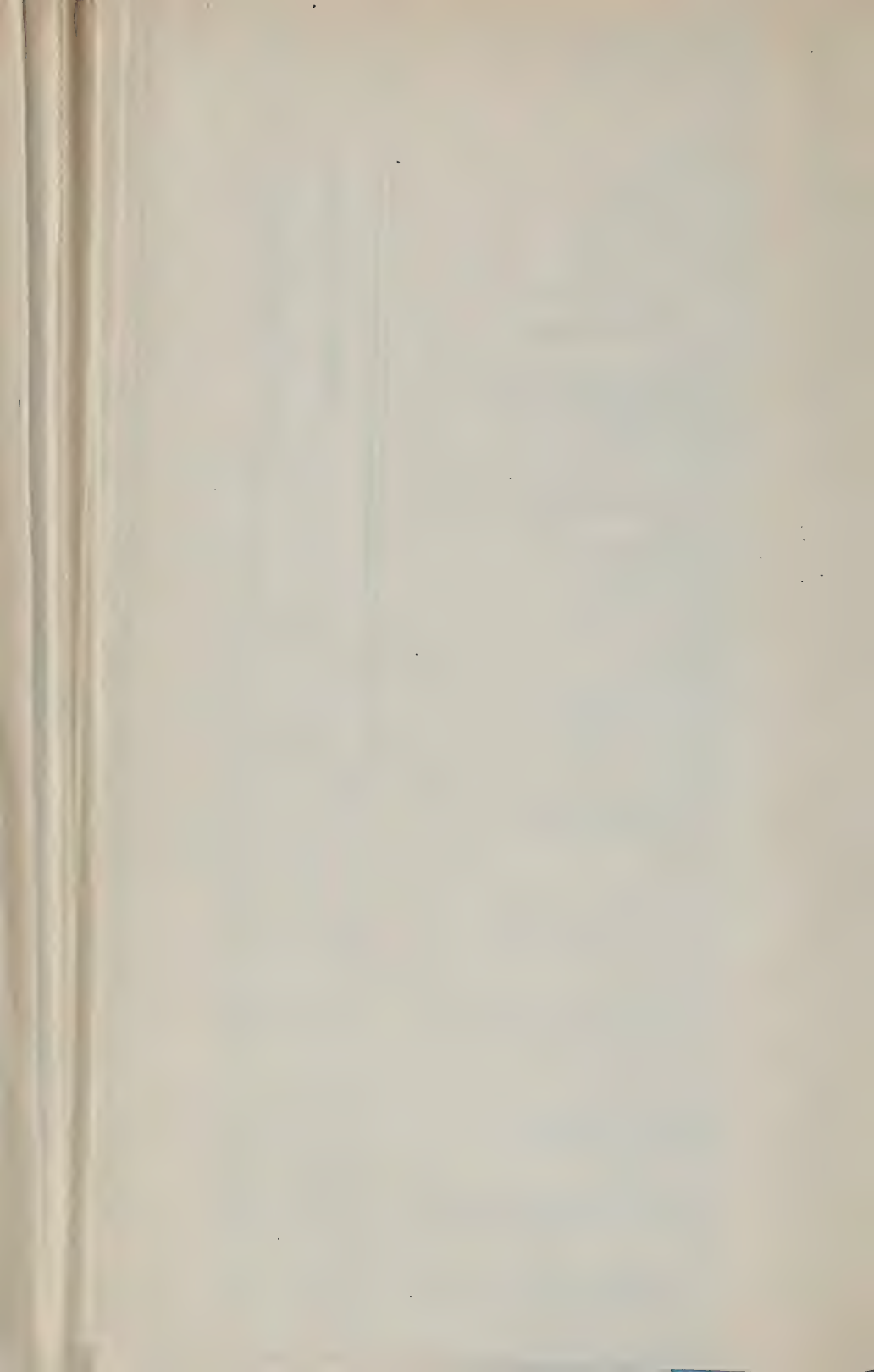
Condition of Judicial Business in Justice's Courts for the Fiscal Years Ending Respectively June 30, 1929, and June 30, 1930; Criminal Proceedings

			Other misdemeanors																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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[illegible]

* Information supplied by clerk not complete. In practically all other instances where no figures are given no report has been received.

* Second court established March, 1930.



APPENDIX M-2

Cost of Maintaining Justices' Courts During Fiscal Year Ending June 30, 1930

Name of county	Number of justices of peace	Number of townships	Total salaries	Average salary	Remaining expense	Total expense
Alameda	9	9	\$45,583 95	\$5,064 88	\$14,411 64	\$59,995 59
Alpine	1	1	(fees)		10 00	10 00
Amador	5	5	2,460 00	492 00	105 36	2,565 36
Butte	6	6	7,740 00	1,290 00	2,291 45	10,031 45
Calaveras	6	6	2,160 00	360 00	376 26	2,536 26
Colusa	2	2	3,000 00	1,500 00	(Nominal)	3,000 00
Contra Costa	17	17	20,160 00	1,185 88	4,117 86	24,277 86
Del Norte	3	3	1,200 00	400 00	533 57	1,733 57
El Dorado	4		2,210 32	552 58	371 59	2,581 91
Fresno	18	18	21,660 00	1,203 33	3,617 65	25,277 65
Glenn	8	8	4,620 00	577 50	855 85	5,475 85
Humboldt	15		7,367 73	491 18	3,715 49	11,083 22
Imperial	13	13	9,279 44	713 00	8,997 15	18,276 59
Inyo	5	5	1,800 00	600 00	91 07	1,891 07
Kern	15	15	20,146 00	1,343 06	5,247 00	25,393 00
Kings	4	4	3,960 00	990 00	339 85	4,299 85
Lake	5	5	1,380 00	276 00	344 98	1,724 98
Lassen	4	4	3,480 00	870 00	3,420 00	6,900 00
Los Angeles	45	49	63,900 00	1,420 00	102,200 00	166,100 00
Madera	4	4	3,900 00	975 00	1,826 25	5,726 25
Marin	6	8	5,280 00	880 00	1,536 53	6,816 53
Mariposa	5	5	750 00	150 00	425 32	1,175 32
Mendocino	10	10	7,140 00	714 00	1,472 62	8,612 62
Merced	8	8	9,120 00	1,140 00	4,931 83	14,051 83
Modoc	9	9	2,220 00	246 66	794 00	3,014 00
Mono	5	5	900 00	180 00	70 00	970 00
Monterey	13	13	10,298 40	792 18	5,287 89	15,586 29
Napa	5	5	3,540 00	708 00	1,105 75	4,645 75
Nevada	5	5	3,120 00	624 00	113 91	3,233 91
Orange	10		11,077 34	1,107 73	13,670 95	24,748 29
Placer	8	14	4,579 92	572 21	389 30	4,969 22
Plumas	6	6	3,120 00	520 00	3,985 93	7,105 93
Riverside	19	19	10,860 00	571 58	10,739 19	21,599 19
Sacramento	9		23,500 00	2,611 00	4,034 55	27,534 55
San Benito	5	5	2,940 00	588 00	949 12	3,889 12
San Bernardino	30	30	35,033 40	1,167 78	5,751 98	40,785 38
San Diego	6		12,480 86	2,080 14	8,406 96	20,887 82
San Francisco	5	5	27,000 00	5,400 00	32,940 00	59,940 00
San Mateo	7	5	13,080 00	1,868 57	5,957 01	19,037 01
Santa Barbara	10	10	6,300 00	630 00	1,620 31	7,920 31
Santa Clara	12	12	18,900 00	1,575 00	4,322 62	23,222 62
Santa Cruz	2	2	4,500 00	2,250 00	2,605 78	7,105 78
San Joaquin	12		23,055 00	1,921 25	5,683 45	28,738 45
San Luis Obispo	11	11	14,340 00	1,303 63	1,469 24	15,809 24
Shasta	8	8	4,800 00	600 00	2,079 16	6,879 16
Sierra	6	6	660 00	110 00	47 46	707 46
Siskiyou	21	21	7,121 20	339 10	1,202 60	8,323 80
Solano	15	13	10,140 00	676 00	1,316 32	11,456 32
Sonoma	12	12	8,395 00	699 58	2,311 86	10,706 86
Stanislaus	9	9	8,400 00	933 33	9,752 00	18,152 00
Sutter	5	5	1,440 00	288 00	283 28	1,723 28
Tehama	4	4	3,000 00	750 00	1,212 36	4,212 36
Trinity	5	5	720 00	144 00	110 45	830 45
Tulare	9	9	590 00	65 55	12,800 63	13,390 63
Tuolumne	5	5	5,544 00	1,108 88	776 67	6,320 67
Ventura	9	9	11,340 00	1,260 00	8,361 07	19,701 07
Yolo	12	13	4,441 97	370 16	1,845 44	6,287 41
Yuba	3	3	2,400 00	800 00	244 90	2,644 90
Totals			\$548,134 53		\$313,481 46	\$861,615 99

APPENDIX "N"

TABLE OF CASES ON APPEAL AND UNCALENDARED

Supreme Court

District	June 30, 1930	June 30, 1929	December 1, 1928
San Francisco.....	191	192	281
Los Angeles.....	912	965	943
Sacramento.....	82	91	121
Totals.....	1,185	1,248	1,345

Decrease from June 30, 1929, to June 30, 1930=63.
Decrease from December 1, 1928, to June 30, 1930=160.

District Courts of Appeal

District	June 30, 1930	June 30, 1929	December 1, 1928
First District, Division No. 1.....	104	115	47
First District, Division No. 2.....	90	52	85
Second District, Division No. 1.....	303	204	.....
Second District, Division No. 2.....	288	280	*400
Third District, Division No. 1.....	94	73	96
Fourth District, Division No. 1**.....	178	.....	.....
Totals.....	1,057	724	628

*Both divisions.
**Established September, 1929.
Increase from June 30, 1929, to June 30, 1930=333.
Increase from December 1, 1928, to June 30, 1930=429.

Recapitulation

	June 30, 1930	June 30, 1929	December 1, 1928
Total uncalendared cases in Supreme Court.....	1,185	1,248	1,345
Total uncalendared cases in District Courts of Appeal.....	1,057	724	628
Total uncalendared cases in all courts.....	2,242	1,972	1,973

Increase from June 30, 1929, to June 30, 1930 (all courts)=270.
Increase from December 1, 1928, to June 30, 1930 (all courts)=269.
For details as to the above summary, see the following tables:

APPENDIX "N"—Continued

SUPREME COURT

San Francisco

[illegible]

Los Angeles

[illegible]

Sacramento

[illegible]

APPENDIX "O"

Summary of Volume of Judicial Business Filed in Supreme Court and District Courts of Appeal

Court	Appeals		Original proceedings		Total appeals and Original proceedings	
	July 1, 1928 to June 30, 1929	July 1, 1929 to June 30, 1930	July 1, 1928 to June 30, 1929	July 1, 1929 to June 30, 1930	July 1, 1928 to June 30, 1929	July 1, 1929 to June 30, 1930
Supreme.....	1,067	883	158	197	1,225	1,080
District Court of Appeal (First District).....	187	320	87	75	274	395
District Court of Appeal (Second District).....	360	612	141	212	501	824
District Court of Appeal (Third District).....	74	110	36	27	110	137
*District Court of Appeal (Fourth District).....		371		32		403
Grand totals.....	1,688	2,296	422	543	2,110	2,839

*Established September, 1929.

Transferred to Fourth District from Supreme Court and Second District: Appeals 245.
Originally filed in Fourth District: Appeals 121, Orig. pro. 37.

APPENDIX "P"

**Volume of Judicial Business Filed in the Supreme Court: Summary for Fiscal Years Ending Respectively
June 30, 1929, and June 30, 1930**

	July 1, 1928, to June 30, 1929				Total appeals	Total orig. pro.
	Civil		Criminal			
	Appeals	Orig. pro.	Appeals	Orig. pro.		
Los Angeles District.....	703	37	12	2	715	39
San Francisco District.....	241	62	4	42	245	104
Sacramento District.....	104	11	3	4	107	15
Grand totals.....	1,048	110	19	48	1,067	158

	July 1, 1929, to June 30, 1930				Total appeals	Total orig. pro.
	Civil		Criminal			
	Appeals	Orig. pro.	Appeals	Orig. pro.		
Los Angeles District.....	552	79	4	5	556	84
San Francisco District.....	230	78	3	25	233	103
Sacramento District.....	91	7	3	3	94	10
Grand totals.....	873	164	10	33	883	197

For details as to the above summary, see the following tables:

Los Angeles District

County	July 1, 1928, to June 30, 1929			
	Civil		Criminal	
	Appeals	Orig. pro.	Appeals	Orig. pro.
Fresno.....	23	0	3	0
Imperial.....	17	1	0	0
Inyo.....	3	0	0	0
Kern.....	15	2	0	0
Kings.....	3	0	0	0
Los Angeles.....	554	29	6	1
Orange.....	10	0	1	0
Riverside.....	11	0	1	0
San Bernardino.....	13	0	0	0
San Diego.....	32	1	0	1
San Luis Obispo.....	1	0	0	0
Santa Barbara.....	8	2	1	0
Tulare.....	6	0	0	0
Ventura.....	7	2	0	0
Totals.....	703	37	12	2

APPENDIX "P"—Continued

County	July 1, 1929, to June 30, 1930			
	Civil		Criminal	
	Appeals	Orig. pro.	Appeals	Orig. pro.
Fresno.....	23	1	1	0
Imperial.....	6	0	0	0
Inyo.....	0	0	0	0
Kern.....	19	1	0	0
Kings.....	5	0	0	0
Los Angeles.....	406	70	3	5
Orange.....	18	0	0	0
Riverside.....	9	1	0	0
San Bernardino.....	13	3	0	0
San Diego.....	31	0	0	0
San Luis Obispo.....	3	0	0	0
Santa Barbara.....	6	0	0	0
Tulare.....	4	2	0	0
Ventura.....	9	1	0	0
Totals.....	552	79	4	5

San Francisco District

County	July 1, 1928, to June 30, 1929			
	Civil		Criminal	
	Appeals	Orig. pro.	Appeals	Orig. pro.
Alameda.....	54	6	3	2
Contra Costa.....	6	0	0	2
Marin.....	8	3	0	3
Monterey.....	6	1	0	0
San Benito.....	0	0	0	0
San Francisco.....	136	49	1	34
San Mateo.....	12	2	0	0
Santa Clara.....	15	1	0	1
Santa Cruz.....	4	0	0	0
Totals.....	241	62	4	42

County	July 1, 1929, to June 30, 1930			
	Civil		Criminal	
	Appeals	Orig. pro.	Appeals	Orig. pro.
Alameda.....	58	6	3	2
Contra Costa.....	3	0	0	0
Marin.....	4	1	0	0
Monterey.....	8	0	0	0
San Benito.....	1	0	0	0
San Francisco.....	126	69	0	23
San Mateo.....	14	1	0	0
Santa Clara.....	12	0	0	0
Santa Cruz.....	4	1	0	0
Totals.....	230	78	3	25

APPENDIX "P"—Continued

Sacramento District

County	July 1, 1928, to June 30, 1929			
	Civil		Criminal	
	Appeals	Orig. pro.	Appeals	Orig. pro.
Alpine.....	1	0	0	0
Amador.....	0	1	0	0
Butte.....	7	0	0	0
Calaveras.....	2	0	0	0
Colusa.....	2	0	0	0
Del Norte.....	1	0	0	0
El Dorado.....	0	0	0	0
Glenn.....	5	0	0	0
Humboldt.....	0	0	0	0
Lake.....	0	0	0	0
Lassen.....	3	0	0	0
Madera.....	2	0	0	0
Mariposa.....	1	0	0	0
Mendocino.....	1	1	1	0
Merced.....	3	0	1	0
Modoc.....	0	0	0	0
Mono.....	2	0	0	0
Napa.....	2	2	0	0
Nevada.....	1	0	0	0
Placer.....	0	0	0	0
Plumas.....	3	0	0	0
Sacramento.....	20	1	1	3
San Joaquin.....	11	2	0	1
Shasta.....	4	1	0	0
Sierra.....	0	0	0	0
Slaskiyou.....	1	0	0	0
Solano.....	1	0	0	0
Sonoma.....	11	1	0	0
Stanislaus.....	7	0	0	0
Sutter.....	3	0	0	0
Tehama.....	1	0	0	0
Trinity.....	0	0	0	0
Tuolumne.....	3	0	0	0
Yolo.....	4	1	0	0
Yuba.....	2	1	0	0
Totals.....	104	11	3	4

APPENDIX "P"—Continued

County	July 1, 1929, to June 30, 1930			
	Civil		Criminal	
	Appeals	Orig. pro.	Appeals	Orig. pro.
Alpine.....	0	0	0	0
Amador.....	1	0	0	0
Butte.....	3	0	0	0
Calaveras.....	2	0	0	0
Colusa.....	3	0	0	0
Del Norte.....	0	0	0	0
El Dorado.....	0	0	0	0
Glenn.....	3	0	0	0
Humboldt.....	6	0	0	0
Lake.....	2	0	0	0
Lassen.....	0	0	0	0
Madera.....	1	0	0	0
Mariposa.....	0	0	0	0
Mendocino.....	3	1	1	0
Merced.....	4	0	0	0
Modoc.....	2	0	0	0
Mono.....	0	0	0	0
Napa.....	2	0	0	0
Nevada.....	1	0	0	0
Placer.....	1	0	0	0
Plumas.....	2	0	0	0
Sacramento.....	14	4	2	3
San Joaquin.....	13	1	0	0
Shasta.....	5	0	0	0
Sierra.....	0	0	0	0
Siskiyou.....	2	0	0	0
Solano.....	1	1	0	0
Sonoma.....	1	0	0	0
Stanislaus.....	6	0	0	0
Sutter.....	1	0	0	0
Tehama.....	2	0	0	0
Trinity.....	0	0	0	0
Tuolumne.....	1	0	0	0
Yolo.....	4	0	0	0
Yuba.....	5	0	0	0
Totals.....	91	7	3	3

Abbreviations: Orig. pro.—Original proceedings.

APPENDIX "Q"

Volume of Business Filed in District Courts of Appeal; Summary for Fiscal Years Ending Respectively June 30, 1929, and June 30, 1930

July 1, 1928, to June 30, 1929

District	Appeals		Orig. pro.		Total appeals	Total orig. pro.
	Civil	Criminal	Civil	Criminal		
First (San Francisco) District.....	148	39	66	21	187	87
Second (Los Angeles) District.....	-----	-----	-----	-----	360	141
Third (Sacramento) District.....	-----	-----	-----	-----	74	36
Fourth District*.....	-----	-----	-----	-----	371	32
Grand totals.....	148	39	66	21	992	296

*Established September, 1929. These cases were transferred to Fourth District.
Abbreviations: "Orig. pro.," original proceedings.

July 1, 1929, to June 30, 1930

District	Appeals		Orig. pro.		Total appeals	Total orig. pro.
	Civil	Criminal	Civil	Criminal		
First (San Francisco) District.....	290	30	66	9	320	75
Second (Los Angeles) District.....	501	111	167	45	612	212
Third (Sacramento) District.....	-----	-----	-----	-----	110	27
Fourth District*.....	-----	-----	-----	-----	371	32
Grand totals.....	791	141	233	54	1,413	346

*Established September, 1929. These cases were transferred to Fourth District.
Abbreviations: Orig. pro.—Original proceedings.
For details as to the above summary, see the following tables:

First Appellate (San Francisco) District

Year Ending June 30, 1929

County	Appeals		Orig. pro.		Total appeals	Total orig. pro.
	Civil	Criminal	Civil	Criminal		
Alameda.....	37	14	5	0	51	5
Contra Costa.....	2	0	0	0	2	0
Fresno.....	0	7	1	1	16	2
Marin.....	3	0	0	1	3	1
Monterey.....	3	0	0	0	3	0
San Benito.....	0	0	0	0	0	0
San Francisco.....	77	15	55	18	92	73
San Mateo.....	7	0	2	1	7	3
Santa Clara.....	5	3	3	0	8	3
Santa Cruz.....	3	0	0	0	3	0
Sonoma.....	1	0	0	0	1	0
San Joaquin.....	1	0	0	0	1	0
Totals.....	148	39	66	21	187	87

APPENDIX "Q"—Continued

Year Ending June 30, 1930

County	Appeals		Orig. pro.		Total appeals	Total orig. pro.
	Civil	Criminal	Civil	Criminal		
Alameda.....	63	14	5	1	77	6
Contra Costa.....	7				7	0
Fresno.....	15		1		15	1
Marin.....	2		1		2	1
Monterey.....	2	2	1		4	1
San Benito.....	1				1	0
San Francisco.....	162	12	57	8	174	65
San Mateo.....	14	1			15	0
Santa Clara.....	23	1	1		24	1
Santa Cruz.....	1	0	0	0	1	0
Sonoma.....	0	0	0	0	0	0
San Joaquin.....	0	0	0	0	0	0
Totals.....	290	30	66	9	320	75

Second Appellate (Los Angeles) District

Year Ending June 30, 1929

County	Appeals		Orig. pro.		Total appeals	Total orig. pro.
	Civil	Criminal	Civil	Criminal		
Imperial.....					12	6
Inyo.....					1	0
Kern.....					5	2
Kings.....					1	0
Los Angeles.....					267	115
Orange.....					10	2
Riverside.....					5	2
San Bernardino.....					23	4
San Diego.....					27	6
San Luis Obispo.....					0	0
Santa Barbara.....					1	2
Tulare.....					4	1
Ventura.....					4	1
Totals.....					360	141

APPENDIX "Q"—Continued

Second Appellate (Los Angeles) District
Year Ending June 30, 1930

County	Appeals		Orig. pro.		Total appeals	Total orig. pro.
	Civil	Criminal	Civil	Criminal		
Imperial.....	2	3	1	0	5	1
Inyo.....	0	0	0	0	0	0
Kern.....	4	0	0	0	4	0
Kings.....	1	1	0	0	2	0
Los Angeles.....	457	98	157	45	555	202
Orange.....	3	1	0	0	4	0
Riverside.....	4	3	1	0	7	1
San Bernardino.....	8	1	0	0	9	0
San Diego.....	9	1	5	0	10	5
San Luis Obispo.....	0	0	1	0	0	1
Santa Barbara.....	2	3	1	0	5	1
Tulare.....	4	0	1	0	4	1
Ventura.....	7	0	0	0	7	0
Totals.....	501	111	167	45	612	212

Third Appellate (Sacramento) District
Year Ending June 30, 1929

County	Appeals		Orig. pro.		Total appeals	Total orig. pro.
	Civil	Criminal	Civil	Criminal		
Alpine.....					0	0
Amador.....					1	0
Butte.....					1	0
Calaveras.....					0	0
Colusa.....					1	0
Del Norte.....					0	0
El Dorado.....					2	0
Glenn.....					5	0
Humboldt.....					4	1
Lake.....					0	0
Lassen.....					1	0
Madera.....					1	0
Mariposa.....					0	1
Mendocino.....					1	0
Merced.....					2	0
Modoc.....					1	0
Mono.....					0	0
Napa.....					1	1
Nevada.....					0	0
Placer.....					1	0
Plumas.....					1	0
Sacramento.....					10	15
San Joaquin.....					6	0
Shasta.....					5	4
Sierra.....					0	0
Siskiyou.....					0	1
Solano.....					2	4
Sonoma.....					6	1
Stanislaus.....					5	0
Sutter.....					4	0
Tehama.....					2	1
Trinity.....					1	0
Tuolumne.....					1	0
Yolo.....					0	0
Yuba.....					3	1
Totals.....					74	36

APPENDIX "Q"—Continued

Third Appellate (Sacramento) District

Year Ending June 30, 1930

County	Appeals		Orig. pro.		Total appeals	Total orig. pro.
	Civil	Criminal	Civil	Criminal		
Alpine.....					0	0
Amador.....					0	1
Butte.....					9	2
Calaveras.....					2	1
Colusa.....					2	1
Del Norte.....					4	0
El Dorado.....					1	1
Glenn.....					2	1
Humboldt.....					7	3
Lake.....					1	0
Lassen.....					0	0
Madera.....					4	0
Mariposa.....					0	0
Mendocino.....					6	2
Merced.....					3	0
Modoc.....					1	0
Mono.....					0	0
Napa.....					4	0
Nevada.....					1	0
Placer.....					3	0
Plumas.....					2	0
Sacramento.....					27	6
San Joaquin.....					8	3
Shasta.....					4	1
Sierra.....					0	0
Siskiyou.....					1	0
Solano.....					2	1
Sonoma.....					1	1
Stanislaus.....					7	2
Sutter.....					1	0
Tehama.....					1	0
Trinity.....					1	0
Tuolumne.....					1	0
Yolo.....					2	0
Yuba.....					2	1
Totals.....					110	27

APPENDIX "Q"—Continued

Fourth Appellate District*

Year Ending June 30, 1930

County	Direct appeals	Appeals transferred from			Orig. pro.	Total appeals	Total orig. pro.
		First District Court of Appeal	Second District Court of Appeal	Supreme Court			
Fresno.....	7	16	0	4	7	27	7
Imperial.....	7	0	13	13	8	33	3
Inyo.....	1	0	0	0	0	1	0
Kern.....	3	0	13	9	1	25	1
Kings.....	2	0	2	4	2	8	2
Los Angeles.....	0	0	0	1	0	1	0
Orange.....	14	0	9	18	1	41	1
Riverside.....	9	0	13	15	6	37	5
San Bernardino.....	18	0	23	20	5	61	5
San Diego.....	20	0	31	62	7	113	7
Tulare.....	8	1	15	0	1	24	1
Totals.....	89	17	119	146	32	371	32

*Established September, 1929.

Abbreviations: Orig. pro.—Original proceedings.

APPENDIX "R"

Volume of Judicial Business Disposed of by Supreme Court of California for the Fiscal Years Ending Respectively
June 30, 1929, and June 30, 1930

	July 1, 1928 to June 30, 1929	July 1, 1929 to June 30, 1930
1. Appeals—		
(a) By written opinion.....	342	212
(b) By dismissal, affirmance or reversal on stipulation or motion.....	425	288
2. Original proceedings—		
(a) By written opinion.....	44	79
(b) Without opinion.....	63	79
3. Habeas Corpus—		
(a) By written opinion.....	14	6
(b) Without opinion.....	25	29
4. Motions (dismissals and miscellaneous)—		
Denied or granted.....	84	68
Totals of (1), (2), (3) and (4).....	997	761
5. Hearings granted after decision by District Court of Appeal.....	89	92
6. Hearings denied after decision by District Court of Appeal.....	341	366
7. Rehearings granted.....	17	17
8. Rehearings denied.....	129	101
Totals of (5), (6), (7) and (8).....	576	576
Total matters disposed of (1 to 8, inclusive).....	1,573	1,337
Resubmissions (or vacation of submission, not on petition for rehearing).....	32	10
Transfers First District—		
No division.....	35	100
Division 1.....	204	26
Division 2.....	143	90
Transfers Second District—		
No division.....	89	174
Division 1.....	81	15
Division 2.....	77	10
Transfers Third District.....	169	209
Transfers Fourth District*.....		149

*Established September, 1929.

APPENDIX "S"

**Volume of Judicial Business Disposed of by District Courts of Appeal for the Fiscal Years Ending Respectively
June 30, 1929, and June 30, 1930**

First Appellate District (San Francisco)

(Two Divisions)

	July 1, 1928 to June 30, 1929	July 1, 1929 to June 30, 1930
1. Appeals decided on written opinions.....	413	352
2. Original proceedings (including habeas corpus) decided on written opinions.....	38	27
Totals of 1 and 2.....	451	379
3. Appeals decided without written opinions.....	55	74
4. Original proceedings (including habeas corpus) decided without written opinions.....	50	36
5. Motions denied or granted.....	6	19
Total matters determined (1 to 5, inclusive).....	562	508

Second Appellate District (Los Angeles)

(Two Divisions)

	July 1, 1928 to June 30, 1929	July 1, 1929 to June 30, 1930
1. Appeals decided on written opinions.....	257	281
2. Original proceedings (including habeas corpus) decided on written opinions.....	64	47
Totals of 1 and 2.....	321	328
3. Appeals decided without written opinions.....	118	135
4. Original proceedings (including habeas corpus) decided without written opinions.....	89	109
5. Motions denied or granted.....	16	50
Total matters determined (1 to 5, inclusive).....	544	622

Third Appellate District (Sacramento)

(One Division)

	July 1, 1928 to June 30, 1929	July 1, 1929 to June 30, 1930
1. Appeals decided on written opinions.....	254	256
2. Original proceedings (including habeas corpus) decided on written opinions.....	17	12
Totals of 1 and 2.....	271	268
3. Appeals decided without written opinions.....	6	4
4. Original proceedings (including habeas corpus) decided without written opinions.....	13	20
5. Motions denied or granted.....	5	10
Total matters determined (1 to 5, inclusive).....	295	302

APPENDIX "S"—Continued

Fourth Appellate District*

(One Division)

	July 1, 1929 to June 30, 1930
1. Appeals decided on written opinions.....	147
2. Original proceedings (including habeas corpus) decided on written opinions.....	17
Totals of 1 and 2.....	164
3. Appeals decided without written opinions.....	13
4. Original proceedings (including habeas corpus) decided without written opinions.....	17
5. Motions denied or granted.....	5
Total matters determined (1 to 5, inclusive).....	199

*Established September, 1929.

Grand Total All Districts

	July 1, 1928 to June 30, 1929	July 1, 1929 to June 30, 1930
1. Appeals decided on written opinions.....	924	1,036
2. Original proceedings (including habeas corpus) decided on written opinions.....	119	103
Totals of 1 and 2.....	1,043	1,139
3. Appeals decided without written opinions.....	179	226
4. Original proceedings (including habeas corpus) decided without written opinions.....	152	182
5. Motions denied or granted.....	27	84
Total matters determined (1 to 5, inclusive).....	1,401	1,631

Appendix—Los Angeles 1

SUPERIOR COURT OF LOS ANGELES COUNTY

Distribution of Cases on Trial Calendar and Departments in Session, During Period Extending from February 1, 1928, to December 23, 1930

Year	Month	Los Angeles Division									Long Beach Division									(4) Average number of daily sessions or departments of entire court								
		(1) Transfers	(2) Surplus cases					(3) Departments open			Transfers	Surplus cases					Departments open											
		Number of cases transferred	Criminal jury	Civil jury	Civil non-jury	Total civil	Miscellaneous	Total surplus cases	Number departments open	Full days open	Fractional days open	No. of cases transferred	Criminal jury	Civil jury	Civil non-jury	Total civil	Miscellaneous	Total surplus cases	Number departments open	Full days open	Fractional days open	Criminal departments	Civil departments	Miscellaneous departments	*Entire court			
1928	January																											
	February	300		40	65	105		105	14		14											11	32	12	55			
	March	67	14	24	111	135	(A)3	152	24	1	23	1	1	1			2	6	1	5	10	34	10	54				
	April	134	28	8	133	141		169	11		11	1		3	2	5	5	10	5	5	11	34	12½	57½				
	May	113	33	43	346	389		422	1		1			1	3	4	4	10		10	10	35	10½	55½				
	June	124	18	16	210	226		244	15	2	13			7	18	25	25	5		5	8	38	10	56½				
	Totals	738	93	131	865	996	3	1,092	65	3	62	2	1	11	24	35		36	31	6	25	Daily average between 2-1-28 and 6-30-28				10	34½	11	55½
1928	July	195	1	1	8	9		10	102	2	100			2	20	22		22	5		5	8	39	11	57			
	August	83	8	15	107	122	(B)5	135	26	2	24			1	3	3		4	3		3	5½	22	10½	38			
	September	75	17	12	89	101	(C)1	119	22		22			6	5	11	(D)5	16	11		2	8	29½	8	46½			
	October	106	2	29	168	197		199	22	1	21			16	41	57	(D)3	60	2		2	7½	29½	9	45½			
	November	90	41	25	132	157		198	21	3	18		1	3	3	6		7	11	2	9	8	29½	8½	46			
	December	81		15	95	110		110	32	5	27				3	3		3	9		9	8	26	8½	42½			
	Totals	630	69	97	599	696	6	771	225	13	212		2	27	75	102	8	112	32	2	30	Daily average between 7-1-28 and 12-31-28				7½	29	9½	46
1929	January	90	4	10	74	84		88	40	7	33		5	15	26		31	6		6	10	28	9	47				
	February	77	4	3	62	65		69	17		17		4	1	21	22		26			8½	29	10½	48				
	March	74	5	1	71	72		77	57		57		1	13	57	(B)1	72	2		2	8½	31½	9	49				
	April	121	3	6	11	17		20	50	1	49		1	33	219	252		253	3		3	8½	30	9	47½			
	May	101	5	10	83	93		98	9		9			29	626	655	(D)36	691	2		2	8½	27½	10	46			
	June	75	5	21	115	136		141	15		15		9	44	415	459		468	4		4	8½	25½	10	44			
	Totals	538	26	51	416	467		493	188	8	180		20	135	1,349	1,484	37	1,541	17		17	Daily average between 1-1-29 and 6-30-29				9	28½	9½	47
1929	July	75	9	2	15	17		26	52	12	40		3	24	86	110		113	4		4	7½	24	12½	41			
	August	60	10		2	2		12	74	27	47		3	59	3	62		65	14	2	12	8½	18	9½	38			
	September	49	66	78	503	581		647						58	33	91		91	7		7	**7½	14	11½	32½			
	October	170	67	128	510	638		705						48	104	152		152	3		3	8	16½	9½	34			
	November	217	25	16	48	64		89	7	1	6		5	112	95	207		212				8	21½	11½	41			
	December	223	11	5	26	31		42	6	1	5		1	43	86	129		130				9½	19	10½	39			
	Totals	794	188	229	1,104	1,333		1,521	139	41	98		12	344	407	757		763	28	2	26	Daily average between 7-1-29 and 12-31-29				8	19	10½	37½
1930	January	308	38	1	3	4		42	12		12		7		218	218		225				9½	22	10½	42			
	February	301	20	4	13	17		37	15		15		7		160	160		167	1		1	8	25	11	44			
	March	288	26	31	70	101		127	1		1		12		41	41		53	1		1	7½	23	10½	41			
	April	303	42	5	30	35		77	5		5		4					4	2		2	8	20½	10½	39			
	May	229	84	30	8	38		122	2		2		6	14	44	58		64	2		2	9	18	11	38			
	June	180	96	23	86	109		205					2	63	210	273		275				8	18	11	37			
	Totals	1,609	306	94	210	304		610	35		35		38	77	673	750		788	6		6	Daily average between 1-1-30 and 6-30-30				8½	21	10½	40
1930	July	153	8	21	14	35		43	1		1		2	20	69	89		91				13	14	11	38			
	August	160	56	6	43	49		105	1		1			16	11	27		27				10½	11	10½	32			
	September	158	32	9	19	28		60	3		3			31	6	37		37				7½	20	5½	33			
	October	191	17	8	109	117		134	9	2	7		5	30	59	89		94	3		3	8½	15½	11	35			
	November	165	15	11	89	100		115	9	1	8		14	154	65	219		233				8	19	11	38			
	December	149	43	4	57	61		103	1		1			176	45	221		221				8½	20½	11	40			
	Totals	976	171	59	331	390		560	24	3	21		21	427	255	682		703	3		3	Daily average between 7-1-30 and 12-31-30				9½	17	9½	36
																						Daily average No. Depts. during year ending 6-30-29		8	29	9½	46½	
																						Daily average No. Depts. during year ending 6-30-30		8½	20	10½	38½	

NOTES—

(1) Cases transferred from Master Calendar to Department for Immediate Trial.

(2) Cases on Trial Calendar which could not be reached and therefore were carried over to next day.

(3) Departments in which no cases were tried.

(4) Daily average number of departments available (including departments open).

(A) Surplus probate cases.

(B) Orders to show cause.

(C) Insanity.

(D) Civil cases.

*By virtue of assignments made by the Chairman of the Judicial Council, the court had assistance equivalent to the services of an average of approximately 17 additional judges per day during the fiscal year ending June 30, 1929, and assistance equivalent to the services of an average of approximately 7 additional judges per day (together with 1 extra judge per day for three months), during the fiscal year ending June 30, 1930.

**Beginning with September, 1929, the Appellate Department composed of three judges has been figured as one session.

Appendix—Los Angeles 2

Superior Court of Los Angeles County; Volume of Civil, Domestic Relations and Torrens Land Actions Filed During Fiscal Years from July 1, 1923, to June 30, 1930

(Classified according to nature of proceeding)

	1923-1924	1924-1925	1925-1926	1926-1927	1927-1928	1928-1929	1929-1930
Accounting.....	195	177	179	180	197	227	250
Adoption.....	472	527	558	507	456	502	468
Appeals—justice, small claims.....		(Classified	otherwise)		300	263	226
Appeals—Municipal courts.....			36	274	255	255	241
Arbitration, submission to.....	2	4	4	4	4	5	9
Birth, establish.....	37	33	38	43	51	51	53
Change of name.....	288	316	341	315	341	347	216
Children, defective or handicapped—Petition in re.....					8	4	0
Claim and delivery.....	661	659	562	404	348	345	207
Compromise claim.....	142	144	187	245	200	434	526
Contempt.....							5
Contract (minor's), Approval of.....					19	38	85
Contract, Reform.....	24	36	28	38	22	30	40
Contract, Rescission.....	227	363	343	252	429	387	470
Contract, Set aside, terminate.....	55	4	20	139	150	70	82
Contract, Specific performance.....	299	167	200	188	234	234	165
Conversion.....	41	86	102	89	98	128	95
Convey, Lease or sell, Lv.....	55	85	98	90	20	18	4
Conveyance, Compel.....	42	32	32	20	26	24	27
Conveyance, Reform.....	17	22	12	13	23	12	12
Conveyance, Set aside.....	77	113	117	113	135	172	133
Damages to person—							
Accident, Auto motor vehicle.....	832	915	988	1,085	1,774	2,651	3,286
Accident, Electric railway.....	202	263	212	179	185	216	307
Accident, Industrial Commission.....	37	39	34	29	44	38	47
Accident, Miscellaneous.....	216	181	195	308	294	450	400
Accident, Steam road.....	27	31	20	44	35	43	34
Alienation of affection.....	45	68	75	69	81	110	94
Assault and battery.....	55	63	57	67	93	95	83
Breach of promise.....	15	29	18	15	32	40	40
Color discrimination.....			3			1	1
False imprisonment.....	23	31	30	27	37	63	39
Libel.....	23	30	18	14	30	36	22
Malicious prosecution.....	67	68	54	66	87	70	97
Malpractice.....	36	65	51	50	71	79	96
Seduction.....	11	1	5	7	8	10	4
Slander.....	27	43	41	27	52	44	43
Damages to property—							
Breach of contract, Warranty.....	284	486	453	336	399	475	359
Fraud or mistake.....	107	154	121	153	243	336	274
Miscellaneous.....	19	54		34	87	15	14
Personal property.....	436	463	258	133	67	80	40
Real property.....		76	88	89	49	70	61
Death, Establish.....	5	5	12	10	12	10	10
Declaratory relief.....	48	78	97	132	180	210	195
Disbarment or revocation of license.....	4	15	5	10	12	0	0
Dissolution of corporation partnership.....	301	278	300	320	362	378	325
Election contest.....	4	30	6	7	9	4	9
Eminent domain condemnation.....	202	241	238	178	192	175	152
Foreclose—							
Chattel mortgage.....	110	220	199	155	163	142	93
Real estate mortgage, trust deed.....	364	540	992	1,346	1,611	1,446	1,700
Mechanic's liens.....	3,309	4,321	4,614	5,682	3,880	2,784	977
Miscellaneous liens.....	51	183	300	88	180	153	903
Street improvement liens.....	397	398	2,008	4,858	4,329	2,603	2,204
Inheritance tax.....	96	115	123	98	121	126	120
Injunction.....	339	405	415	414	445	489	528
Interpleader.....	22	27	30	37	51	33	43
Judgment, Confession of.....	3	16	15	18	12	26	8
Judgment, Renew.....	8	67	55	46	65	64	20
Judgment, Set aside.....	7	13	16	25	26	27	30
Mandamus, Writ of.....	55	57	57	78	79	67	98
Miscellaneous (Money and otherwise):.....	1,159	6					
Money, Bond.....	120	73	111	217	217	185	122
Money, Book account.....	278	434	410	472	726	631	349
Money, Check or trade acceptance.....	173	126	113	89	95	68	51
Money, Commission.....	393	323	201	137	174	116	56
Money, Contract, building.....	235	51	101	50	11	19	40
Money, Contract, Miscellaneous.....	188	752	676	812	729	961	596
Money, Creditor's claim.....	39	66	73	60	113	96	49
Money, Goods, wares and merchandise.....	1,559	1,957	1,411	499	355	410	202
Money, Had and received.....	448	920	777	427	432	482	391
Money, Insurance policy.....	109	94	65	71	81	109	81
Money, Judgment.....	205	121	142	178	133	152	126
Money, Promissory note.....	2,494	3,115	2,921	2,042	2,342	2,339	1,576
Money, Rent.....	151	403	429	225	245	216	117
Money, Services.....	1,267	1,414	870	408	414	366	238
Money, Stockholders' liability.....	40	62	77	109	150	126	108
Money, Subrogation, contribution.....	1	44	76	1	19	13	7
Money, Taxes.....			24	0	27	6	4
Mortgage or trust deed—							
Leave to execute.....	185	187	188	168	33	10	3
Set aside.....	7	6	18	54	29	22	9
Newspaper, Establish standing.....	3	10	13	19	10	10	15
Partition.....	62	74	66	79	79	80	72
Partner (debtor), application changing interest of.....							1
Prohibition, Writ of.....	2	11	8	20	13	22	13
Purchase, Leave to.....						0	0
Quiet title.....	1,456	1,647	2,156	2,140	2,476	2,573	2,620
Quo warranto.....	2	2	7	4	8	3	9
Receiver, trustee, etc., Appt.....	44	72	64	115	100	65	76
Removal from office.....		4	2	5	2	0	0
Restoration to capacity.....	3	3	5	2	2	1	1
Review, Writ of.....	3	7	19	18	26	20	11
Sole Trader, Declare.....	6	3	2	5	4	1	6
Stock or miscellaneous certif, Re-issue.....	39	31	22	22	22	45	37
Sue, Leave to.....	7				1	1	1
Supersedeas, Petition for writ of.....						1	
Surety, Release.....		3	2	1	0	0	1
Taxes, Refund.....	13	22	19	26	64	39	11
Testimony, Perpetuate.....	3	3	7	2	5	8	6
Trust, Declare.....	69	82	111	86	80	81	92
Trust, Terminate.....	5	13	15	10	10	10	5
Trust deed or mortgage—							
Set aside default.....	2	5	8	12	0	4	2
Unlawful detainer, Ejectment.....	852	1,094	807	596	662	603	372
Usury.....	2	1	91	100	137	46	36
Wright act, Order to sell under and order to sell (fish nets).....	9	64	8	44	78	112	137
Totals (Civil).....	22,144	26,142	27,171	28,473	28,907	27,257	23,809
Domestic relations—							
Alimony due.....			16		2	2	0
Annulment.....	562	576	704	751	849	816	876
Children, Custody of.....	17	19	20	12	20	24	17
Children, Support of.....	13	7	7	14	8	15	16
Community property.....				2	3	5	3
Divorce.....	6,903	7,292	8,116	8,625	9,395	9,494	9,824
Separate maintenance.....	330	381	320	320	208	264	341
Set aside divorce decree.....		2	2	4	4	11	3
Support—parent, wife, husband.....	1	0	1	2	5	1	4
To determine parental relation.....						1	1
Totals, Domestic Relations.....	7,826	8,277	9,186	9,730	10,494	10,633	11,085
Torrens land title petitions.....	20	14	25	45	108	92	99
Grand totals, Civil, Domestic Relations and Torrens, combined.....	29,990	34,433	36,382	38,248	39,509	37,982	34,993
Long Beach (First Long Beach action filed January 13, 1926)—							
(Included in above totals)							
Civil.....			309	773	805	769	787
Domestic relations.....			271	700	705	855	870

NOTE: Commencing July 1, 1927, appeals from justice and small claims courts are segregated from all other classifications and put in a separate classification.

APPENDIX—Los Angeles 3

Superior Court of Los Angeles County—Appellate Department; First Annual Report, Covering the Period from
September 10, 1929, to September 10, 1930

Summary

	Criminal	Civil	Total
Pending appeals placed on calendar September and subsequent.....	121	84	
New appeals filed September 10, 1929, to September 10, 1930.....	487	292	
Total, calendar, September 10, 1929, to September 10, 1930.....	608	376	984

Decisions

	Affirmed	Reversed	Dismissed	Totals
Criminal.....	275	122	149	546
Civil.....	227	122	66	415
Totals, Decisions.....	502	244	215	961

Number of written opinions filed: Criminal cases, 15; civil cases, 8; total, 23.

APPENDIX—Los Angeles 3—Continued

Summary of Business for August, 1930 (as of Date August 31, 1930)

	Criminal	Civil	Totals
Cases filed in July on August calendar.....	4	14	
Cases filed in August on August calendar.....	15	15	
Totals.....	19	29	48
Cases continued from July on August calendar.....	8	5	
Totals.....	27	34	61
Cases continued to September.....	7	5	
Total matters considered on August calendar.....	20	29	49
Cases decided in August.....	12	11	23
Total August cases pending.....	8	18	26
June cases pending August 1.....	4	7	
June cases decided in August.....	2	7	
Total June cases pending.....	2	0	2
July cases pending August 1.....	3	15	
July cases decided in August.....	2	4	
Total July cases pending.....	1	11	12
August cases pending September 1.....	8	18	26
July cases pending September 1.....	1	11	12
June cases pending September 1.....	1	0	1
Total cases pending.....	10	29	39
Cases filed in August on August calendar.....	15	15	30
Cases filed in August on September calendar.....	8	3	11
Total cases filed in August.....	23	18	41
Total cases decided to July 1.....			850
July cases decided in July.....	27	10	
June cases decided in July.....	2	13	
May cases decided in July.....	1	2	
April cases decided in July.....		4	
	30	29	59
Total cases decided to August 1.....			909
August cases decided in August.....	12	11	
July cases decided in August.....	2	4	
June cases decided in August.....	2	7	
	16	22	38
Total cases decided to September 1.....			947

Appendix—Los Angeles 4

Expenditures and Receipts, Los Angeles County, Account Superior Court

Fiscal year ending June 30	Court expenditures															
	(A)Salaries and wages				(B)Other expenses				(C)Outlays		(D)County clerk					
	Salaries				Criminal cases		(7)Miscellaneous	(8)Total of columns 4, 5, 6 and 7	(9)Outlays	(10)Total of columns 3, 8 and 9	(11)Salaries and wages	(12)Other expense	(13)Outlays	(14)Total of columns 11, 12 and 13	(15)Bailiffs (approximate)	(16)Grand total of columns 10, 14 and 15
	(1)Local judges and court assistants	(2)Assigned judges	(3)Total of columns 1 and 2	(4)Expenses of assigned judges	(5)Jury fees	(6)Mileage										
1920	\$78,463 94		\$78,463 94				\$108,310 59	\$3,571 08	\$190,345 61	\$113,388 92	\$12,515 24	\$5,511 09	\$131,415 25		\$321,760 86	
1921	82,481 89		82,481 89				124,604 07	2,754 16	209,840 12	154,987 13	17,669 84	4,827 87	177,484 84		387,324 96	
1922	108,670 56		108,670 56				171,651 49	11,533 99	291,856 04	170,192 57	19,574 32	4,591 63	194,358 52		486,214 56	
1923	111,704 86		111,704 86				192,511 40	8,952 85	313,169 11	179,371 54	18,446 95	4,772 52	202,591 01		515,760 12	
1924	127,382 09		127,382 09				274,690 31	34,435 96	436,508 36	211,920 90	21,604 69	8,858 63	242,384 22		678,892 58	
1925	133,595 78		133,595 78				279,060 22	8,651 01	421,307 01	234,412 04	22,913 87	8,849 39	266,175 30		687,482 31	
1926	132,630 47		132,630 47				245,054 36	20,927 39	398,612 22	253,841 21	28,290 52	11,088 04	293,219 77		691,831 99	
1927	142,416 79	\$4,771 90	147,188 69	\$19,816 09	\$111,966 90	\$19,046 10	\$98,554 13	249,383 22	17,899 80	414,471 71	275,869 85	26,275 36	15,310 19	317,455 40	\$58,200 00	790,127 11
1928	240,201 35	36,795 84	276,997 19	21,587 63	160,089 45	28,283 70	184,896 22	394,857 00	32,939 71	704,811 90	371,490 37	35,555 45	16,579 80	423,625 62	82,380 00	1,210,817 52
1929	244,816 07	43,091 12	287,907 19	13,442 29	136,882 40	26,982 00	176,422 65	355,729 34	14,824 45	656,461 18	432,331 08	34,714 02	11,345 17	478,390 27	80,910 00	1,215,761 45
1930	286,938 74	19,628 51	306,567 25	16,143 19	141,477 85	25,158 20	232,793 17	415,572 41	16,501 59	738,641 25	439,564 69	32,726 97	14,691 22	486,982 88	71,190 00	1,225,624 13

NOTE—
(A) Includes salaries paid to judges of that court and to judges from other courts serving under assignment, and salaries of employees directly connected with the court, such as commissioners, secretaries, etc., but not bailiffs nor clerks.
(B) Includes expenditures covering administration, operation and maintenance.
(C) Includes expenditures covering the costs of properties, equipment, furniture, and items of similar nature, more or less permanent in character, and representing an investment of capital.
(D) Includes expenditures of County Clerk, acting in his capacity as Clerk of the Superior Court, but not as Clerk of Board of Supervisors.

Receipts—Fees Collected by County Clerk, Fiscal Years Ending June 30th

Credited to	1926-1927	1927-1928	1928-1929	1929-1930
(1) Salary—				
Civil.....	\$279,095 73	\$293,843 73	\$286,301 01	\$260,392 74
Probate.....	70,187 10	74,352 48	83,367 71	86,643 12
Corporation.....	7,581 00	8,467 50	5,649 25	9,373 50
Certificate.....	10,363 70	8,988 09	8,794 50	9,015 40
Marriage license.....	17,174 00	17,206 00	18,736 00	20,186 00
Totals.....	\$384,401 53	\$402,857 80	\$402,848 47	\$385,610 76
(2) Law library—				
Civil.....	\$56,427 00	\$59,847 00	\$50,327 00	\$53,731 00
Probate.....	8,336 00	8,688 00	9,389 00	9,537 00
Totals.....	\$64,763 00	\$68,535 00	\$59,716 00	\$63,268 00
(3) General fund—				
County fines.....	\$55,084 47	\$3,422 93	\$12,100 00	\$7,323 00
Interpreters.....			128 00	270 00
Etc.....	5,368 35	6,063 57	7,676 10	24,238 50
Totals.....	\$60,452 82	\$9,486 50	\$19,904 10	\$31,831 50
Grand totals, receipts.....	\$509,617 35	\$480,879 30	\$482,468 57	\$480,710 26

NOTE—
(1) Includes fees derived from papers filed in civil, probate and corporation proceedings, issuing certified copies and marriage licenses.
(2) Out of every fee collected on filing suit, or answer, \$1.00 is deducted and credited to Law Library Fund.
(3) Includes county fines and fees for interpreters, etc.

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Appendix—Los Angeles 5

Expenditures and Receipts Account, Municipal Courts in Los Angeles County During Fiscal Years Ending Respectively June 30, 1929, and June 30, 1930

Expenditures

	Los Angeles								Long Beach							
	Salaries and wages		Other expenses		Outlays		Total		Salaries and wages		Other expenses		Outlays		Total	
	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930
Municipal court and clerk of municipal court.....	\$440,560 47	\$488,620 49	\$131,906 11	\$158,565 93	\$7,127 61	\$12,834 49	\$579,594 19	\$660,020 91	\$73,652 06	\$85,387 18	\$24,757 16	\$18,021 27	\$241 98	\$3,396 42	\$98,651 20	\$106,804 87

Receipts

Credited to	Fees and fines		Forfeitures		Total		(a) Fees and fines		Forfeitures		Total	
	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929	1930
(1) County revenue—												
Fees and other revenue (civil).....	\$234,107 51	\$288,775 01					\$15,033 25	\$21,113 60				
County and state miscellaneous laws.....	47,407 25	63,336 50	\$2,150 00	\$2,296 00			1,555 00	32,427 46				
Child labor laws.....	75 00											
Motor vehicle act.....	130,792 50	118,241 50	2,295 00	2,506 00								
Totals.....	\$412,382 26	\$470,353 01	\$4,445 00	\$4,802 00	\$416,827 26	\$475,155 01	\$16,588 25	\$53,541 06			\$16,588 25	\$53,541 06
(2) City revenue—												
Traffic ordinance.....	\$74,329 90	\$67,024 40	\$316,660 31	\$357,452 15			(b)33,787 50	38,764 00				
Motor vehicle act.....	146,224 00	147,105 50	116,759 05	77,974 00								
City and state miscellaneous laws.....	714,354 00	555,669 34	53,966 47	44,765 00			63,410 00	37,690 91				
Totals.....	\$934,907 90	\$769,799 24	\$487,385 83	\$480,191 15	\$1,422,293 73	\$1,249,990 39	\$97,197 50	\$76,454 91			\$97,197 50	\$76,454 91
(3) State revenue—												
State boards and treasury.....	\$3,646 75	\$9,763 00	\$500 00				165 00	310 00				
Totals.....	\$3,646 75	\$9,763 00	\$500 00		\$4,146 75	\$500 00	\$165 00	\$310 00			\$165 00	\$310 00
Grand totals.....	\$1,350,936 91	\$1,249,915 25	\$492,330 83	\$484,993 15	\$1,843,267 74	\$1,923,072 40	\$113,950 75	\$130,305 97			\$113,950 75	\$130,305 97

NOTES—
(a) Includes fines and forfeitures in re state and county laws.
(b) Includes traffic ordinance and motor vehicle act.
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BIENNIAL REPORT
OF THE
ATTORNEY GENERAL
OF THE
STATE OF CALIFORNIA
1928-1930



U. S. WEBB-----*Attorney General*

E. B. POWER-----*Assistant Attorney General*

ROBERT W. HARRISON-----*Chief Deputy Attorney General*

Sacramento Office

State Library and Courts Building

San Francisco Office

State Building

Los Angeles Office

Associated Realty Building

REPORT OF THE ATTORNEY GENERAL

San Francisco, March 2, 1931.

HON. JAMES ROLPH, JR.,
Governor of California,
Sacramento, California.

SIR: In accordance with statutory direction, I submit herewith a report of the business of this office during the past biennium.

Reports of previous years have shown a steady increase in business handled. During the past two years the increase of civil business handled by this department can not be attributed solely to the increased population of the State and the normal growth and development of business. Much additional litigation resulted from a decision of the Supreme Court of the United States holding unconstitutional certain license taxes of a character heretofore collected in this and other States. After such opinion, the Supreme Court of this State permitted actions to be filed by corporations which had theretofore paid license taxes, under a statute adopted in 1893. Though this statute was repealed by the last Legislature, yet all actions filed before such repeal have required the attention of this office.

Some five thousand cases pending at the time of the last biennial report, involving approximately \$1,000,000, and seeking collection of license taxes imposed by the Motor Vehicle Transportation Acts of 1923 and 1925, have demanded constant attention.

The number of civil cases handled by this department during the past biennium, excluding the five thousand pending license taxes cases, has been far greater than during any previous like period. More than 67 civil cases have been carried to the appellate courts of California and to the courts of the United States. Consultations with officers, boards and commissions occasioned by the routine of governmental functions, and also by the increased growth of civil litigation, have required much time and attention. In addition to informal views expressed in writing on submitted questions this office has rendered 742 written opinions to the various officers, boards and commissions throughout the State.

This biennial report again shows an increase in criminal cases, 1266 more persons being charged with major offenses than during any preceding biennium. New legislation adding to the number of statutory crimes, and the gain in population, readily explain this increase.

One recommendation of the crime commission of 1927 was that section 7 of article I of the Constitution of California be amended to permit a defendant in a criminal case to waive jury trial and be tried by the Judge. Such amendment was approved by the people and became effective November 6, 1928. Experience has manifested the wisdom of such a law in the brief period since its adoption. Principally in the centers of population, persons charged with offenses have waived juries

and been tried under the new procedure. All reports indicate that such trials are more speedy and more cases are handled in considerably less time than was formerly required. Of 710 persons tried by Judges, 490 were convicted and 220 acquitted, the percentage of convictions being 69. Of 3073 persons tried before juries in the past biennium, 2028 were convicted and 1045 acquitted, the percentage of convictions in such trials being 66. While a comparison indicates no great differences between the two methods of trial in the respective percentages of convictions and acquittals, yet it is obvious that the newer method has resulted in a great saving of the court's time, and by eliminating jury fees in such cases has materially reduced the expense incident to criminal prosecutions, while at the same time according the accused full protection in his rights.

The details of the reports of the district attorneys are hereinafter presented. Briefly they show that during the last two-year period 18,882 persons were charged with felonies or indictable misdemeanors in the superior courts of this State. Of this number 3577 were disposed of before trial. In 12,667 cases pleas of guilty were entered or convictions were had as a result of trial. In 2065 cases the trials resulted in acquittals, and 1363 cases were pending at the time of the reports. For the purpose of comparison the figures covering the last two biennial periods are herewith compiled.

COMPARATIVE REPORTS

For the two years ending June 30, 1928, and June 30, 1930. Criminal prosecutions in superior courts of the entire State of California.

	1926-1928	1928-1930
1. Convicted of felony (court cases)-----		490
2. Convicted of felony (jury cases)-----	1,875	2,028
3. Plead guilty to felony-----	8,403	10,159
4. Acquitted (court cases)-----		220
5. Acquitted (jury cases)-----	1,202	1,045
6. Disposed of before trial (dismissed, discharged on habeas corpus, reduced to misdemeanor, insane, escaped, died, etc.)-----	4,843	3,577
7. Pending for trial, or retrial-----	1,383	1,363
8. Total -----	17,616	18,882

JUDGMENT IN FOREGOING CASES

	1926-1928	1928-1930
9. Sentenced to death-----	21	28
10. Sentenced to State prison-----	3,911	3,980
11. Sentenced to other institutions-----	2,363	2,594
12. Probation granted (no imprisonment)-----	2,978	2,157
13. Probation granted (incidental county jail imprisonment)-----		2,192
14. Probation granted (incidental fine)-----		362
15. Probation granted (incidental fine and county jail imprisonment)-----		164
16. Fined-----	617	776
17. Otherwise disposed of after trial and before judgment (discharged on habeas corpus, died, insane, escaped, etc.)-----	133	215
18. Awaiting sentence-----	165	209
19. Total -----	10,188	12,677

FURTHER COMPARATIVE TABLE, SUPERIOR COURTS, SHOWING ACTUAL
CRIMINAL CONVICTIONS

	1926-1928	1928-1930
Felony accusations-----	17,616	18,882
Subtract cases pending-----	1,383	1,363
Actual statistical basis-----	16,233	17,519
Persons plead guilty-----	8,403	10,159
Persons convicted-----	1,785	2,518
Total convictions-----	10,188	12,677
1926-28 result—All persons charged; not pending—10,188 out of 16,233 convicted or 62½ per cent.		
1928-30 result—All persons charged; not pending—12,667 out of 17,519 convicted or 72 1/3 per cent.		
Of defendants tried-----	1926-1928	1928-1930
Convictions-----	1,785	2,518
Acquittals-----	1,202	1,265
Actual trials-----	2,987	3,783
1785 or 60 per cent convicted by trial, 1926-28.		
2518 or 66½ per cent convicted by trial, 1928-30.		

During this period, 399 criminal cases were appealed to the courts of the four appellate districts. In addition thereto, 59 cases reached the Supreme Court, being cases in which the Supreme Court had original jurisdiction or cases in which hearings were granted after decision in the District Court of Appeal. The recapitulation of these 458 criminal cases shows that 318 cases were decided in favor of the people, 60 in favor of the defendant, 31 were dismissed and 49 are pending. Subtracting the 49 pending cases from the total of 458, 411 cases remain as a basis for statistical comment. The percentage of affirmances on appeal is 85.2. The latter is an increase of 5 1/5 per cent in affirmances.

Bond issues in the amount of \$2,546,400 have been examined and opinions as to their validity furnished. All contracts for the construction of State buildings, many contracts of the State Highway Commission for highway construction, and contracts relating to the acquisition of lands for park and State purposes, have been examined as to their legality.

There have been three money judgments rendered against the State since the date of the last biennial report. All were in the City and County of San Francisco. They are as follows:

<i>Whyte vs. State of California</i> , No. 190118-----	\$5,175.84
<i>Quaker Oats Co. vs. Jordan, etc.</i> , No. 190058-----	1,211.50
<i>California Securities Co. vs. Jordan, etc.</i> , No. 190057----	288.45

In the last biennial report the following actions were reported as being ones in which judgments had been recovered against the State. It was, however, pointed out that such judgments were not final because of appeals having been taken on behalf of the defendant. These actions have been determined by the Supreme Court and decided in favor of the State and hence should not be considered final judgments for any purpose.

Key System Transit Co. vs. Charles G. Johnson, Treasurer of the State of California, Superior Court, Sacramento.

No. 38541	-----	\$92,769.36
No. 33909	-----	74,140.88
No. 35666	-----	92,662.12
No. 35708	-----	87,952.32
No. 33897	-----	76,383.09

The following is a summary of the major civil cases, excluding minor tax actions numbering over 5000 and habeas corpus matters, handled by this office during the period herein covered:

SUMMARY OF CIVIL CASES

In the Supreme Court of the United States	-----	6
In the United States Court of Claims	-----	1
In the District Courts of the United States	-----	9
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In the District Courts of Appeal, States of California	-----	25
Miscellaneous Cases in the Superior Courts	-----	187
Specific Types of Cases in the Superior Courts	-----	557
Actions to recover Corporate License Taxes	-----	(34)
Actions to recover Banks Taxes	-----	(108)
Escheat Cases	-----	(134)
Eminent Domain Proceedings	-----	(63)
Fish and Game Actions	-----	(21)
Gasoline Tax Cases	-----	(15)
Insurance Tax Cases	-----	(8)
Quo Warranto Proceedings	-----	(17)
Real Estate Cases	-----	(18)
Tideland Cases	-----	(18)
Transportation Tax Cases	-----	(9)
In the Municipal Courts	-----	9
Total	-----	820
Closed	-----	600
Pending	-----	220

The reports of the various boards and commissions, of which the Attorney General is a member, concerning the business done by them during the preceding two years are presented by such boards and commissions.

A financial statement for the two fiscal years is attached to this report.

Very respectfully,

U. S. WEBB,
Attorney General.

CIVIL CASES

IN THE SUPREME COURT OF THE UNITED STATES

Alward vs. Johnson. Writ of Certiorari allowed after decision by State Supreme Court. Involves constitutionality of Highway Transportation Company tax. Pending.

Bekin Van Lines vs. Ray L. Riley. Appeal from order dismissing bill in equity declaring section 15, article XIII of California Constitution not violative of equal protection clause of United States Constitution. Order affirmed. Closed.

Carley and Hamilton, Inc. vs. Snook. Appeal from the decision of the District Court of the United States, for the Northern District of California, upholding constitutionality of commercial vehicle registration fees of section 77 of the California Vehicle Act. Judgment affirmed. Closed.

George T. Cottingham and C. Meginnes vs. Snook. Appeal from the decision of the District Court of the United States, for the Northern District of California, upholding constitutionality of commercial vehicle registration fees of section 77 of the California Vehicle Act. Judgment affirmed. Closed.

Crawford vs. Superior Court of County of Mendocino. Petition for writ of review in connection with formation of Golden Gate Highway District. Notice of Appeal. Points and Authorities received and filed. Handled principally by counsel for District. Companion case to *Esoesa vs. Superior Court*. Dismissed for want of a substantial Federal question. Certiorari denied. Closed.

Williams vs. Ray L. Riley. Appeal from order dismissing bill in equity declaring gasoline tax statutes of California not in conflict with anti-toll provisions of Federal Highway Act and not violative of fourteenth amendment to United States Constitution. Order affirmed. Rehearing denied. Closed.

IN THE DISTRICT COURT OF THE UNITED STATES

Carley and Hamilton, Inc. vs. Snook. Proceeding alleging unconstitutionality of section 77 of the Motor Vehicle Act relating to commercial vehicle registration fees. Judgment for defendant. Appeal taken to Supreme Court of the United States.

Geo. T. Cottingham and C. Meginnes vs. Snook. Companion case to *Carley and Hamilton, Inc. vs. Snook.*

Department of Agriculture vs. Associated Fruit Co. Bankrupt. Claim of Department of Agriculture filed with referee in bankruptcy. Partial satisfaction of claim. Pending before referee in bankruptcy.

William B. Hubbard vs. Charles G. Johnson, as Treasurer of the State of California, Ray L. Riley, as Controller of the State of California, Reclamation Board of the State of California, Sacramento and San Joaquin Drainage District and the State Department of Finance. Injunction sought against defendants to enjoin them from carrying out provisions of Statute, under which they were purchasing warrants of Sacramento and San Joaquin Drainage District, without regard to the priority of registration and its discount. Injunction denied. Closed.

In the Matter of the Estate of Compton Oil Co., a bankrupt. Pending.

In the Matter of the Estate of S. Ishimatsu & Company. Bankrupt. Claim of Department of Agriculture filed with referee in bankruptcy for \$34.38. Pending before referee in bankruptcy.

People of the State of California ex rel. U. S. Webb, Attorney General, etc., vs. Truckee River General Company et al. Placer County. To quiet title to portion of Lake Tahoe and enjoin defendants from maintaining a dam, etc. Motion to remand to State court. Pending.

State of California vs. Sierra Pacific Power Company, et al. Injunction proceeding to stop cutting of rim of Lake Tahoe and to prevent taking waters thereof. Preliminary injunction issued. Motion made by defendants to dismiss. Pending.

Westinghouse Electric Co. vs. Jordan. Suit against Frank C. Jordan as individual to recover corporation license taxes paid under act of 1915. Tried, argued and submitted. Action dismissed after decision for plaintiff in State courts. Closed.

IN THE UNITED STATES COURT OF CLAIMS

The Indians of California, claimants, by U. S. Webb, Attorney General of the State of California, vs. The United States. Suit seeking \$12,800,000 for Indians of California, pursuant to Act of Congress,

Public Law No. 423, 70th Congress approved May 18, 1928, and Chap. 643 State of Cal. 1927. Petition prepared and filed. Reference. Pending.

IN THE SUPREME COURT OF THE STATE OF CALIFORNIA

Alward vs. Johnson. Appeal from judgment of Superior Court for Sacramento County in favor of State holding it proper to include revenue received from contract to carry Government mail under section 15 of article XIII of Constitution. Briefed. Affirmed. Appeal to United States Supreme Court.

K. E. Boone vs. W. S. Kingsbury, as Surveyor-General and Register of the State Land Office. Consolidated for purposes of hearing with Shudde, Workman, Hickey Bros. Co., Harthorne, Chamberlin and Ballard cases. Original applications for writs of mandamus to issue permits to prospect tidal and submerged lands belonging to the State of California and to lease the same on royalty basis. Briefed. Argued. Submitted. Pending.

California Securities Company vs. State of California. No. 190057. *Quaker Oats Company vs. State of California.* No. 190058. Originally commenced in the Superior Court of the City and County of San Francisco, against Secretary of State individually to recover corporation license taxes. Order substituting the State of California for the Secretary of State. Judgment for plaintiffs. Appeals taken to District Court of Appeal, point being that order substituting the State of California as the defendant was void.

Cavassa vs. State Board of Pharmacy. Hearing granted after decision of District Court of Appeal affirming judgment denying writ of prohibition. Reversed. Closed.

Christophel vs. Riley and Johnson. Writ of mandate against State Controller and State Treasurer. Involved duties of those officers with respect to warrants received by county treasurer in payment of assessments. Writ denied. Closed.

County of Los Angeles vs. R. F. McClellan, as Chairman, etc. No. 13921. In the Supreme Court of the State of California. Mandate proceedings. Brief filed as *amicus curiae* for State Park Commission. Decision rendered. Closed.

Hyppolite Favot vs. W. S. Kingsbury, as Surveyor General, et al. Tuolumne County. Action to enjoin issuance of patent for State

land. Cause tried. Submitted. Judgment for plaintiff. Appeal by defendant. Closed.

Feather River Power Co. vs. State Board of Equalization. Petition for writ of mandate to declare petitioner's property operative in character as of first Monday in March, 1928. Writ denied. Closed.

G. H. Hecke as Director of Agriculture of the State of California vs. Ray L. Riley, as Controller of the State of California. S. F. No. 13889. Action to compel compliance with Statute of 1929 authorizing State's withdrawal from State Land Settlement projects. Judgment for plaintiff. Act sustained. Closed.

In re: William Gray. No. 2164. Habeas corpus involving constitutionality of Pharmacy Act. Writ denied and Act held constitutional. Closed.

In the matter of the controversy between California Toll Bridge Authority and the City and County of San Francisco, a municipal corporation, on the one part, and Benning Wentworth, as Auditor of the City and County of San Francisco, on the other part, respondent. No. S. F. 14166. Petition for submission of cause filed in Supreme Court testing validity of State Toll Bridge Act of 1929. Pending.

J. R. Kelley vs. W. S. Kingsbury, Surveyor General; T. G. Kennedy vs. W. S. Kingsbury, Surveyor General. Two actions for writ of mandate to compel Surveyor General to issue tideland oil prospecting permits. Both petitions denied by the Supreme Court. Closed.

Los Angeles & West Side Transportation Co. vs. Superior Court. Alternative writ of prohibition against Superior Court to show cause why it should not be restrained from trying highway transportation tax cases for taxes due under repealed statutes. Briefed. Argued. Decision rendered. Petition for rehearing granted. Re-argued. Resubmitted. Pending.

Madge Millholen vs. Riley. Petition for writ of mandamus to compel Controller to issue warrants for payment of salaries to secretaries of the District Court of Appeal, salaries having been fixed by the Court without the approval of the Department of Finance. Writ issued. Closed.

Pacific Gas and Electric Company, a corporation, vs. State of California et al. Sacramento County. Action for recovery of filing fee paid

under protest. Demurrer filed. Dismissal as to defendants Jordan and Johnson received. Demurrer sustained. Default entered. Judgment entered. Notice of appeal filed. Appellant's opening brief filed. Respondent's brief filed. Pending.

Patrick vs. Riley. S. F. 13708. Mandamus to compel Comptroller to issue warrant as compensation for tubercular cow killed under Ch. 829 Stats. 1929. Petition filed. Demurrer filed. Submitted on briefs. Writ granted. Closed.

People of the State of California vs. District Court of Appeal, etc. No. 11205. Writ of prohibition and writ of review. Petition denied. Closed.

People of the State of Californai vs. Shoichi Nakamura et al. No. 12260. Escheat proceeding. Judgment for defendants. Pending.

People vs. Southern Pacific Co. Appeal by defendant from judgment in Superior Court holding State entitled to tax electric railroad earnings at 7 per cent rate. Action (three cases consolidated) involves difference between $5\frac{1}{4}$ and 7 per cent rates. Brief of appellant on file. Reversed. Closed.

Pioneer Express Co. vs. Ray L. Riley. Petition for alternative writ of mandate to compel the State Controller to issue a receipt in full for highway transportation taxes. Testimony taken by referee. Brief submitted. Writ issued. Closed.

San Francisco-Oakland Terminal and Key System Transit Co. vs. Johnson. Five cases consolidated for trial and decided against State by Superior Court for Sacramento County. Involves status as operative or nonoperative of commissaries on ferryboats and on both shores of San Francisco Bay. Reversed. Closed.

In re: Arthur B. Shelley et al. Habeas corpus, arising out of action of the State Senate in adjudging parties in contempt for refusing to answer questions and produce books and papers at hearing before Senate Committee investigating existence of reputed cement trust in California. The right to conduct investigations, require witnesses to testify and produce books and adjudicate them in contempt for failure to do so, was affirmed by the Supreme Court, but the writ was granted because the order and adjudication was insufficient. Definitely decided that exercise of these powers by Senate was not exercise of judicial power.

The Pacific Company, Ltd., vs. Johnson. Appeal by plaintiff to Supreme Court. Submitted. Involves constitutionality of Bank and Corporation Franchise Tax Act.

Harry A. Watson vs. Div. of Motor Vehicles and Frank G. Snook as Chief thereof. Petition for writ of mandate. Action to obtain construction of subd. c, section 73, of Motor Vehicle Act. Briefs on behalf of petitioner received. Respondent's brief served and filed. Pending.

Welsbach Co. vs. State of California. Action by foreign corporation to recover corporation license taxes paid under Act of 1915, which act was declared invalid in *Perkins Mfg. Co. vs. Jordan*. Hearing granted after decision of Appellate Court affirming judgment of Superior Court in favor of State. Reversed. Closed.

W. R. Whyte vs. Jordan. Action by foreign corporation against Jordan personally to recover corporation license taxes paid under act of 1915. Judgment for defendant. Affirmed. Closed.

IN THE DISTRICT COURT OF APPEALS OF THE STATE OF CALIFORNIA

Ambassador Petroleum Co. vs. Superior Court of Los Angeles. Action seeking writ of prohibition to prevent L. A. Superior Court from restraining waste of gas and oil. Transferred to Supreme Court.

Bandini Petroleum Co., etc., vs. Superior Court of Los Angeles. Application for writ of prohibition. Natural gas case. Writ denied. Rehearing denied. Closed.

Carr vs. Kingsbury. Fourth district. Six cases. Involves application for oil drilling permit. Writ denied. Petition for rehearing pending.

C. C. Cummings vs. Kingsbury et al. No. 189. Mandamus proceeding to compel issuance of certificate for tidelands. Hearing had. Pending.

Farry vs. King. Second District. Petition for writ of mandate on oil drilling permit. Referred to referee to take evidence and make report.

F. L. Feisthamel vs. Kingsbury et al. No. 188. Mandamus proceeding to compel issuance of certificate for tidelands. Hearing had. Pending.

Hayden Plan Co. vs. J. M. Friedlander, as Commissioner of Corporations. Appeal from judgment of Superior Court of City and County of San Francisco sustaining action of Commissioner of Corporations in refusing permit to issue securities. Briefed. Argued. Submitted. Affirmed. Hearing denied by Supreme Court. Closed.

Jensen vs. McCullough. Mandamus to compel county treasurer to pay moneys due for Sonoma State Home. Petition for writ of mandate, return and answer filed. Petitioner's opening brief, respondent's brief, petitioner's reply brief filed. Hearing. Petition denied. Petition for rehearing filed. Denied. Application for hearing in Supreme Court filed. Denied. Closed.

Earl C. Jensen, Director State Board of Institutions, vs. C. F. McCullough, Treasurer San Benito County. Petition for writ of mandate to compel county treasurer to pay over funds due the State for commitments to Sonoma State Home. Action settled and funds paid. Closed.

C. G. Johnson, State Treasurer of the State of California, vs. Thomas Edwin Gill et ux. No. 468. Suit to recover \$60,000 from Torrens Land Registration Fund. Pending.

Thos. A. Joyner vs. Kingsbury et al. No. 190. Mandamus proceeding to compel issuance of certificate for tidelands. Hearing had. Judgment denying writ. Closed.

Howard B. Keck, by Wm. M. Keck, His Guardian Ad Litem, vs. Dept. of Public Works of the State of California et al. No. 7512. Mandamus to compel Motor Vehicle Department to issue license. Pending.

Kelly vs. King. Second District. Writ of mandate denied. Petition for rehearing pending.

La Jolla Beach & Yacht Club vs. MacMillan. No. 5565. Writ of prohibition. Alternative writ and order to show cause discharged. dismissed.

Roy Maggart vs. Kingsbury et al. No. 187. Mandamus proceeding to compel issuance of certificate for tidelands. Rehearing had. Pending.

Walter G. Mathewson, Chief of the Division of Labor Statistics and Law Enforcement, Dept. of Industrial Relations, State of California, vs. J. H. Bean & Guernsey Frazer. No. 6782. Briefs all filed. Case pending.

A. Mattei vs. G. H. Hecke, as Director of Agriculture of the State of California, Fred P. Roullard, as Horticultural Commissioner of the County of Fresno, State of California, John Doe, Richard Roe, Peter White and John White. Order temporary injunction issued. Notice of appeal filed. Appellant's opening brief filed. Respondent's brief filed. Order affirmed. Closed.

A. H. Meyer vs. State Land Settlement Board, a body corporation. Civil No. 3813. Action against State by Durham Colony settler for damages on account of faulty construction of irrigation ditches to serve his land, etc., by the State. Plaintiff recovered. Defendant appealed. Pending.

People of the State of California vs. Superior Court of State of California, in and for the County of Imperial. No. 18826. Petition for writ of review and writ of mandate. Hearing granted. Writ denied. Closed.

People of the State of California vs. Superior Court of State of California, in and for County of Imperial, et al. No. 6570. Petition for writ of review and writ of mandate. Writ denied. Closed.

People of the State of California vs. Superior Court of State of California, in and for the County of Riverside, and Hon. G. R. Freeman, Judge of Dept. One thereof. No. 462. Petition for writ of mandamus and writ of review. Writ denied without prejudice. Closed.

Starkweather vs. Eddy et al. No. 272983. Complaint in equity to set aside sheriff's sale of corporate stock. Closed.

Horace M. Walker and Grace M. Walker, his wife, and William G. Whitney and Ellen Frances Whitney, his wife, plaintiffs, vs. Department of Public Works of the State of California and State Land Settlement Board, Defendants. Civil No. 3944. Action for

damages to plaintiffs' land and false representations in matter of sale by State to plaintiffs of said land at Durham State Land Settlement. Appeal from Superior Court judgment in favor of plaintiffs. Judgment reversed. Closed.

Western Union Life Co. vs. Chas. R. Detrick. Appeal from judgment denying application for writ of mandate. Abandoned by plaintiff. Closed.

Fred Young, Jr. vs. State Athletic Com. of California et al. No. 7568. Appeal from order granting nonsuit on application to Superior Court for writ of mandate. Pending.

IN THE SUPERIOR COURTS OF THE STATE OF CALIFORNIA

I

Alviso Salt Company vs. Dumbarton Land and Improvement Co. et al. Superior Court, Santa Clara County. Action to quiet title. Demurrer interposed. Dismissed as to defendant, State of California. Closed.

Associated Indemnity Corporation vs. Johnson. City and County of San Francisco. Action to recover insurance taxes paid. Demurrer sustained. Amended. Complaint filed. Pending.

Associated Industries Insurance Co. vs. Chas. G. Johnson, as Treasurer of the State of California, City and County of San Francisco. Action for return of insurance taxes. Complaint received. Demurrer to complaint filed. Answer filed. Pending.

Auditorium Company vs. State Treasurer. Action to recover State taxes. Demurrer and answer filed. Pending in the Superior Court for Sacramento County.

Berkeley Water Front Company, plaintiff, vs. State of California, defendant. Superior Court, Contra Costa County. Suit to quiet title to tidelands. Answer filed. Pending. Action by plaintiff.

B. & H. Transportation Company vs. Charles G. Johnson, Treasurer. No. 245429. Los Angeles County. To collect taxes under section 15, article XIII, of the Constitution. Demurrer to complaint filed and sustained. Demurrer to amended complaint filed. Demurrer sustained. Plaintiff appealed to Supreme Court. Closed.

California Almond Growers Assn. vs. Johnson, as State Treasurer. Franchise tax case. Complaint received. Demurrer to complaint filed and change of venue demanded. Motion for change granted. Demurrer overruled. Answer filed. Pending.

California Pear Growers Assoc. vs. Johnson. Sacramento County. Suit to recover corporation franchise taxes for the year 1927 paid under protest. Complaint and answer filed. Hearing had. Under submission. Pending.

California Pear Growers Association vs. Johnson. Sacramento County. Suit to recover corporation franchise taxes for the year 1928 paid under protest. Complaint and answer filed. Hearing had. Under submission. Pending.

Chamberlin vs. Kingsbury. Sacramento County. Mandamus to compel Surveyor General to accept application and issue permit to prospect for oil and gas on tidelands. Stipulation that hearing await determination *Boone vs. Kingsbury*. Pending.

Commercial Bank of Spanish America, Ltd. vs. State Treasurer. Action in the Superior Court for Sacramento County to recover State bank taxes paid under protest. Demurrer to the complaint sustained. Demurrer to amended complaint overruled. Answer filed. Pending.

Ralph and Catherine Crooks vs. State of California. Contra Costa County. Quiet title. Complaint received. Demurrer and answer filed. Pending.

Edward D. Cusick, Receiver of Oregon Trust Co., a corporation, vs. Charles G. Johnson, as Treasurer. Proceeding under section 635b of the Political Code for payment of claims of California bondholders and withdrawal of balance of deposit. Answer to complaint served and filed. Judgment for plaintiff. Closed.

Davidson vs. Brady et al. Imperial County. Damages for false arrest. Dismissed as to defendant State officers.

Delisser vs. State of California, Board of Harbor Commissioners et al. City and County of San Francisco. Action seeking damages account of operation of Belt Line Railroad. Demurrer filed. Argued. Sustained without leave to amend. Judgment for defendant entered. Closed.

Chas. R. Detrick, as Insurance Commissioner of the State of California, plaintiff, vs. Seaboard Casualty Company, defendant. Los Angeles County. Application by Insurance Commissioner for order appointing receiver for business and assets of Seaboard Casualty Company. Application granted. Investigation revealed company without assets. C. P. Summers, promoter of company, indicted for embezzlement and fugitive from justice. Matter held open at request of Insurance Commission. Pending.

Dicks vs. Department of Agriculture. Butte County. No. 11988. Action for accounting in repurchase by plaintiffs of farm allotment number 93, Durham settlement, and application for injunction restraining formation of irrigation district. Complaint received. Demurrer filed. Overruled. Action tried. Judgment for defendants. Closed.

Charles R. Detrick, as Ins. Comm., etc., vs. Olds & Stoller Interexchange, etc. No. 166219. Superior Court, City and County of San Francisco. Receivership in liquidation.

Russell L. Dunn vs. W. S. Kingsbury, as Surveyor General, etc. City and County of San Francisco. Mandate to compel reference of land contest. Demurrer filed. Pending.

Federal Mutual Liability Co. vs. Johnson. City and County of San Francisco. Action to recover insurance taxes paid. Demurrer filed. Demurrer sustained. Amended complaint filed. Pending.

Golden State Milk Products Company vs. Commissioner of Corporations and L. E. W. Pioda. No. 22465. Superior Court, City and County of San Francisco. Proceeding for writ of mandate under provisions of section 309½ of Civil Code to compel issuance of a permit to distribute capital assets. The obligation of Pioda was withdrawn in Superior Court and writ of mandate issued without opposition.

G. H. Hecke, as Director of Agriculture of the State of California, vs. Andrew H. Anderson and Company, Ltd., a corporation, and Natural Surety Company, a corporation. No. 222379. Superior Court, City and County of San Francisco. Action on "the Produce Dealers Act of the State of California" of 1927 to test validity thereof. Demurrer to complaint overruled. Pending.

G. H. Hecke, as Director of Agriculture of the State of California, vs. Williams Fruit Corporation, a corporation, and American Surety Company of New York, a corporation. No. 211262. Superior

Court, City and County of San Francisco. Action on "the Produce Dealers Act of the State of California" of 1927 to test validity thereof. Demurrer of defendant Williams Fruit Corporation overruled. Answer of defendant American Surety Co. of New York, a corporation, filed. Pending.

L. W. Hosford vs. State Board of Embalmers and Funeral Directors. No. 223440. Superior Court, City and County of San Francisco. Action for declaratory judgment adjudicating certain portion of the act regulating the practice of embalming to be unconstitutional. Action still pending.

Ace Hudkins vs. State Athletic Commission. No. 209901. Superior Court of the City and County of San Francisco. Action to require State Athletic Commission to pay plaintiff a purse forfeited by commission on grounds that boxers did not give honest exhibition of skill. Court held no power existed in commission to forfeit purse and gave judgment for plaintiff. Closed.

Imperial Ice & Development Co. vs. Johnson. Riverside County. Pending on complaint and answer. Same question involved as in case of *Real Property Law Inv. Corp. vs. Johnson*. Removed to Sacramento County for trial.

Jameson vs. Kern County Shelter. State of California, Intervener. Kern County. Complaint in intervention filed by State, claiming escheat where charitable corporation was dissolving and certain real and personal property remained in its possession. Action pending.

Earl E. Jensen vs. Alrid Cyrier, administrator of the estate of Lloni Cyrier, deceased. Superior Court, Fresno County. Suit against administrator to compel approval of State's claim for board and medical attention furnished deceased at Stockton State Hospital. Summons and complaint served. Pending.

Milton L. Kane vs. F. J. Athearn, Commissioner Corporations. City and County of San Francisco. Writ of review to review the action of commissioner in refusing to grant petitioner broker's license after petitioner had dismissed his application. Held commissioner had no jurisdiction to proceed after dismissal and writ granted.

Layton vs. Trinity Loop Mining Company and Corporation Commissioner. Alameda County. Action to recover water rights and right of way. Pending.

D. C. Loose vs. Veterans Home of California et al. Superior Court, for San Joaquin County. Action for moneys on deposit with directors of Home. Demurrer filed. Dismissed by plaintiff. Closed.

Clyde A. Lovett vs. Arthur H. Garland, Corporation Commissioner. City and County of San Francisco. Action for injunction to restrain commissioner from granting permit to issue stock. Action pending.

Luton vs. Kingsbury et al. Santa Barbara County. Mandamus to compel issuance of oil prospecting permit.

Martin vs. Kingsbury. Santa Barbara County. Pending on demurrer and answer. Right to issuance of oil drilling permit.

Robert B. McClellan vs. State of California. No. 71842. City and County of San Francisco. Action to recover \$173,702 corporate franchise taxes. Case tried and judgment rendered for the defendant.

A. H. Meyer vs. State Land Settlement Board. Butte County. Action for damages. Judgment for plaintiff. Defendant appeals. Closed.

Milletti vs. State Athletic Commission. City and County of San Francisco. Complaint for injunction against State Athletic Commission to restrain payment of funds to manager of boxer. Action pending.

Ocean States Oil Co. vs. Kingsbury et. al. Santa Barbara County. Mandamus to compel issuance of oil prospecting permit.

Pacific National Bank of Los Angeles vs. Johnson. County of Los Angeles. No. 245434. Torrens title action. Pending.

People vs. Associated Oil Co. Los Angeles County. Action by Director of Dept. of Natural Resources to restrain waste of oil and gas. Preliminary injunction granted.

People, etc., vs. James Currie. Injunction to prevent damage to State Park property. Injunction granted in part. Dismissed.

People vs. Davis. Los Angeles County. Action to recover gasoline tax. Complaint and summons served and filed. Pending.

People vs. Felix Oil Co. et al. Kings County. Mandamus action to prevent waste of natural gas. Pending.

People vs. Masonic Cemetery Association of San Francisco. City and County of San Francisco. Action to declare charitable trust in certain funds. Complaint filed. Demurrer submitted. Pending.

People vs. M. Montoya and W. Lindwede. Santa Clara County. Action to recover damages to State-owned automobile. Wrecked in a collision. Action settled and dismissed. Closed.

People, etc., vs. J. L. Musick et al. Del Norte County. Suit to enforce defendants to perform contract for sale of land to State. Pending.

People vs. Newlands. Marin County. Action to condemn property for Tamalpais Park. Judgment for State. Closed.

People vs. Richfield Oil Co. No. 258472. Los Angeles County. Action to recover gasoline tax. Complaint filed. Demurrer and answer received. Briefs on demurrer filed. Closed.

People, etc., vs. San Joaquin River Water Storage District, etc. County of Merced. Suit to dissolve water storage district. Judgment entered. Closed.

People vs. Texas Oil Co. No. 258473. Los Angeles County. Action to recover gasoline tax. Complaint filed. Demurrer and answer received. Demurrer argued. Briefs to demurrer filed. Closed.

Rainbow Petroleum Co. vs. Johnson, as Treasurer. City and County of San Francisco. Demurrer overruled. Answer filed. Pending.

Real Property Investment Corp. vs. Johnson. Sacramento County. Pending on demurrer and answer.
Question of double taxation under Franchise Tax Act for period from January 1, 1929, to June 30, 1929.

Rincon Investment Co. vs. Honolulu Consolidated Oil Co. and W. S. Kingsbury. Ventura County. Action for writ of mandate to compel issuance of permit to prospect for oil and gas. Writ denied.

Emil Shryer vs. Anna Shryer. No. 7462. Superior Court of Sonoma County. Petition in intervention filed to protect State's right of escheat. Intervention denied. Dismissed.

Southern Pacific Co. vs. State Treasurer. Action to recover 1920 State taxes. Pending on stipulation in the Superior Court for the City and County of San Francisco.

State of California vs. Sierra Pacific Power Co. et al. Placer County. Injunction proceeding to stop cutting of rim of Lake Tahoe and to prevent taking waters thereof. Application to transfer to Federal Court granted. Closed.

State of California vs. U. N. Farm Co. Sutter County. To forfeit land deeded to defendant on ground that stock of said defendant corporation is owned by aliens ineligible to citizenship in violation of Alien Land Law. Pending.

E. B. & A. L. Stone vs. State of California. Contra Costa County. Complaint to quiet title under provisions of chapter 790, Statutes 1927. Demurrer and answer filed. Pending.

The Pacific Company, Ltd., vs. Johnson. Complaint charged unconstitutionality of Bank and Corporation Franchise Tax of 1929. Judgment for defendant. Plaintiff appeals to Supreme Court.

Jack Thompson vs. George Meyers. City and County of San Francisco. Action to recover for boxing match. Complaint, demurrer filed. Demurrer sustained. Amended complaint received. Demurrer filed. Pending.

Veterans Welfare Board vs. John G. Ryan. San Francisco. Action to quiet title to property being sold by Veterans Welfare Board. Complaint filed January 28, 1927. Default of defendant taken. Decree granted January 31, 1928.

H. M. Walker-et al. vs. State Dept. of Public Works. Butte County. Judgment for plaintiff. Defendant appealed to District Court of Appeal. Closed.

Westinghouse Electric Co. vs. Jordan. Sacramento County. Complaint to recover taxes paid under protest. Answer filed. Judgment for defendants. Closed.

John Wineland vs. Dept. of Public Works. Butte County. Complaint for recision of contract of allotment purchased at Durham State Land Settlement and for judgment for money paid by plaintiff, etc. Complaint and summons received. Demurrer filed. Overruled. Pending.

Bekins Van & Storage Co. vs. Johnson. Superior Court, City and County of San Francisco. No. 223960. Suit to recover the sum of \$4,493.06 paid under protest as one-half of the tax assessed pursuant to section 15 of article XIII of the Constitution of California for the year 1930, based on gross receipts during the calendar year 1929.

City Investments, Ltd., vs. Johnson. No. 45277. Sacramento County. Involves question of double taxation on theory that taxes were paid under prior law up to June 30, 1929. Pending on demurrer and answer to complaint.

In re Dissolution of Crescent Irrigation District. Fresno County. Application filed for dissolution of district under Act of 1919. Application filed. Application granted. Complaint filed. Pending.

Kern County Land Company vs. State and Johnson. No. 223630. Superior Court, City and County of San Francisco. Involves Federal, State and Municipal Bonds. Double taxation.

A. J. Molera et al. vs. Edward Hyatt, State Engineer, et al. Monterey County. Action to enjoin dredging in part of bed of Salinas River. Complaint filed. Answer filed. Pending.

Mt. Tamalpais & Muir Woods Railway vs. Johnson. No. 224025. Superior Court, City and County of San Francisco. Suit to recover one-half taxes assessed for 1930-31 under 3665c and 3664, Political Code, and paid under protest, on ground company ceased to operate as railway in 1929.

People vs. Standard Oil Co. of California. Superior Court, City and County of San Francisco. At issue on complaint and answer. Involves tax on gasoline sold to *Exchange* at Presidio of San Francisco.

Walter Rapaport vs. Department of Institutions. Mendocino County. Action for writ of mandamus for payment of salary. Judgment for plaintiff. Closed.

Walter Rapaport vs. State Civil Service Commission. Mendocino County. Certiorari to require reinstatement of plaintiff. Judgment for plaintiff. Appeal taken by defendant. Pending.

San Luis Mining Company vs. State and Johnson. No. 223629. Superior Court, City and County of San Francisco. Involves Federal, State and Municipal Bonds.

E. C. Vierra vs. Edward Hyatt, State Engineer, et al. Monterey County. Action to enjoin dredging in part of bed of Salinas River. Complaint filed. Answer filed. Pending.

Vortex Manufacturing Company vs. Johnson. No. 45297. Dept. 2, Superior Court, Sacramento County. Involves tax on royalties from U. S. patents. Demurrer and answer filed. Complaint filed.

West Coast Oyster Farms, Ltd., vs. Edward Hyatt, State Engineer et al. Monterey County. Action to enjoin dredging in part of bed of Salinas River. Complaint filed. Answer filed. Pending.

Westinghouse Elec. & Mfg. Co. vs. Johnson. No. 223330. City and County of San Francisco. Involves tax on royalties from United States patents. Demurrer and answer to complaint. Pending.

II

No. 4778—*In re Pauline Reed.* Habeas corpus. Dismissed on motion of petitioner in lieu of deportation of Pauline Reed. Closed.

In the Matter of Application of State of California for an order requiring issuance of certain duplicate certificates of title. Action under Statutes 1897, Torrens Title Act, for issuance of duplicate ownership certificates. Pending.

No. 245429—*B. & H. Transportation Co. vs. Chas. G. Johnson, State Treasurer of the State of California.* Action for recovery of highway transportation taxes. Pending.

No. 242611—*Jose D. Carter et al. vs. Jay W. Stevens et al.* Injunction. Pending.

No. 246256—*Geo. W. Chase and Mary Chase vs. Wm. H. McKeag et al.* Complaint to quiet title. Disclaimer filed. Closed.

- No. 64462—*Robert M. Clark, as special administrator of the Estate of Millicent H. Olmstead, vs. J. H. Seymour et al.* Accounting of estate to be given for charitable purposes. Pending.
- No. 213714—*Charles R. Detrick, Insurance Commissioner, vs. National Land Insurance Co.* Bill in equity. Judgment entered. Plaintiffs to get costs. Closed.
- No. 86840—*In the Matter of Estate of Sallie Becker, incompetent.* State's claim for money due for care and medical attendance in Norwalk State Hospital. Claim allowed. Closed.
- No. 191837—*Oliver Fetterly vs. Harry J. Brown et al.* Damage suit. Judgment affirmed. Closed.
- No. 23492—*Wharton vs. Johnson, State Treasurer.* Complaint for money. Off calendar. Closed.
- No. 256022—*Geo. H. Oswald et al. vs. Chas. G. Johnson, as State Treasurer, et al.* Suit for refund of gas tax. Summons and complaint issued. Rehearing denied. Remittitur issued. Closed.
- No. 259099—*C. C. Streeter and C. B. Lewis, etc., vs. J. M. Friedlander, as Commissioner of Corporations of State of California.* Petition for writ of review. Closed.
- No. 12543—*Thomas Edwin Gill et ux. vs. Chas. G. Johnson, State Treasurer, etc.* Suit for recovery under land title law. Notice of entry of judgment against defendant. Closed.
- No. 23393—*State Controller vs. Bozoff & Toroff.* State Controller's claim against receiver. Writ of execution wholly satisfied. Closed.
- No. 263493—*Hammond Lumber Co., a corporation, vs. Henry H. Clark, O. B. Clark and Chas. G. Johnson, as State Treasurer of State of California.* Claim under Torrens Title Assurance Fund. Demurrer filed. Closed.
- No. 256548—*Minneapolis Steel & Machinery Co. vs. People of the State of California.* Suit to recover a money judgment. Judgment for defendant. Closed.

- No. 291160—*City of South Gate vs. Wiggins et al.* Complaint to quiet title to personal property. Pending.
- No. 95405—*In the Matter of Estate and Guardianship of Pauline Utvich.* Petition for payment of a claim of Norwalk State Hospital. Claim ordered paid. Closed.
- No. 294270—*Lois S. Saxton vs. State Board of Education of State of California.* Petition for reinstatement of a teacher. Amended complaint for writ of injunction filed. Pending.
- No. 20798—*Grable et al. vs. Department of Finance.* Injunction. Notice of entry of judgment for defendant. Closed.
- No. 295559—*William M. Jones vs. Bert B. Meek et al.* Suit to compel reinstatement to position in Motor Vehicle Department. Pending.
- No. 292766—*Lee J. Ellis et al. vs. Frank G. Snook et al.* Injunction. New trial denied. Closed.
- No. 20352—*Imperial Ice & Development Co., a corporation, vs. Chas. G. Johnson, in his capacity as State Treasurer of the State of California.* Suit for recovery of tax paid under protest. Pending.
- No. 300693—*Continental Baking Co., a corporation, et al. vs. Department of Public Health of the State of California et al.* Injunction. Closed.
- No. 302345—*In the Matter of the Petition of Charles A. Whitmore, as Building and Loan Commissioner of the State of California, for the approval and confirmation of his assuming and taking charge of the affairs and business and possession and control of the property and assets of the Morthland Building and Loan Association.* Petition for approval filed. Appointment of custodian made. Closed.
- No. 300786—*R. W. Huntley vs. Corporation Department et al.* Suit to compel issuance of stock in the mining company. Judgment entered. Closed.
- No. 302864—*Fred Young, Jr. vs. Athletic Commission of California et al.* Mandamus to compel issuance of license. Court denied request. Closed.

People of the State of California vs. Los Tunas Beach & Land Co. and Title Insurance & Trust Co. Action to abate nuisance and for injunction. Summons and complaint filed. Pending.

People of the State of California vs. Los Angeles Mountain Park Company. Action to abate nuisance and for injunction. Summons and complaint filed. Pending.

People of the State of California vs. Clifford M. Budd, Clara L. Wood and Title Guarantee & Trust Co. Action to abate nuisance and for injunction. Summons and complaint filed. Pending.

People of the State of California vs. Pacific Land Co. Action to abate nuisance and for injunction. Summons and complaint filed. Pending.

No. 303373—*Howard B. Keck vs. Frank G. Snook, Chief of Division of Motor Vehicles of State of California, et al.* Suit to review action of defendant Snook in suspending driver's license for six months. Complaint and order to show cause filed. Demurrer sustained without leave to amend.

Ben G. Silver vs. Department of Public Works, Division of Motor Vehicles of the State of California and Frank G. Snook, its chief. Order to show cause why writ of mandate should not be issued. Settlement pending.

No. 304106—*Earl K. Fleming, doing business as E. K. Fleming & Co., a fictitious name, vs. State Corporation Department and Fred G. Athearn, Commissioner of Corporations.* Summons and complaint filed. Demurrer to plaintiff's complaint sustained without leave to amend. Judgment and order for defendant. Appeal taken. Pending.

Dora V. Drumhiller, a single person, vs. Elwood Bowers, Veterans' Welfare Bureau, et al. Complaint for money and foreclosure of lien (Veterans Home Purchase Act). Pending.

No. 17210—*In the Matter of the Estate of Annie S. Beal, incompetent.* Claim for money of Patton State Hospital. Not sufficient sums in estate to pay same. Sum of \$20+ set aside for payment of State's claim. Closed.

- No. 13654—*William Caine Davidson vs. Matthew Brady et al.* Suit for damages. Summons and complaint filed. Demurrer to complaint and points and authorities filed. Pending.
- No. 129751—*S. A. Edwards et al., as Trustee of Black Diamond Oil Syndicate, etc., vs. Edwin M. Daugherty, as Commissioner of Corporations.* Proceeding for writ of mandate directed against Commissioner of Corporations to compel him to release escrowed funds. Pending.
- No. 100217—*People of the State of California vs. Newport Packing Co.* Suit to collect privilege tax of \$237.08. Pending.
- No. 100218—*People of the State of California vs. Southern Fish Company.* Suit filed to collect privilege tax of \$408.90. Pending.
- No. 195910—*People ex rel Los Angeles Grand Jury vs. Allied Architects Association.* Quo warranto to test right of a corporation to practice architecture. Verbal request made for authority to file proceeding. Leave granted. Judgment entered. Closed.
- No. 175836—*City of Los Angeles, etc. vs. Charles R. Detrick et al.* Condemnation proceeding pending in Superior Court. Closed. Judgment entered.
- L. R. No. 452—*In the Matter of the Application of California Home Extension Association et al.* Application for registration of land under Land Registration Act. State claims interest for highway over certain portions of land. Answer filed. Judgment entered. Closed.
- L. R. No. 453—*In the Matter of the Application of North Angeles Land Company et al.* Petition to have land registered under Land Title Registration Act. Judgment entered. Closed.
- L. R. No. 585—*In the Matter of the Petition of Charles Ungerman et al.* Registration of land titles. Petition filed. Judgment entered. Closed.
- L. R. No. 594—*In the Matter of Application of Chas. T. Vaughan et al.* Registration of land titles. Petition filed. Judgment entered. Closed.

- L. R. No. 573—*In the Matter of Application of Jas. H. Crouch et ux.* Petition for initial registration of title of land. Judgment entered. Closed.
- L. R. No. 677—*Application of Emma A. Inman.* Petition filed. Pending.
- No. 68418—*In the Matter of Estate of Michael Sweeney.* Petition to ascertain right of heirs. Off calendar. Closed.
- No. 216732—*In the Matter of Petition of Howard and Louise Tellerday.* To establish birth of Virginia Tellerday. Petition received. Order establishing birth filed. Closed.
- No. 143187—*In the Matter of the Petition of Jennie Tanaka.* Petition to establish facts, place and date of birth. Pending.
- No. 143556—*In the Matter of Petition of Satori Tsuneiskhi.* Petition to establish facts, place and date of birth. Petition granted and order filed. Closed.
- No. 152692—*In the Matter of the Petition of N. Nakamurea et al.* Petition to establish birth of George Nakamurea. Off calendar. Closed.
- No. 256022—*George H. Oswald, etc. vs. Chas. G. Johnson, as State Treasurer, et al.* Action in Superior Court of Los Angeles County for refund of motor vehicle fuel taxes. Demurrer filed. Sustained. Appeal taken. Denied. Closed.
- No. 202550—*City of Los Angeles vs. Insurance Commissioner, Chas. R. Detrick.* Judgment entered. Closed.
- No. 273401—*People of the State of California, through Department of Public Works, vs. City of Los Angeles.* Complaint for damages. Pending.
- No. 249381—*People vs. City of Los Angeles.* Complaint for damages. Claim settled and allowed. Judgment entered. Closed.
- No. 262688—*Morton vs. Garland.* Complaint for money. Off calendar by stipulation. Closed.

- No. 160245—*In the Matter of the Petition of Jaro Kunisaki*—To establish fact, place and date of birth. Petition granted. Closed.
- No. 58391—*In the Matter of the Estate and Guardianship of Harry A. Mammes, an incompetent person*. Petition for accounting of guardian filed. Petition for discharge granted. Closed.
- No. 109767—*Braun vs. Webb*. Action to quiet title of trust property in which State was interested. Judgment entered.
- No. 112101—*Hockman vs. Webb*. Action to quiet title of trust property in which State was interested. Closed.
- No. 217850—*In the Matter of Establishing Birth of Jack Lawson*. Petition filed. Granted. Closed.
- No. 308524—*Jacob Buchert vs. David J. Anstedt, Ray L. Riley, as Controller of the State of California, et al.* Suit to reclaim money held temporarily by treasurer. Complaint in equity to vacate decree of distribution and return assets and for redistribution of estate filed. Pending.
- No. 41579—*People of the State of California vs. George Harm and H. Fraser et al.* Suit for highway transportation taxes. Pending.
- No. 41576—*People of the State of California vs. Lang Transportation Co. et al.* Suit for highway transportation taxes. Pending.
- No. 41111—*People of the State of California vs. S. Rosa Dominga et al.* Suit for highway transportation taxes. Pending.
- No. 41583—*People of the State of California vs. F. Geiger Truck Co. et al.* Suit for highway transportation taxes. Pending.
- No. 41588—*People of the State of California vs. American Transfer and Store Co.* Suit for highway transportation taxes. Pending.
- No. 309390—*United States Fidelity & Guaranty Co., a corporation, vs. The Department of Public Works et al.* Complaint for money. Pending.

No. 842—*In the Matter of Application of Chas. Henry Barlow et al.* Petition for registration of land under Torrens Title. Pending.

No. 44574—*People of the State of California vs. M. D. Moore et al.* Action for highway transportation taxes. Pending.

No. 149801—*Marblehead Land Co. vs. State of California.* Action for damages for property unlawfully taken. Off calendar.

No. 273401—*People of the State of California, through Department of Public Works, vs. City of Los Angeles.* Complaint for damages. Pending.

Building & Loan Department vs. Franklin Building & Loan Association. Taking possession of Franklin Association.

Burnett vs. Department of Professional and Vocational Standards, etc. For writ of prohibition preventing cancellation of license.

III

Adams vs. Christopher. Sacramento County. Action on withhold notice. Motion to interplead granted. Closed.

Anglo California Trust Company, a corporation, vs. Will H. Marsh et al. Petition for writ of mandate commenced in the Superior Court of the City and County of San Francisco commanding the Chief of the Division of Motor Vehicles to issue certificate of legal ownership. On motion for change of venue case transferred to Sacramento County. Answer filed. Pending.

Edward R. Bacon Company vs. Engelhart Paving & Construction Company et al. Complaint on claim under public contract. Complaint served. Pending.

R. C. Blake & Co., vs. Hecke. Fresno County. Application for injunction. Demurrer filed. Pending.

G. W. Bowen vs. Title Insurance and Guaranty Company, a California corporation, the State of California, a political sovereignty, California School for the Deaf and the Blind, California School for the Deaf, California School for the Blind, American Red Cross, The

American National Red Cross, a national corporation, and also all persons unknown who have or claim any interest in or lien upon the real property herein described. Yuba County. Suit for partition and to quiet title. Complaint filed. Demurrer filed. Final decree pursuant to interlocutory entered. Closed.

City of Chico vs. State of California. Butte County. Condemnation suit. Answer filed. Trial had. Judgment entered. Closed.

City of Delano vs. Charles G. Clute. Kern County. Condemnation proceedings. Answer filed. Pending.

The City of Los Angeles, a municipal corporation, vs. The State of California and the County of Mono. Sacramento County. Action to set aside tax deed. Demurrer overruled. Answer filed. Pending.

City of Sacramento vs. Hasman et al. Sacramento County. Condemnation proceedings. Complaint filed. Continued by stipulation. Pending.

City of Sacramento, a municipal corporation, vs. State of California, Division of Motor Vehicles, and W. H. Marsh, Chief of said Division of Motor Vehicles. Sacramento County. Petition for writ of mandate to compel Division of Motor Vehicles to issue duplicate certificates of registration without payment of fee by municipality. Demurrer overruled. Pending.

City of Stockton, etc., vs. Edward Cureton, etc., San Joaquin County. Condemnation proceedings. Final order of condemnation granted. Closed.

Fred Fracaro vs. F. P. Basler. Sacramento County. Action on withhold notice. Complaint filed. Interpleader ordered. Pending.

Gray vs. Hecke et al. Sacramento County. Suit for damages. Demurrer filed. Dismissed at request of plaintiff. Closed.

Gray vs. Hecke. San Joaquin County. Demurrers overruled. Trial had. Case submitted. Judgment for plaintiff. Findings submitted.

A. J. Harder vs. California State Board of Prison Directors et al. Sacramento County. Action for injunction to restrain the Board

of Prison Directors and the Board of Control from carrying out the provisions of chapter 65 of the Statutes of 1925. Demurrers and answers of respondents filed. Temporary restraining order denied. Pending.

Anna Hoppe and H. W. Hoppe vs. R. Johnson et al. Withhold notice. Shasta County. Complaint filed. Pending.

Khark Singh vs. State of California. Sacramento County. Recovery of bank deposit. Answer filed. Judgment for petitioner. Closed.

Lee vs. State of California. Sacramento County. Action for damages. Demurrer and answer filed. Pending.

McIntosh vs. Dodd. Sacramento County. Action under verified claim and withhold notice. Pending.

Mefford vs. State of California. Sacramento County. Action for damages. Demurrer filed. Dismissal entered. Closed.

Midstate Horticultural Company, etc., vs. Hecke et al. Fresno County. Temporary restraining order. Demurrer and answer filed. Dismissed on motion of plaintiff. Closed.

Midstate Horticultural Company, etc., vs. Hecke. Fresno County. Temporary restraining order. Demurrer overruled. Pending.

Dr. Constante Nahl vs. Dr. J. M. Scanland et al. Sacramento County. Action commenced in the Superior Court of Sacramento County to recover damages for false imprisonment. Demurrers and motions to strike out on part of various defendants filed. Pending.

Neall vs. Granfield, Farrar & Carlin, etc. San Francisco County. Withhold notice. Answer filed. Pending.

Neall vs. Wood. San Mateo County. Complaint on withhold notice and on labor and material bond. Answer filed. Pending.

Novo vs. Hecke. Stanislaus County. Action to enjoin enforcement of certain provisions of the fruit, nut and vegetable standardization act. Temporary restraining order served. Demurrer overruled. Temporary restraining order to remain in effect. Closed.

Percy Purviance vs. Ray L. Riley, Controller of the State of California, and Charles G. Johnson, Treasurer of the State of California. Demand that \$580.81 be paid to receiver for return to State Treasurer for State Board of Chiropractic Examiners Fund. Complaint filed. Demurrer of defendants sustained without leave to amend. Closed.

Quaker City Rubber Company, a corporation, vs. Frank C. Jordan, as Secretary of State of the State of California. Suit for recovery of license tax. Demurrer filed. Pending.

Ramitz vs. State of California. Sacramento County. Action for damages. Answer and cross complaint filed. Pending.

Ray L. Riley, as Controller of the State of California, vs. C. F. McCullough. Action pursuant to chapter 10, title IX, part III of Political Code to recover the sum of \$1000. Complaint filed. Motion for change of venue denied. Pending.

Shay vs. Christopher. San Francisco County. Action on withhold notice. Consolidate with *Adams vs. Christopher*. Closed.

Faustino Silva vs. H. P. Bonnikson et al. Sacramento County. Suit for damages. Complaint filed. Dismissed. Closed.

Spencer vs. Ray L. Riley et al. Sacramento County. Petition for writ of mandate. Closed.

State of California vs. Louise J. Chadbourne and May J. Koshland, as executrices of the estate of H. A. Jastro, deceased, John Doe et al. Sacramento County. Action to quiet title to certain lands purchased by the State Agricultural Society. Complaint filed and summons issued. Default of defendants Chadbourne and Koshland entered. Order quieting title made by court. Closed.

Ivor F. Torrey vs. G. H. Hecke, Director of the Department of Agriculture of the State of California, and W. C. Jacobsen. Sacramento County. Action for injunction to restrain the Director of Agriculture from destroying trees and hedges under provisions of act concerning destruction of citrus white fly pest. Demurrer to answer of respondents sustained with leave to amend. Pending.

Alva Udell vs. W. S. Kingsbury, as Surveyor General, etc. Sacramento County. Mandate to compel defendant to file petition to purchase State land. Demurrer filed. Pending.

C. K. Wakefield, as Administrator of the Estate of John Broderick, deceased, vs. Ray L. Riley et al. Fresno County. Answer filed. Judgment as prayed for. Closed.

S. K. Wood vs. Frank G. Snook et al. Suit for damages. Alameda County. Pending on demurrer.

TIDELAND CASES

John J. Hollister, Jr. vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

E. M. Bedford vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

Almura M. Gale vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

Hoyt S. Gale vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

Cynthia B. Hollister vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

J. James Hollister vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

H. A. Hollister vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

Lottie S. Hollister vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

R. P. Huggins vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

E. L. Ickes vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

Leila M. Kelly vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

William E. Kelly vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

James G. Leovy vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

W. W. Murphy vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

W. B. Pyron vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

E. C. Tallant vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

Mildred C. Tallant vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

A. E. Wallace vs. W. S. Kingsbury, etc. Sacramento County. Petition for writ of mandate. Petition filed. Continued. Pending.

IN THE MUNICIPAL COURTS

G. H. Hecke, as Director of Agriculture of the State of California, vs. Sun Produce Co. of Long Beach et al. No. 188610. Action for recovery on produce dealer's bond. Summons and complaint filed. Pending.

G. H. Hecke, as Director of Agriculture of the State of California, vs. Sun Produce Co. and National Automobile Company, a corporation. No. 193537. Action on produce dealer's bond. Summons and complaint served and filed. Pending.

Lehmaier Schwartz & Co., Inc., vs. State. Justices Court, San Francisco. Pending.

People of the State of California vs. Max L. Berkey. No. 149. . Complaint for State taxes filed. Pending.

People of the State of California vs. Los Angeles Escrow Company, a corporation. No. 16913. Violation Real Estate Act. Sept. 23, 1930, argued and submitted. Oct. 7, 1930, verdict—not guilty. Closed.

People of the State of California, by Frank M. Kramer, Asst. Supervising Inspector, Dept. of Agriculture of State of California, vs. James Dreo. Application to Superior Court for an order declaring certain grapes shipped in violation of fruit standardization act to be a nuisance and petitioning the court to direct their destruction. Order made final. Closed.

San Luis Mining Co. vs. State and Johnson. No. 6260. Municipal Court, City and County of San Francisco. Involves Federal, State and municipal bonds.

Westinghouse Elec. & Mfg. Co. vs. Johnson. No. 5593. Municipal Court, City and County of San Francisco. Involves tax on royalties from United States patents. Demurrer and answer to complaint. Pending.

IN THE JUSTICES COURTS

Westinghouse Elec. & Mfg. Co. vs. Johnson. Justices Court of Sacramento Township, County of Sacramento. Involves tax on royalties from United States patents. Pending on demurrer and answer to complaint.

ESCHEATED ESTATES IN THE SUPERIOR COURTS

I

In the Matter of the Estate of Isador Brockman, deceased. City and County of San Francisco. Petition under section 1274a of the Code of Civil Procedure filed on behalf of Martin Brockman. Demurrer to petition and points and authorities filed. Argued. Demurrer overruled and estate distributed to petitioner. Closed.

In the Matter of the Estate of Fred Drahowsky, deceased. County of Alameda. Petition for distribution filed by administrator. Investigation made. Answer and opposition to petition filed on behalf

of State of California. Commissions issued to take depositions. Pending.

In the Matter of the Estate of John Matson, etc., deceased. City and County of San Francisco. Petition of Delia Healy and Steve J. Crowley for distribution to distribute moneys to heirs filed. Answer and opposition to petition filed. Matter presented. Distribution to State of California. Closed.

In the Matter of the Estate of Mario Pereira Mattos, deceased. Petition for order to distribute moneys in estate to attorney in fact for heirs filed. Investigation made at request of Court. Order issued. Closed.

In the Matter of the Estate of Charles Edward Smith, deceased. Petition for distribution to certain alleged heirs filed. Investigation and appearance by State at request of Public Administrator and Court. Petition disallowed, but subsequently allowed as to other claimants. Closed.

In the Matter of the Estate of Ellen Mary Williams, deceased. City and County of San Francisco. Trust created by decedent for benefit of adjudicated heirs. Administered by administrator as trustee until death of all heirs named as beneficiaries. Intervention by and petition for distribution to State of California alleging failure of trust filed. Matter presented and estate distributed to State of California. Closed.

In the Matter of the Estate of Charles W. Woolsey, deceased. Nevada County. Final account and petition for distribution filed. Investigation on behalf of State as to heirship of alleged heirs. Final account approved. Negotiations will result in probable distribution of half of estate to State of California. Pending.

II

B-46619—*People vs. Ida May Tanigoshi.* Suit to declare escheat under Alien Land Law. Dismissed by attorneys for plaintiff. Closed.

109945—*In the Matter of Estate of Timothy T. Warren.* Petition for distribution of estate received. Distribution ordered to the State. Closed.

III

- In the Matter of the Residue of the Estate of Ah Sam, deceased.* Sacramento County. Petition of Dong Sooy to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Pending.
- In the Matter of the Estate of Branceford Alcorn, deceased.* Sacramento County. Petition of Alex A. Robson et al. to recover money deposited in the State Treasury to the credit of said estate. Demurrer filed. Pending.
- In the Matter of the Estate of Peter Apfel, deceased.* Sacramento County. Petition of Hazel Apfel Martin et al. to recover money on deposit in State Treasury to the credit of above estate. Answer filed. Pending.
- In the Matter of the Estate of John Ayer, also known as John Ayres, deceased.* Sacramento County. Petition of Claude Ernest Ayres et al. to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.
- In the Matter of the Estate of John A. Benson, deceased.* Sacramento County. Petition of Johanna Kristina Bengtsson to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Pending.
- In the Matter of the Estate of Fred Bergmann, deceased.* Sacramento County. Petition of Carlos F. Miner-Bergmann et al. to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Pending.
- In the Matter of the Estate of Ben Bernard, deceased.* Sacramento County. Petition of Leon John Francis Wautier to recover money on deposit in the State Treasury to the credit of said estate. Stipulation signed for taking of depositions. Pending.
- In the Matter of the Estate of Robert Boeson, also known as Robert Noesen, also known as Boe Rasmussen, deceased.* Sacramento County. Petition of Hans P. Boysen et al. to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Laura D. Booth, deceased. Sacramento County. Petition of Etta E. Booth and Effie W. Nourse to recover money on deposit in the State Treasury to the credit of the said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Laura D. Booth, deceased. Sacramento County. Petition of Alice Dutton Kendall et al. to recover money on deposit in State Treasury to the credit of said estate. Answer filed. Matter heard and this action dismissed. Closed.

In the Matter of Albert Borchart, deceased. Sacramento County. Petition of Ephraim Heinrich Borchart et al. to recover money on deposit in State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of William Brady, deceased. Sacramento County. Petition of Harriett Smith et al. to recover money on deposit in the State Treasury to the credit of said estate. Pending.

In the Matter of the Residue of the Estate of John Henry Brandt, deceased. Sacramento County. Petition of Auguste Wilhelmine Ruge et al. to recover money on deposit in the State Treasury to the credit of said estate. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Jane Brennan, deceased. Sacramento County. Petition of Sibyl S. Tipton, attorney in fact for Mary Dugmore et al. to recover money on deposit in the State Treasury to the credit of said estate. Stipulation signed and filed sustaining demurrer. Pending.

In the Matter of the Estate of Isador Brockman, deceased. Petition of Milton Brockman to recover money on deposit in State Treasury to the credit of said estate. Petition filed. Stipulation as to facts and answer to petition of Milton Brockman. Matter heard. Judgment for petitioners. Closed.

In the matter of the Estate of Frederick W. Brown, deceased. Sacramento County. Petition of United States of America to recover money on deposit in State Treasury to the credit of said estate. Demurrer filed. Pending.

In the Matter of the Estate of Mary Burke, deceased. Sacramento County. Petition of Joe Connolly, et al., to recover money deposited in the State Treasury to the credit of said estate. Deposition taken in Ireland. Demurrer to amended petition. Pending.

In the Matter of the Estate of Warren Chamberlain, deceased. Sacramento County. Petition of Ella May Maguiness et al. to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Alfred W. Champion, deceased. Sacramento County. Petition of William John Champion to recover money on deposit in the State Treasury to the credit of the said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of John Christiansen, also called J. Christiansen, deceased. Sacramento County. Petition of Caroline Melab et al. to recover money on deposit in the State Treasury to the credit of said estate. Demurrer filed. Pending.

In the Matter of the Estate of Frank Clamart, deceased. Sacramento County. Petition of Bertha Clamart Pinkham to recover money on deposit in the State Treasury to the credit of said estate. Answer to second amended petition filed. Pending.

In the Matter of the Estate of Bernard P. Cohen, deceased. Sacramento County. Petition of Peter F. Cohen and Mary C. Weldon to recover money on deposit in State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Charles B. Cooper, etc., deceased. Sacramento County. Petition of Susan B. Richards et al. to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of John T. Davis, deceased. Sacramento County. Petition of Tonine O. Davis to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of John Dengler, deceased. Sacramento County. Petition of Jacob Friedrich Dengler et al., to recover

money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the matter of the Estate of Charles de Stasio sometimes known as Carmine de Stasio, deceased. Sacramento County. Petitioner of Teresa de Stasio et al., to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Estate of Giovanni Dossetto, deceased. Sacramento County. Petition of Simoni Rabbia et al., to recover money on deposit in the State Treasury to the credit of said estate. Demurrer filed. Pending.

In the Matter of the Estate of John Duell, deceased. Sacramento County. Petition of Lawrence Duell to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Albert Eppeline, deceased. Sacramento County. Petition of Angeline Eppeline to recover money deposited in the State Treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Escheated Estate of Sam Fanucchi, deceased. Sacramento County. Petition of Barbara Ceccarelli to recover money on deposit in the State Treasury to the credit of said estate. Demurrer filed. Pending.

In the Matter of the Estate of Thomas Flynn, deceased. Sacramento County. Petition of Michael and Maurice Flynn to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Estate of Thomas Flynn (whose true name is Dominick Flynn), deceased. Sacramento County. Petition of Thomas Flynn et al., to recover money on deposit in the State Treasury to the credit of said estate. Demurrer to petition sustained. Stipulation filed allowing petitioner to file amended petition. Answer to amended petition filed. Pending.

In the Matter of the Residue of the Estate of John Frauenknecht, deceased. Sacramento County. Petition of Michael Hirschmann to recover money on deposit in State Treasury to the credit of said estate. Petition received. Pending.

In the Matter of the Estate of Manuel Freitas, deceased. Sacramento County. Petition of Rita de Freitas to recover money deposited in the State Treasury to the credit of said estate. Answer filed. Matter partly heard. Pending.

In the Matter of the Estate of Manuel Freitas, also known as and called Manuel de Freitas, deceased. Sacramento County. Petition of Mary Vieirra de Freitas to recover money deposited in the State Treasury to the credit of said estate. Demurrer to amend petition filed. Pending.

In the Matter of the Estate of George Funk, deceased. Sacramento County. Petition of Mary Alice Plunkett to recover money on deposit in the State Treasury to the credit of said estate. Demurrer filed. Pending.

In the Matter of the Estate of Michael Garvey, deceased. Sacramento County. Petition of Mary Slattery et al., to recover money on deposit in the state treasury. Matter heard. Judgment for petitioners as to portion of estate. Balance to remain on deposit in State Treasury until claimed by persons entitled thereto.

In the Matter of the Residue of the Estate of William Geldard, deceased. Sacramento County. Petition of Clara Broadley et al., to recover money on deposit in the State Treasury to the credit of the said estate. Answer filed. Pending.

In the Matter of the Estate of John Gigler, also known as John Giegler, deceased. Sacramento County. Petition of Steven Gigler et al., to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of John Gobel, deceased. Sacramento County. Petition of John Gobel to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Estate of Peter Gouverneur, deceased. Sacramento County. Petition of Franz Gouverneur et al., to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Estate of Chris Gregerson, deceased, sometimes called Charles Gregerson. Sacramento County. Petition by Mary Rakness and Henry Gregerson to recover money on deposit in the

State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Harry Grady, deceased. Sacramento County. Petition of Howard Wilhelm by W. A. Brandenburger, his attorney in fact, to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Continued generally for further proof. Pending.

In the Matter of the Estate of Charles F. Grant, deceased. Sacramento County. Petition of Arthur Grant and Abbie Sawyer to recover money on deposit in State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Residue of the Estate of Risto Gree, also called Chris Guce, deceased. Sacramento County. Petition of Mara Gree et al., to recover money on deposit in the State Treasury to the credit of said estate. Demurrer sustained. Pending.

In the Matter of the Estate of Fred Gregg, deceased. Sacramento County. Petition of A. H. Winslow, as Administrator of the Estate of Frank Gregson, deceased, to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Judgment for petitioners. Closed.

In the Matter of the Estate of Henrik Haggbloom, deceased. Sacramento County. Petition of Jarl Lindfors as Vice Consul of Finland, to recover money on deposit in the State Treasury to the credit of said estate. Matter partially heard. Stipulation extending time to file brief signed. Pending.

In the Matter of the Estate of J. C. Hale, deceased. Lake County. Petition of Curtis Hale to recover money deposited in the State Treasury to the credit of said estate. Motion for change of venue to Sacramento granted. Ready for trial. Pending.

In the matter of the Estate of Frank Hasek, deceased. Petition of John Hasek to recover money on deposit in State Treasury to credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Frederick Johann Theodor Hass, deceased. Sacramento County. Petition of Claus Freidrich Mahrt et al. to recover money on deposit in the State Treasury to the credit of said estate. Amended answer filed. Pending.

In the Matter of the Estate of Harry A. Hastings, deceased. Sacramento County. Petition of J. E. Locke to recover money on deposit in the State Treasury to the credit of said estate. Demurrer filed. Demurrer heard and sustained. Order made that complaint be dismissed on order sustaining demurrer. Closed.

In the Matter of the Estate of Harry A. Hastings, deceased. Sacramento County. Petition of Lucretia Lowhone to recover money deposited in the State Treasury to the credit of said estate. Answer filed. Matter consolidated with three petitions, Estate of Harry A. Hastings, No. 29516; Estate of Harry A. Hastings, No. 34972, and Estate of Harry A. Hastings, No. 34063. Consolidated cases tried and submitted and order dismissed. Motion for new trial by Lucretia Lowhone denied. Appeal to Supreme Court by Lucretia Lowhone perfected. Appellant's opening brief filed. Respondent's brief filed. Judgment of Superior Court affirmed by Supreme Court. 77 Cal. Dec. 354. Closed.

In the Matter of the Estate of William Herckelrath, deceased. Sacramento County. Petition of Philipp Stutzman, Jacob Muller and Anna M. Zoller to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Estate of Mary Hundermer, deceased. Sacramento County. Petition of Jakob Salathe et al. to recover money on deposit in the State Treasury to the credit of said estate. Amended answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of Isher, deceased. Sacramento County. Petition of Must Jaikor to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Judgment for petitioners. Closed.

In the Matter of the Estate of Johanna Jennings, deceased. Sacramento County. Petition of Karl Wilhelm Rudolf Keiser by his duly appointed attorney in fact, Harry H. Eaton, to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Estate of Johanna Jennings, deceased. Sacramento County. Petition of Karl Friedrich Kinkel Keiser to recover money on deposit in State Treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Estate of Peter Jensen, deceased. Sacramento County. Petition of Mikkell Logaard et al., to recover on deposit in the State Treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Estate of August Johnson, deceased. Sacramento County. Petition of Kristina Strom to recover money deposited in the State Treasury to the credit of said estate. Deposition of Emmanuel Zakariasson Strom and Magnus Blom returned and filed. Deposition of Walter Mallard taken. Matter partially heard. Pending.

In the Matter of the Residue of the Estate of L. Kasky, deceased. Sacramento County. Petition of Caroline Bittle et al., to recover money on deposit in the State Treasury to the credit of said estate. Demurrer filed. Pending.

In the Matter of the Estate of August Kauffman, deceased. Sacramento County. Petition of Ernest Kaufmann et al., to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of John Kealy, deceased. Sacramento County. Petition of Mary Touhey to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Estate of Edward J. Kimball, deceased. Sacramento County. Petition of Chas. S. Conner to recover money on deposit in State Treasury to the credit of said estate. Demurrer sustained. Amended petition received. Answer to amended petition filed. Pending.

In the Matter of the Estate of Louis Kloppenberg, deceased. Sacramento County. Petition of Herman D. Lempke, etc., to recover money on deposit in State Treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Estate of Charles Koch, deceased. Sacramento County. Petition of Narzia Koch et al., to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Judgment for petitioners. Closed.

In the Matter of the Estate of Virgil Byrd Langdon, deceased. Sacramento County. Petition of Donald McDougall as Administrator of

the estate of Lauretta Davis, deceased, to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioner. Closed.

In the Matter of the Estate of John La Porte, deceased. Sacramento County. Petition of Henrietti Crespeaux et al., to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Christian Lauridsen, deceased. Sacramento County. Petition of Ellen Mortensen et al., to recover money deposited in State Treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Estate of Eugenia Law, deceased. Sacramento County. Petition of Hiram A. Scott et al., to recover money deposited in the State Treasury to the credit of said estate. Stipulation relating to filing of supplementary petition. Supplementary petition overruled. Administrators substituted in place of petitioners. Answer filed. Matter awaiting return of depositions. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Residue of the Estate of Ellen O. Lee, deceased. Sacramento County. Petition of Birdie L. Walker et al., to recover money on deposit in State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of John Leistner, deceased. Sacramento County. Petition of Anna Barbara Kraemer to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Estate of Joseph Locker, deceased. Sacramento County. Petition of B. J. Locker to recover money on deposit in the State Treasury to the credit of said estate. Demurrer filed. Pending.

In the Matter of the Estate of Julius Loeser, deceased. Sacramento County. Petition of Max Lowser, to recover money on deposit in the State Treasury to the credit of said estate. Demurrer filed. Pending.

In the Matter of the Estate of Manuel Lopez, deceased. Sacramento County. Petition of Marie Herman et al., to recover money on

deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Manuel Lopez, deceased. Sacramento County. Petition of John Ordone to recover money paid into the State Treasury in the matter of the above estate. On finding money had already been paid to proper persons, stipulation for dismissal of petition filed. Closed.

In the Matter of the Estate of Paul A. Maklary, deceased. Sacramento County. Petition of Piroska Maklari et al., to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Residue of the Estate of Tianie Manrow, deceased. Sacramento County. Petition of C. H. S. Bidwell, administrator of the estate of Pauline Ida Zimmerman, deceased, to recover portion of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Residue of the Estate of Tianie Manrow, deceased. Sacramento County. Petition of William Henry Schnirring et al., to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Johannes Maripuu, deceased. Sacramento County. Petition of Josep Maripuu et al., to recover money on deposit in State Treasury to the credit of said estate. Demurrer filed. Pending.

In the Matter of the Estate of Thomas F. Maroney, also known as T. F. Maroney, deceased. Sacramento County. Petition of Edward J. Maroney to recover money on deposit in the State Treasury to the credit of said estate. Demurrer filed. Pending.

In the Matter of the Estate of Daniel Martin, deceased. Sacramento County. Petition of Minnie Martin Roth to recover money on deposit in the State Treasury to the credit of said estate. Answer to amended petition filed. Matter heard. Judgment for petitioner. Closed.

In the Matter of the Estate of William Calvin McCormack, deceased. Sacramento County. Petition of Jesse William McCormack to recover money on deposit in the State Treasury to the credit of

said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Isaac McCummings, etc., deceased. Sacramento County. Petition of Catherine Christena Cummings et al., to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Martin McHale, deceased. Sacramento County. Petition of Bridget Dennis Hoban, Patrick McHale and Anne Flynn Clarke to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Estate of Michael McSorley, deceased. Sacramento County. Petition of Edward McSorley et al., to recover money deposited in the State Treasury to the credit of said estate. Demurrer to amended petition filed. Pending.

In the Matter of the Estate of John Miller, deceased. Sacramento County. Petition of W. A. Brandenburger, as administrator of the estate of Samuel M. Miller et al., to recover money on deposit in the State Treasury to the credit of said estate. Amended answer filed. Pending.

In the Matter of the Estate of John Mitchinson, deceased. Sacramento County. Petition of Helen Mitchinson Smith et al., to recover money on deposit in the State Treasury to the credit of said estate. Petition received. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Residue of the Estate of Jacob Mogulewsky, deceased. Sacramento County. Petition of E. Hendrickson et al., to recover money on deposit in the State Treasury to the credit of said estate. Demurrer filed. Pending.

In the Matter of the Estate of William S. Morgan, deceased. Sacramento County. Petition of Walter J. Nagle to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter partially heard and continued generally in order to obtain further proof. Further affidavit received. Judgment as prayed for. Closed.

In the Matter of the Estate of Paul Mosner, deceased. Sacramento County. Petition of Heinrich Mosner et al., to recover money deposited in the State Treasury to the credit of said estate. Answer filed. Matter heard and continued pending arrival of deposition of Henrik Mosner. Pending.

In the Matter of the Estate of Osmond Nereson, deceased. Sacramento County. Petition of Nere Moen et al., to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Michael O'Brien, deceased. Sacramento County. Petition of Michael O'Brien and Mary Flynn to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Estate of Willis S. Parks, deceased. Sacramento County. Petition of Farra Nelle Parks Norment to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioner. Closed.

In the Matter of the Estate of John Peller, deceased. Sacramento County. Petition of Herman Peller to recover money deposited in the State Treasury to the credit of said estate. Demurrer filed. Pending.

In the Matter of the Estate of Edwin Lewis Pentland, deceased. Sacramento County. Petition of Mary Anne Joyce et al., to recover money on deposit in the State Treasury. Case partially tried and continued generally. Commission issued to take deposition of Mary Anne Joyce. Pending.

In the Matter of the Estate of Joseph Pepino, deceased. Sacramento County. Petition of Giovanni Michele Pepino to recover from the State Treasury the residue of the escheated estate of Joseph Pepino. Answer filed. Commission issued to take testimony. Pending.

In the Matter of the Estate of Charles Peterson, etc., deceased. Sacramento County. Petition of Peter Andreas Petersen to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioner. Closed.

In the Matter of the Estate of Luigi Prater, also known as Louis Prater, deceased. Sacramento County. Petition of Rosa Prater et al., to

recover money on deposit in State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Jawalla Ram, deceased. Sacramento County. Petition of Jaikaur to recover money deposited in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Residue of the Estate of Jonathan Reed, deceased. Sacramento County. Petition of Dosion Finis Reed et al., to recover money on deposit in the State Treasury to the credit of said estate. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Residue of the Estate of Frank Ruff, deceased. Sacramento County. Petition of Anton Ruff and Karoline Weitschek to recover money on deposit in the state treasury to the credit of said estate. Demurrer filed. Pending.

In the Matter of the Estate of William Saager, deceased. Sacramento County. Petition of Mrs. Minnie T. Idema to recover money on deposit in the state treasury to the credit of said estate. Answer to amended petition filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Otto Sanwald, deceased. Sacramento County. Petition of Fanny von Faber et al., to recover money on deposit in the state treasury to the credit of said estate. Answer filed. Matter partially heard. Matter continued indefinitely. Pending.

In the Matter of the Residue of the Estate of John Scheer, deceased. Sacramento County. Petition of Katherine Daumen et al., to recover money on deposit in the state treasury to the credit of said estate. Demurrer filed. Pending.

In the Matter of the Estate of Julius Ludwig Heinrich Schulz, deceased. Sacramento County. Petition of Elsa Emilie Robertine Hussbaum et al., to recover money on deposit in the state treasury to the credit of said estate. Answer filed. Matter partially heard. Continued for further proof. Pending.

In the Matter of the Estate of Fred A. Scott, deceased. Sacramento County. Petition of Ruth Dickerman et al., to recover money

deposited in the state treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Estate of John Seipen, deceased. Sacramento County. Petition of Cecilia Seipen et al., to recover money deposited in the state treasury to the credit of said estate. Demurrer to petition sustained. Pending.

In the Matter of the Estate of William Sellers, deceased. Sacramento County. Petition of D. McDougall as administrator of the estate of Marie Jaegar, deceased, to recover money deposited in the state treasury to the credit of said estate. Answer filed. Pending.

In the Matter of the Estate of Anna Sepp, deceased. Sacramento County. Petition of Margaret McCarthy to recover money on deposit in the state treasury to the credit of said estate. Demurrer filed. Pending.

In the Matter of the Estate of Anna Sepp, deceased. Sacramento County. Petition of John Warren to recover money on deposit in the state treasury to the credit of said estate. Demurrer to petition sustained. Amended petition filed. Demurrer overruled. Answer filed. Pending.

In the Matter of the Estate of Anna Sepp, deceased. Sacramento County. Petition of Edward T. McCarthy to recover money on deposit in state treasury to the credit of said estate. Answer filed.

In the Matter of the Estate of George Shrebeck, also known as George J. Selpen, deceased. Sacramento County. Petition of Maria G. Selpen to recover money on deposit in the state treasury to the credit of said estate. Answer filed. Matter partially heard. Continued indefinitely. Pending.

In the Matter of the Estate of Samuel Simon, deceased. Sacramento County. Petition of Sidney M. Simon et al., to recover money on deposit in the state treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioner. Closed.

In the Matter of the Estate of William H. Starkey, deceased. Sacramento County. Petition of Mrs. Fred W. Green to recover money on deposit in the state treasury to the credit of said estate. Petition received. Attorney for petitioner is to file amended petition in order to bring all heirs into court. Pending.

In the Matter of the Residue of the Estate of Carl Oscar Swanson, deceased. Sacramento County. Petition of A. H. Winslow, Administrator of the Estate of Johana Oles Carlson, deceased, to recover money on deposit in the state treasury to the credit of said estate. Answer to amended petition filed. Case heard. Judgment for petitioner. Closed.

In the Matter of the Estate of Michael Sweeney, deceased. Sacramento County. Petition of Emily Stiles to recover money on deposit in the state treasury to the credit of said estate. Answer to amended petition filed. Matter heard. Petition denied. Closed.

In the Matter of the Estate of Michael Sweeney, deceased. Sacramento County. Petition of Mary McLaughlin et al., to recover money on deposit in the state treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of James Tracy, deceased. Sacramento County. Petition of Jane Tracy Judge et al., to recover money on deposit in the state treasury to the credit of said estate. Petitions received. Demurrer and points and authorities filed. Pending.

In the Matter of the Estate of Michael T. Travers, etc., deceased. Sacramento County. Petition of Charles Travers et al., to recover money deposited in the state treasury to the credit of said estate. Answer filed. Testimony taken by deposition. Pending.

In the Matter of the Estate of James P. Wallace, deceased. Sacramento County. Petition of James P. Wallace, Jr., to recover money on deposit in the State Treasury to the credit of said estate. Demurrer to second count sustained without leave to amend. Matter partially heard. Continued pending receipt of further depositions. Pending.

In the Matter of the Estate of John W. Walton, deceased. Sacramento County. Petition of Helen Walton Hunt and Mary Gaddess Jessop to recover money on deposit in State Treasury. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Gustav Wehrer, deceased. Sacramento county. Petition of Karl Friedrich Waehrer et al., to recover money on deposit in State Treasury to the credit of said estate. Petition received. Pending.

In the Matter of the Estate of F. August Weiss, also known as August Weiss, deceased. Sacramento County. Petition of Albert Wabbel et al., to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Judgment for petitioners. Closed.

In the Matter of the Estate of Joseph O. Wirth, deceased. Sacramento County. Petition of I. R. Shultz, attorney in fact for Rosalie M. Martin et al., to recover money on deposit in the State Treasury to the credit of said estate. Answer filed. Matter heard. Judgment for petitioners. Closed.

In the Matter of the Estate of Zeller, deceased. Sacramento County. Petition of Mary Wischhausen to recover money on deposit in the State Treasury to the credit of said estate. Demurrer filed. Pending.

In the Matter of the Estate of Jacob William Arendt, also known as William Zeller, also known as Otto Zala, also known as Otto Zola, also known as Henry Arendt, deceased. Sacramento County. Petition of Harold Arendt to recover money on deposit in State Treasury to the credit of said estate. Petition received. Pending.

ACTIONS TO RECOVER CORPORATION LICENSE TAXES PAID UNDER PROTEST.

I

Bank of Italy Mortgage Co. vs. State, City and County of San Francisco. No. 206276. Judgment for plaintiff April 11, 1929, in sum of \$666.67, plus interest of \$72.33. Closed.

Bemis Bag Co. vs. Jordan, etc., City and County of San Francisco. No. 190370. Judgment for plaintiff April 24, 1929, in sum of \$2,385.04. Closed.

Bucyrus Co. vs. Jordan, City and County of San Francisco. No. 178593. Demurrer overruled. Answer filed. Pending.

Calif. Securities Co. vs. Jordan, etc., City and County of San Francisco. No. 190057. Demurrer overruled. Answer filed. Judgment for plaintiff.

Commercial Credit Co. vs. Jordan, etc., City and County of San Francisco. No. 185799. Demurrer overruled. Answer filed. Pending.

Crane Co. vs. State, City and County of San Francisco. No. 203557. Judgment for plaintiff in sum of \$1,000, with interest from Jan. 25, 1927, without costs. Closed.

De Laval Steam Turbine Co. vs. Jordan, etc., City and County of San Francisco. No. 184079. Demurrer overruled. Judgment for plaintiff in sum of \$400, with interest on \$200 from Jan. 22, 1926; and interest on \$200 from Jan. 14, 1927. Closed.

General Cable Co. vs. State, Alameda Co. No. 100400. Judgment for plaintiff for \$1,600, with interest on \$800 from Jan. 25, 1926; and interest on \$800 from Jan. 21, 1927, without costs. Closed.

Graybar Elec. Co. vs. Jordan, etc., City and County of San Francisco. No. 192746. Demurrer overruled. Answer filed. At issue. Pending.

S. H. Hacker vs. Jordan, Sacramento County. No. 39526. Demurrer overruled. Answer filed. Brief submitted. Pending.

Hercules Powder Co. vs. Jordan, City and County of San Francisco. No. 192743. Demurrer overruled. Answer filed. At issue. Pending.

Thos. J. Lipton vs. Jordan, etc., City and County of San Francisco. No. 170969. Demurred and answer filed. Pending.

Manhattan Shirt Co. vs. State, City and County of San Francisco. No. 204117. Demurrer and answer filed. Judgment for plaintiff in sum of \$1000, with interest from Jan. 1, 1927, until April 3, 1929, in sum of \$152.05. Closed.

Manufacturers Finance Corp. vs. Jordan, etc., City and County of San Francisco. No. 170977. Demurrer overruled. Answer filed. Pending.

Clifford McClellan vs. Jordan, etc., City and County of San Francisco. No. 63839. Demurrer filed. Sustained. Amended complaint filed. Pending.

Montgomery Ward Co. vs. State, Alameda Co. No. 106094. Answer filed. Tried. Judgment for plaintiff in sum of \$1,439.58, with interest from April 15, 1929. Closed.

Edmond M. Moor vs. Jordon, etc., City and County of San Francisco. No. 190061. Demurrer filed. Answer filed. At issue. Pending.

Nashua Gummed & Coated Paper Co. vs. Jordan, etc., City and County of San Francisco. No. 171740. Demurrer and answer filed. At issue. Pending.

National Biscuit Co. vs. State, City and County of San Francisco. No. 190932. Answer filed. At issue. Pending.

National Biscuit Co. vs. State, City and County of San Francisco. No. 203413. Answer filed. Judgment for plaintiff in sum of \$1,156.68. Closed.

Powell vs. State, etc., City and County of San Francisco. No. 203079. Answer filed. Judgment for plaintiff \$1,050, plus interest in sum of \$166.74. Closed.

Quaker City Rubber Co. vs. Jordan, Sacto. Co. No. 41490. Demurrer filed. Dismissed. Closed.

Quaker Oats Co. vs. State, etc., City and County of San Francisco. No. 190058—No. 198179. Demurrer filed. Overruled. Judgment for plaintiff in sum of \$1,211.50, with interest. Appeal taken to Appellate Court. Affirmed. 64 C. A. D. 279. Rehearing asked. Denied. Petition to Supreme Court. Pending.

Roessler-Hasslachner Chem. Co. vs. State, City and County of San Francisco. No. 196027. Demurrer and answer filed. At issue. Pending.

INSURANCE TAX CASES

Associated Indemnity Corporation vs. Charles G. Johnson, as Treasurer, etc. No. 191814. Superior Court City and County of San Francisco. Seeks to recover \$380.98 refund of taxes paid under section 3466b of the Political Code and article XIII, section 14b of the State Constitution. Pending.

Associated Indemnity Corporation vs. Charles G. Johnson, as Treasurer, etc. No. 204875. Superior Court City and County of San Francisco. Seeks to recover \$3,434.26 refund of taxes claimed to have been illegally paid under section 3466b of the Political Code and article XIII, section 14b of the State Constitution. Pending.

Associated Indemnity Corporation vs. Charles G. Johnson, as Treasurer, etc. No. 216454. Superior Court City and County of San Francisco. Seeks to recover \$3,743.65 refund of taxes paid under section 3466b of the Political Code and article XIII, section 14b of the State Constitution. Pending.

Connecticut General Life Insurance Co. vs. Charles G. Johnson et al. No. 204659. Superior Court City and County of San Francisco. Seeks to recover \$10,316.98 refund taxes claimed to have been paid under section 3664 to 3671, inclusive, of the Political Code as being contrary to article XIII, section 14 of the State Constitution..

Connecticut General Life Insurance Co. vs. Charles G. Johnson et al. No. 216322. Superior Court City and County of San Francisco. Seeks to recover \$10,316.98 refund taxes claimed to have been paid under section 3644 to 3671, inclusive, of the Political Code as being contrary to article XIII, section 14 of the State Constitution.

Federal Mutual Liability Insurance Co. vs. Johnson, as Treasurer, etc. No. 166324. Superior Court City and County of San Francisco. Seeks to recover \$5,933.14 refund of taxes claimed to have been illegally paid under section 3466b of the Political Code and article XIII, section 14b of the State Constitution. Final brief for defendant filed before Superior Court.

Federal Mutual Liability Insurance Co. vs. Johnson, as Treasurer, etc. No. 216453. Superior Court City and County of San Francisco. Seeks to recover \$10,386.78 refund of taxes claimed to have been illegally paid under section 3466b of the Political Code and article XIII, section 14b of the State Constitution. Pending.

S. F. Credit Clearing House, etc., vs. Jordan, etc., City and County of San Francisco. No. 186372. Demurrer and answer filed. Judgment for plaintiff in sum of \$375, with interest on \$150, from Feb. 1, 1927; and on \$75 from Jan. 18, 1926. Said interest amounting to \$76.70. Closed.

B. F. Schlessinger vs. Jordan, etc., City and County of San Francisco. No. 177708. Demurrer and answer filed. Money never reached State Treasury. Judgment for plaintiff \$1,050. Closed.

W. & J. Sloane, etc. vs. State, City and County of San Francisco. No. 190567. Demurrer and answer filed. Judgment for plaintiff in sum of \$1,902.55. Closed.

Standard Sanitary Mfg. Co. vs. State, City and County of San Francisco. No. 190783. Judgment for plaintiff in sum of \$1,000, with interest from Feb. 1, 1926; and judgment for plaintiff for \$1,000, with interest from Jan. 21, 1927. Closed.

United Cigar Stores Co. vs. Johnson, etc., City and County of San Francisco. No. 178770. Demurrer and answer filed. Judgment for plaintiff. Money never reached State Treasury. Closed.

U. S. Radiator Co. vs. Jordan, City and County of San Francisco. No. 169780. Demurrer and answer filed. Pending.

U. S. Smelting, Refining & Mining Co. vs. Jordan, etc., City and County of San Francisco. No. 192744. Demurrer and answer filed. Case at issue. Pending.

Welsbach Co. vs. State, etc., City and County of San Francisco. No. 182396. Demurrer sustained. Appeal taken to District Court. Affirmed in part. Reversed in part. Remanded. Supreme Court hearing granted.

Western Elec. Co. vs. Jordan, etc., City and County of San Francisco. No. 192745. Demurrer and answer filed. At issue. Pending.

W. R. Whyte vs. Jordan, City and County of San Francisco. No. 184452. Demurrer filed and sustained. Judgment for defendant. Appeal taken. Affirmed by Supreme Court. Closed.

Federal Mutual Liability Insurance Co. vs. Johnson, as Treasurer, etc. No. 204876. Superior Court City and County of San Francisco. Seeks to recover \$11,295.32 refund of taxes claimed to have been illegally paid under section 3466b of the Political Code and article XIII, section 14b of the State Constitution. Pending.

TRANSPORTATION TAX CASES.

People, etc., vs. Amercian Transfer et al. No. 45250. Superior Court of Fresno County. \$1,000, including 15 per cent penalty amounting to \$75. Pending on demurrer to complaint.

People, etc., vs. American Transfer Co. et al. Superior Court Fresno County. \$674.30, including \$86.29 penalty.

People, etc., vs. W. I. Compton et al. Superior Court Fresno County. \$983.46, and penalty amounting to \$122.94.

People, etc., vs. W. I. Compton et al. No. 45249. Superior Court Fresno County. Pending on demurrer. Amount \$783.14. Penalty \$58.74.

People, etc., vs. General Transfer Co. et al. No. 41582. Superior Court. Fresno County. Amount \$2,000. Penalty \$150. Pending on demurrer to complaint.

People, etc., vs. General Transfer Co. et al. Superior Court Fresno County. Amount \$2,359.74. Penalty \$294.96.

People, etc., vs. R. O. Sumner. No. 41574. Superior Court Fresno County. Amount \$3,922.14. Penalty \$294.16. Pending on demurrer.

People, etc., vs. R. O. Sumner et al. Superior Court Fresno County. Amount \$5,494.70. Penalty \$686.84.

People, etc., vs. B. O. Thomas et al. Superior Court Fresno County. Amount \$2,500. Penalty \$187.50. Pending on demurrer.

APPLICATIONS TO SUE IN THE NAME OF THE PEOPLE OF THE STATE

Seventeen applications for permission to sue in the name of the People of the State of California have been filed in my office. I have granted eleven of these, denied one, two are pending and three were withdrawn. These applications are as follows:

People of the State of California ex rel. Mount Olive Missionary Baptist Church. No. 237795. Quo warranto to test validity of annexation proceedings. Application filed. Dismissed.

People ex rel. Bray vs. City of Barnes City. No. 217405. Quo warranto to test the right of defendant to exercise a corporate franchise. Application filed. Judgment entered. Closed.

People ex rel. Henry G. Barron vs. D. A. Barnes. Kern County. To test the right of defendant to office of Justice of the Peace. Complaint filed. Application filed. Answer filed. New complaint required. No further action. Closed.

People ex rel. A. Boyer vs. Glenn E. Tinder. Mono County. To test right of defendant to office of District Attorney. Leave granted.

People ex rel. City of Orange vs. City of Santa Ana. Orange County. To test validity of annexation proceedings. Leave granted.

People ex rel. Henry E. Cooper vs. Hemet Irrigation District. Riverside County. Quo warranto to test validity of organization of district. Leave denied. Petition for rehearing filed. Petition denied.

People ex rel. Jerome A. Duffy vs. A. J. Crocker. San Diego County. Quo warranto to exclude defendant from exercise of franchise. Application filed. Leave granted.

People ex rel. Alfred Durand vs. City of Redondo Beach. Los Angeles County. To test validity of annexation proceedings. Application filed. Pending.

People ex rel. Fetterly vs. City of Redondo Beach. No. 246205. Quo warranto to test validity of South Redondo Village Tract Territory. Application filed. Leave granted. Complaint filed. Judgment entered. Closed.

People ex rel. Joseph Guglielmo vs. Thomas Day & Company. City and County of San Francisco. To test right of defendant to do business in State of California. Application filed. Pending.

People ex rel. John E. Hill et al. vs. Walter Johnson, et al. Los Angeles County. Quo warranto to test right of defendants to hold and exercise office as Trustees of City of Azusa. Application filed. Leave granted.

People ex rel. Los Angeles Grand Jury vs. Allied Architects Association. No. 195910. Quo warranto to test right of a corporation to practice architecture. Verbal request made for authority to file proceeding. Leave granted. Judgment entered. Closed.

People ex rel. Granville MacGowan vs. Medical Service, Inc., a Delaware Corporation. Los Angeles County. To test right of foreign corporation to practice medicine and surgery in California. Leave granted.

People ex rel. Santa Monica Bay Cities Betterment Association vs. Abbot Kinney Co., a corporation. Los Angeles County. To forfeit corporation charter for wrongful exercise of franchise. Application filed. Application withdrawn. Closed.

People ex rel. Harriet Strong et al. vs. City of Whittier et al. Los Angeles County. Action to exclude the city of Whittier from exercising corporation franchise over certain territory. Application filed. Leave granted.

People ex rel. Thos. J. Warrel vs. Jerome V. Schofield. Los Angeles County. Quo warranto to test right of defendant to hold and exercise at same time office as City Trustee and Assemblyman. Application filed. Relator required to again serve proposed defendant. Service not made. Closed.

People ex rel. The Yock Co., a corporation vs. Laguna Beach Sanitary District. Orange County. To dissolve Laguna Beach Sanitary District. Application filed. Leave granted.

EMINENT DOMAIN PROCEEDINGS

I

City of Oakland vs. Joseph Fernandez et al. Superior Court, Alameda County. Suit in condemnation. Tried. Submitted. Pending.

City of Oakland vs. Edith M. Styles et al. Superior Court, Alameda County. Suit in condemnation. Abandoned by Plaintiff. Closed.

People, etc., vs. Irwin T. Bloom et al. No. 12155. Superior Court, Santa Cruz County. Judgment entered condemning land of defendant on payment of \$1,800. Pending.

People, etc., vs. James Caruthers and Bertie W. Hanson et al. No. 13925. Superior Court, Humboldt County. Ready for trial. Pending.

People, etc., vs. James Caruthers and Frederick W. Johnson et al.
No. 13927. Superior Court, Humboldt County. Ready for trial.
Pending.

People, etc., vs. Simeon B. Logan et al. No. 13926. Superior Court,
Humboldt County. Ready for trial. Pending.

People, etc., vs. Charles Matson et al. No. 14258. Superior Court,
Humboldt County. Pending.

People, etc., vs. J. P. Plummer et al. No. 14259. Superior Court,
Humboldt County. Pending.

People, etc., vs. J. D. & A. B. Spreckels Securities Co. et al. No. 63343.
Superior Court, San Diego County. Pending.

People, etc., vs. A. C. Thorpe et al. No. 27566. Superior Court,
Orange County. Pending.

II

202550	City of Los Angeles vs. Insurance Commission.	Summons and complaint filed. Judgment entered-----Closed
C-553	City of Long Beach vs. Wm. P. Maurer, et al.	Summons and complaint filed. Judgment entered-----Closed
C-552	City of Long Beach vs. O. K. Kirkpatrick.	Summons and complaint filed. Judgment entered-----Closed
199202	City of Glendale vs. J. J. Burke, et al.	Summons and complaint filed. Judgment entered-----Closed
C-826	City of Long Beach vs. Cornish.	Summons and complaint filed. Judgment entered-----Closed
C-885	City of Long Beach vs. Arthur E. Brown.	Summons and complaint filed. Judgment entered-----Closed
224647	City of Santa Monica vs. R. A. Dalluge, et al.	Summons and complaint filed -----Pending
185966	City of Glendale vs. Ned E. Cutting.	Summons and complaint filed. Notice of abandonment of proceedings -----Closed

226184	City of Los Angeles vs. Fred Rothman, et al.	Summons and complaint filed. Judgment entered-----Closed
186294	City of Long Beach vs. Fred J. Becker, et al.	Summons and complaint filed. Judgment entered-----Closed
241844	City of Santa Monica vs. Margaret M. Brush, et al.	Summons and complaint filed. Judgment entered-----Closed
247426	People of State of California vs. A. T. Spencer, et al.	Summons and complaint filed. Judgment satisfied -----Closed
243763	City of Los Angeles vs. Ralph Cross, et al.	Summons and complaint filed -----Pending
170863	City of Long Beach vs. Robert Agnew, et al.	Summons and complaint filed. Judgment entered-----Closed
144402	City of Glendale vs. Ora M. Allen.	Summons and complaint filed. Judgment entered-----Closed
178676	City of Long Beach vs. C. F. Higgins, et al.	Summons and complaint filed. Judgment entered-----Closed
179482	City of Long Beach vs. Mae F. Judson, et al.	Summons and complaint filed. Judgment entered-----Closed
C-43	City of Long Beach vs. King, et al.	Summons and complaint filed. Judgment entered-----Closed
C-42	City of Long Beach vs. P. H. Upkike	Summons and complaint filed -----Closed
C-1574	City of Long Beach vs. Anderson, et al.	Summons and complaint filed. Judgment entered-----Closed
C-1574	City of Long Beach vs. Anderson, et al.	Summons and complaint filed. Judgment entered-----Closed
108032	People by Department of Public Works vs. Title Insurance & Trust Co., et al.	Summons and complaint filed. Judgment entered-----Closed
254788	City of Lynwood vs. Aird, et al.	Summons and complaint filed. Judgment entered-----Closed
249026	City of Monterey Park vs. Edna Bicknell Bagg, et al.	Summons and complaint filed. Judgment entered-----Closed

C-2097	City of Long Beach vs. Samuel R. Lee, et al.	Summons and complaint filed. Judgment entered-----Closed
267198	City of South Gate vs. Anna Allsebrook, et al.	Summons and complaint filed. Judgment entered-----Closed
C-2238	City of Long Beach vs. Andrew L. Haag, et al.	Summons and complaint filed. Judgment entered-----Closed
C-2382	City of Long Beach vs. Glenn, et al.	Summons and complaint filed. Judgment entered-----Closed
278606	City of Bell vs. Tilley, et al.	Summons and complaint filed -----Pending
271956	City of Bell vs. Bell Water Co., et al.	Summons and complaint filed -----Pending
C-2745	City of Long Beach vs. Clayton, et al.	Summons and complaint filed -----Pending
287649	City of Monrovia vs. Anderson, et al.	Summons and complaint filed -----Pending
	City of Long Beach vs. Rogers, et al.	Summons and complaint filed -----Pending
303901	City of Bell vs. American States Water Service Co., et al.	Summons and complaint filed -----Pending
20846	Southern Sierras Power Co., a corporation, vs. State of California, et al.	Summons and complaint filed -----Pending
302611	City of Bell vs. Williams, et al.	Summons and complaint filed -----Pending
305996	City of Bell vs. Clarkson, et al.	Summons and complaint filed -----Pending
303039	City of San Gabriel vs. Alhambra Mortgage Co., et al.	Summons and complaint filed -----Pending
C-927	City of Long Beach vs. Jessie Moore, et al.	Summons and complaint filed. Judgment entered-----Closed
207269	City of Los Angeles vs. Henry H. Neel, et al.	Summons and complaint filed -----Pending
233115	City of Los Angeles vs. Byron Welsh, et al.	Summons and complaint filed -----Pending

239650	City of Los Angeles vs. Frank N. Abens, et al.	Summons and complaint filed -----	Pending
241089	City of Los Angeles vs. Albert S. Edison, et al.	Summons and complaint filed. Judgment entered-----	Closed
237983	People of the State of California by Depart- ment of Public Works vs. Marblehead Land Co., et al.	Summons and complaint filed -----	Pending
243557	City of Los Angeles vs. Ray L. Riley, et al.	Summons and complaint filed. Judgment entered-----	Closed
C-1796	City of Long Beach vs. Wright, et al.	Summons and complaint filed -----	Pending
C-2003	City of Long Beach vs. White.	Summons and complaint filed. Judgment entered-----	Closed
C-2013	City of Long Beach vs. Peterson.	Summons and complaint filed. Judgment entered-----	Closed
262478	City of Inglewood vs. Harris, et al.	Summons and complaint filed -----	Pending
25684	City of Laguna Beach vs. Abstract & Title Guaranty Co., et al.	Summons and complaint filed -----	Pending
139575	City of Glendale vs. Rigdon, et al.	Summons and complaint filed. Judgment satisfied-----	Closed
301288	Woodruff vs. Bellflower Civic Association.	Summons and complaint filed. Judgment entered-----	Closed
CB-25	City of Long Beach vs. Hatch.	Summons and complaint filed. Dismissed -----	Closed

REAL ESTATE CASES

I

Fred Halmos vs. Stephen Barnson, Real Estate Commissioner. No. 205397. Superior Court City and County of San Francisco. Petition for Writ of Review of the action of the Commissioner refusing to grant applicant a license as a real estate salesman. Action of Commissioner affirmed.

Fred C. Halmos vs. Stephen Barnson, Real Estate Commissioner. No. 205396. Superior Court, City and County of San Francisco. Application for Writ of Mandate to compel Real Estate Commissioner to issue petitioner a license as real estate salesman. Petition denied.

W. H. Myers vs. State Real Estate Department of the State of California et al. Superior Court, Alameda County. Action in Mandamus to compel issuance of Writ of Review. Action of Commissioner sustained. Writ denied. Closed.

McKay vs. Jacobson, City and County of San Francisco. No. 195176. Motion to dismiss. Points and authorities filed. Motion granted. Closed.

II

Pauline Kalin Lewis vs. K. A. Burkart	Appeal after hearing before Real Estate Department----Closed
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Schirm vs. Fleischmann	Appeal after hearing before Real Estate Department----Closed
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B. R. Parrott vs. R. L. Sanders	Appeal after hearing before Real Estate Department----Closed
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Oscar H. Zancier vs. Stephen Clark	Appeal after hearing before Real Estate Department----Closed
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S. L. Lemon vs. Barn- son, as Real State Com- missioner	Revocation of Real Estate License -----Closed
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241377 Samuel Concialdi and Charles Conti vs. Ste- phen A. Barnson	Writ of Review. Revocation of License-----Closed
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244240 Stephen Barnson, as Real Estate Commis- sioner vs. S. Lagasse	Revocation of License-----Closed
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125079 Patrick Lavelle vs. Fred Harrington	Appeal from decision for rev- ocation of license before Com- mission -----Closed
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253353 Roberts vs. Stephen A. Barnson, as Real Estate Commissioner	Writ of Review-----Closed
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264881	Berkawetz vs. State Real Estate Department	Writ of Review-----	Closed
281136	Reid vs. State Real Estate Department	Writ of Probation-----	Closed
306097	Upton vs. Stephen Barnson	Writ of Mandamus-----	Closed
311060	Reid vs. State Real Estate Department	Writ of Review-----	Pending
311122	Overton vs. State Real Estate Department	Writ of Review-----	Pending

FISH AND GAME COMMISSION ACTIONS

People vs. Associated Oil Co., No. 233416. Filed for injunction in Los Angeles County Superior Court to restrain operations of seventy oil producers at Huntington Beach from depositing and discharging oil into ocean. The matter was dismissed as to several defendants who had rectified conditions before case was submitted. On August 29, 1928, judgment was made and entered against forty odd defendants. On October 3d three defendants moved for a new trial, which was denied. No appeals have yet been taken. Pending.

People vs. Submarine Oil Company et al. This is an action to restrain four oil producers from polluting the waters of the Pacific Ocean at Summerland with petroleum. Injunction entered on April 19, 1929. Closed.

People vs. Gibson et al. This is an action commenced in the Superior Court of Trinity County to enjoin the defendants from maintaining a dam until such time as they install a fish ladder as required by law. Dismissed when defendants installed the fish laddered required. Closed.

People vs. Enos et al. This is a suit instituted in Trinity County. Terminated in the same manner as the previous case when defendants installed fish ladder. Closed.

People vs. Central Mendocino Power Co. This is an action instituted by the division in Mendocino County to enjoin the defendant power company from maintaining a dam in James Creek until such time as it installs a fish ladder therein in accordance with an order of the division. Judgment rendered in favor of the defendant on

March 5, 1928. No further action taken due to the findings of the trial court that the stream course had become so altered that fish no longer ascend to the location of the dam. Closed.

People vs. Glenn-Colusa Irrigation District. This is an action instituted by the division in the Superior Court of Glenn County to enjoin the defendant district from diverting water from the Sacramento River into its irrigating ditches until such time as it installs a fish screen at the intake thereof in accordance with the order of the division. Tried at Willows on May 19, 1930. Submitted to the court on briefs. Pending.

People vs. Kittle-Jorissen Canning Company, Inc. This is an action commenced in the county of Sacramento to recover delinquent taxes for the privilege of taking fish as provided by chapter 687, Statutes 1917. Judgment entered in favor of the people on October 16, 1928. Closed.

People vs. Lomita Gasoline Co. et al. Action to restrain six oil companies from polluting the waters of the Pacific Ocean at Long Beach with petroleum. Tried July 17, 1928, and judgment was entered on August 6, 1928, against four of the defendants. Dismissed as to two defendants when they changed their operations so as to prevent future pollution. Closed.

People vs. Los Angeles Sea Food Products Co. Action was instituted in the Superior Court of Sacramento County to recover delinquent taxes under the provisions of the Fisheries Tax and Regulations Act (Stats. 1917, chapter 678). Subsequently dismissed when the defendant paid the amount due in full. Closed.

People vs. Cain Irrigation Company. Action commenced in the Superior Court of Mono County to enjoin the defendant from diverting water from Rush Creek into its irrigating ditches until such time as fish screens are installed. The action is awaiting trial. Pending.

People vs. Cain Irrigation Company. Similar to previous case with the exception that the installation of a fish ladder is involved instead of fish screens. The matter is awaiting trial. Pending.

People vs. Fields. Suit in the Superior Court to enjoin the defendant from impounding water in Trinity County until such time as an adequate fish way is installed to permit fish to pass over and around its dam. Action dismissed when defendant installed the required ladder. Closed.

People vs. Monterey Canning Company. Action commenced in the Superior Court of Monterey County to prevent the defendant from using sardines in reduction plant in excess of the amount allowed by law and to close the plant for a period of one year. Tried. March 11, 1929, judgment rendered for People which contained an order of the court closing the plant for a period of three months. Closed.

People vs. Carmel Canning Company. Same as previous case. Closed.

People vs. San Carlos Canning Company. Same as previous case. Closed.

People vs. Seapride Canning Company. Same as previous case. Closed.

People vs. Southern California Fish Corporation. Action similar to the four preceding cases except that the same was commenced in Los Angeles County. Tried. Judgment for defendant. Subsequently motion for a new trial was made, which was denied. Closed.

People vs. Van Camp Seafood Company, Inc. Same as previous case. Closed.

People vs. Hutchinson et al. Action commenced in the Superior Court of Sacramento County to enforce installation of a fish ladder to permit fish to pass over and around dam of defendants. Action is awaiting trial. Pending.

People vs. Toyo Fisheries Company. Action commenced in Sacramento County to recover delinquent taxes under the Fisheries Tax and Regulation Act. Judgment rendered in favor of the People. Pending.

People vs. Ventura Packing Corporation. Proceeding instituted in Ventura County to enjoin defendant from using an excessive amount of sardines in its reduction plant. Action dismissed when the defendant shut down its plant and ceased operations for a period of two weeks. Closed.

GASOLINE TAX CASES

People vs. Crystal Petroleum Products. No. 148562. Action for recovery of gasoline tax. Closed.

People vs. Richfield Oil Co. No. 147988. Action for recovery of gasoline tax. Closed.

People vs. Richfield Oil Co. No. 147750. Action for recovery of gasoline tax. Closed.

People vs. Sterling Refining Co. No. 147985. Action for recovery of gasoline tax. Closed.

People vs. Brown Process Co. No. 147986. Action for recovery of gasoline tax. Closed.

People vs. Richfield Oil Co. No. 258472. Action for recovery of gasoline tax. Closed.

People vs. The Texas Co. No. 258473. Action for recovery of gasoline tax. Closed.

People vs. F. A. Davis, doing business under name of Davis Oil Company. No. 254626. Action for recovery of gasoline tax. Closed.

Ambassador Petroleum Co. et al. vs. Superior Court et al. No. 11962. Action for recovery of gasoline tax. Closed.

People vs. Allen. No. 291415. Action for recovery of gasoline tax. Pending.

People vs. Santa Fe Carbon Co. Debtor bankrupt. Action for recovery of gasoline tax. Pending.

People vs. Jacob Harper and J. R. Veditz, copartners, doing business as Coastline Oil Co. Action for recovery of gasoline tax. Pending.

People vs. Empire Refining Co. Action for recovery of gasoline tax. Debtor bankrupt. Our claim filed as preferred. Pending.

People vs. American Refining Co. No. 298953. Complaint for recovery of gasoline tax. Summons and complaint filed. Pending.

People vs. Eureka Petroleum Corp. Complaint for recovery of gasoline tax. Summons and complaint filed. Pending.

TAX SUITS BROUGHT BY STATE AGAINST NATIONAL AND STATE BANKS, DISMISSED AS RESULT OF COMPROMISE

	Number
People vs. Alturas State Bank-----	32482
People vs. American Bank of Tracy-----	30801
People vs. American National Bank of Santa Ana-----	36244
People vs. Arcadia Savings Bank-----	36230
People vs. Ardizzi-Olcese Bank-----	30802
People vs. Bank of Fortuna-----	38170
People vs. Bank of Gilroy-----	23430
People vs. Bank of Gilroy-----	22356
People vs. Bank of Hollister-----	23431
People vs. Bank of Hollister-----	22357
People vs. Bank of Hopland-----	40413
People vs. Bank of Princeton-----	34249
People vs. Bank of Rideout Smith & Co.-----	30803
People vs. Bank of San Clemente-----	42732
People vs. Bank of Sunnyvale-----	30804
People vs. California National Bank of Modesto-----	29078
People vs. Citizens Bank of Fruitvale-----	24594
People vs. Citizens Bank of Fruitvale-----	25930
People vs. Citizens Bank of Paso Robles-----	30806
People vs. Citizens Bank of Winters-----	42734
People vs. Citizens Savings Bank of Compton-----	30805
People vs. Colma State Bank-----	32483
People vs. Commercial Bank of Spanish America, Ltd.-----	38172
People vs. Commercial Bank of Ukiah-----	38173

TAX SUITS BROUGHT BY STATE—Continued

	Number
People vs. Commercial National Bank-----	23418
People vs. Culver City Commercial & Savings Bank-----	36231
People vs. Farmers and Merchants Bank-----	23419
People vs. Farmers & Merchants Bank of Dos Palos-----	40415
People vs. Farmers & Merchants Bank of Imperial-----	40416
People vs. Farmers & Merchants National Bank of Fullerton--	36232
People vs. Farmers & Merchants National Bank of Merced----	38174
People vs. Farmers & Merchants State Bank of Chino-----	34250
People vs. Farmers Bank of Wheatland-----	34259
People vs. Farmers State Bank-----	38175
People vs. First National Bank of Bakersfield-----	30809
People vs. First National Bank of Bell-----	38176
People vs. First National Bank of Bishop-----	40423
People vs. First National Bank of Chowchilla-----	40417
People vs. First National Bank of Colusa-----	30810
People vs. First National Bank of Earlemart-----	38178
People vs. First National Bank of El Centro-----	36245
People vs. First National Bank of Gridley-----	27328
People vs. First National Bank of Modesto-----	40418
People vs. First National Bank of Palo Alto-----	42735
People vs. First National Bank of Paso Robles-----	30811
People vs. First National Bank of Pixley-----	40419
People vs. First National Bank of Riverbank-----	36233
People vs. First National Bank of Salinas-----	32485
People vs. First National Bank of San Fernando-----	36246
People vs. First National Bank of San Juan-----	34260
People vs. First National Bank of Seeley-----	29079

TAX SUITS BROUGHT BY STATE—Continued

	Number
People vs. First National Bank of Shafter.....	34251
People vs. First National Bank of Yreka.....	42736
People vs. First Savings Bank of Shasta County.....	36234
People vs. First Savings Bank of Shasta County.....	38180
People vs. First Savings Bank of Siskiyou County.....	38181
People vs. Fort Bragg Commercial Bank.....	38182
People vs. Fresno National Bank.....	23420
People vs. Fresno Savings Bank.....	29080
People vs. Golden State National Bank.....	36247
People vs. Jas. H. Goodman & Co. Bank.....	23435
People vs. Hanford National Bank.....	34252
People vs. Home Bank of Porterville.....	40424
People vs. Huntington Park State Bank.....	36235
People vs. International Savings & Exchange Bank.....	24585
People vs. International Savings & Exchange Bank.....	23422
People vs. Livermore Savings Bank.....	23433
People vs. Long Beach National Bank.....	34255
People vs. Madera Savings Bank.....	23421
People vs. Madera Savings Bank.....	24586
People vs. Merchants National Bank (San Francisco).....	32489
People vs. Mission Bank of Santa Clara.....	23425
People vs. Mission Bank of Santa Clara.....	24590
People vs. Mutual Savings Bank of San Francisco.....	27324
People vs. Peoples Bank of Sacramento.....	40425
People vs. Peoples Savings Bank of Fresno.....	23429
People vs. Peoples Savings Bank of Hanford.....	34257
People vs. Redding National Bank.....	36248

TAX SUITS BROUGHT BY STATE—Continued

	Number
People vs. Redwood City Commercial Bank-----	23436
People vs. Redwood City Commercial Bank-----	24587
People vs. Reedley National Bank-----	40421
People vs. Rideout Bank -----	30815
People vs. Salinas Valley Savings Bank-----	32493
People vs. San Fernando Valley Savings Bank-----	36249
People vs. San Fernando Valley Savings Bank-----	36249
People vs. San Joaquin Valley Bank-----	24592
People vs. San Joaquin Valley Bank-----	23427
People vs. San Joaquin Valley National Bank of Stockton----	23428
People vs. San Jose Safe Deposit Bank of Savings-----	24589
People vs. San Jose Safe Deposit Bank of Savings-----	23424
People vs. Santa Clara Valley Bank-----	22359
People vs. Santa Rosa Bank-----	24591
People vs. Santa Rosa Bank-----	23426
People vs. Savings & Loan Bank of San Benito County-----	22355
People vs. Savings & Loan Bank of San Benito County-----	23432
People vs. Savings & Loan Bank of San Mateo County-----	23423
People vs. Savings & Loan Bank of San Mateo County-----	24588
People vs. Security Bank -----	25925
People vs. Security Bank -----	24595
People vs. Security Savings Bank of Stanislaus County-----	23434
People vs. Security State Bank of Ontario-----	32495
People vs. Siskiyou County Bank-----	38186
People vs. Smith River Bank-----	42733
People vs. State Bank of Pomona-----	36241
People vs. State Bank of Venice-----	36242

TAX SUITS BROUGHT BY STATE—Continued

	Number
People vs. State Exchange Bank of Torrance-----	36443
People vs. Ventura Savings Bank-----	24593
People vs. Visalia Savings Bank & Trust Co.-----	30818

TAX SUITS BROUGHT BY NATIONAL AND STATE BANKS—
DISMISSED BY BANKS AS RESULT OF COMPROMISE.

GROUP I

Amador Valley Savings Bank vs. Johnson, as Treasurer-----	S. F. No. 179008
Amador Valley Savings Bank vs. Johnson, as Treasurer-----	S. F. No. 204891
Anglo-California Trust Co. vs. Johnson, as Treasurer-----	S. F. No. 204873
Anglo-California Trust Co. vs. Johnson, as Treasurer-----	S. F. No. 179018
Banca Populare Fugazi vs. Johnson, as Treasurer-----	S. F. No. 178995
Bank of America vs. Johnson, as Treasurer-----	S. F. No. 179017
Bank of California, National Association vs. Johnson, as Treasurer-----	S. F. No. 178953
Bank of California, National Association vs. Johnson, as Treasurer-----	S. F. No. 191898
Bank of California, National Association vs. Johnson, as Treasurer-----	S. F. No. 204808
Bank of Ceres vs. Johnson, as Treasurer-----	S. F. No. 178999
Bank of Eureka vs. Johnson, as Treasurer-----	S. F. No. 204916
Bank of Italy National Trust and Savings Association vs. Johnson, as Treasurer-----	S. F. No. 204575
Bank of Italy National Trust and Savings Association vs. Johnson, as Treasurer-----	S. F. No. 191727
Bank of A. Levy, Inc., Oxnard vs. Johnson, as Treasurer-----	S. F. No. 204920
Bank of Mill Valley vs. Johnson, as Treasurer-----	S. F. No. 179015
Bank of Tehachapi vs. Johnson, as Treasurer-----	S. F. No. 178993
Bank of Tehama County vs. Johnson, as Treasurer-----	S. F. No. 178994
Bank of Willows vs. Johnson, as Treasurer-----	S. F. No. 204890
Bank of Willows vs. Johnson, as Treasurer-----	S. F. No. 178996
Butte County Savings Bank vs. Johnson, as Treasurer-----	S. F. No. 204884
California National Bank of Sacramento vs. Johnson, as Treasurer-----	Sac. No. 37686
California National Bank of Sacramento vs. Johnson, as Treasurer-----	S. F. No. 179004
California National Bank of Sacramento vs. Johnson, as Treasurer-----	Sac. No. 42318
California National Bank of Sacramento vs. Johnson, as Treasurer-----	S. F. No. 204893
California State Bank vs. Johnson, as Treasurer-----	S. F. No. 179013
California Trust and Savings Bank vs. Johnson, as Treasurer-----	S. F. No. 179006
California Trust and Savings Bank vs. Johnson, as Treasurer-----	S. F. No. 204914
Central National Bank of Oakland vs. Johnson, as Treasurer-----	S. F. No. 204713
Central National Bank of Oakland vs. Johnson, as Treasurer-----	S. F. No. 178958
Central National Bank of Oakland vs. Johnson, as Treasurer-----	S. F. No. 191863
Central National Bank of Pasadena vs. Johnson, as Treasurer-----	S. F. No. 191832
Citizens National Bank of Alameda vs. Johnson, as Treasurer-----	S. F. No. 191825
Citizens National Bank of Pasadena vs. Johnson, as Treasurer-----	S. F. No. 204926
Coast National Bank of Fort Bragg vs. Johnson, as Treasurer-----	S. F. No. 204922
Colusa County Bank vs. Johnson, as Treasurer-----	S. F. No. 204930
Commercial and Savings Bank of Sutter County vs. Johnson, as Treasurer-----	S. F. No. 204927
Compton National Bank vs. Johnson, as Treasurer-----	S. F. No. 204907
County First National Bank of Santa Cruz vs. Johnson, as Treasurer-----	S. F. No. 204903
Exchange Bank vs. Johnson, as Treasurer-----	S. F. No. 179011
Exchange Bank of Santa Rosa vs. Johnson, as Treasurer-----	S. F. No. 204936
Farmers and Merchants National Bank of Blythe vs. Johnson, as Treasurer-----	S. F. No. 204924
Farmers and Merchants National Bank of Burbank vs. Johnson, as Treasurer-----	S. F. No. 204885

TAX SUITS BROUGHT BY NATIONAL AND STATE BANKS—Continued

Farmers and Merchants National Bank of Burbank vs. Johnson as Treasurer	S. F. No. 204937
First Bank of Highland vs. Johnson, as Treasurer	S. F. No. 204938
First National Bank of Anaheim vs. Johnson, as Treasurer	S. F. No. 191826
First National Bank of Anaheim vs. Johnson, as Treasurer	S. F. No. 204801
First National Bank of Berkeley vs. Johnson, as Treasurer	S. F. No. 178997
First National Bank of Beverly Hills vs. Johnson, as Treasurer	S. F. No. 204913
First National Bank of Burbank vs. Johnson, as Treasurer	S. F. No. 191827
First National Bank of Burbank vs. Johnson, as Treasurer	S. F. No. 204839
First National Bank of Carlsbad vs. Johnson, as Treasurer	S. F. No. 204905
First National Bank of Cucamonga vs. Johnson, as Treasurer	S. F. No. 204912
First National Bank of Eureka vs. Johnson, as Treasurer	S. F. No. 191828
First National Bank of Eureka vs. Johnson, as Treasurer	S. F. No. 204838
First National Bank of Garden Grove vs. Johnson, as Treasurer	S. F. No. 204902
First National Bank of Hanford vs. Johnson, as Treasurer	S. F. No. 204919
First National Bank of Hayward vs. Johnson, as Treasurer	S. F. No. 191829
First National Bank of Healdsburg vs. Johnson, as Treasurer	S. F. No. 179003
First National Bank of Healdsburg vs. Johnson, as Treasurer	S. F. No. 179002
First National Bank of Healdsburg vs. Johnson, as Treasurer	S. F. No. 191830
First National Bank of Healdsburg vs. Johnson, as Treasurer	S. F. No. 204843
First National Bank of Madera vs. Johnson, as Treasurer	S. F. No. 204904
First National Bank of Marysville vs. Johnson, as Treasurer	S. F. No. 191831
First National Bank of Marysville vs. Johnson, as Treasurer	S. F. No. 204842
First National Bank of Napa vs. Johnson, as Treasurer	S. F. No. 204899
First National Bank of Oceanside vs. Johnson, as Treasurer	S. F. No. 204906
First National Bank of Paso Robles vs. Johnson, as Treasurer	S. F. No. 204895
First National Bank of Pleasanton vs. Johnson, as Treasurer	S. F. No. 179001
First National Bank of San Jose vs. Johnson, as Treasurer	S. F. No. 204897
First National Bank of San Pedro vs. Johnson, as Treasurer	S. F. No. 204840
First National Bank of San Pedro vs. Johnson, as Treasurer	S. F. No. 191833
First National Bank of Santa Maria vs. Johnson, as Treasurer	S. F. No. 191834
First National Bank of Santa Monica vs. Johnson, as Treasurer	S. F. No. 191835
First National Bank of Scotia vs. Johnson, as Treasurer	S. F. No. 204918
First National Bank of Sherman vs. Johnson, as Treasurer	S. F. No. 204898
First National Bank of Sonora vs. Johnson, as Treasurer	S. F. No. 204892
First National Bank of Tulare vs. Johnson, as Treasurer	S. F. No. 191836
First National Bank of Ukiah vs. Johnson, as Treasurer	S. F. No. 204925
First National Bank of Vacaville vs. Johnson, as Treasurer	S. F. No. 204934
First National Bank of Yuba City vs. Johnson, as Treasurer	S. F. No. 191937
First National Trust and Savings Bank of Chico vs. Johnson, as Treasurer	S. F. No. 204911
First National Trust and Savings Bank of San Diego vs. Johnson as Treasurer	S. F. No. 204908
First National Trust and Savings Bank of Santa Barbara vs. Johnson, as Treasurer	S. F. No. 204901
First Savings Bank of Healdsburg vs. Johnson, as Treasurer	S. F. No. 204882
Harbor Commercial Savings Bank vs. Johnson, as Treasurer	S. F. No. 204883
Holtville Bank vs. Johnson, as Treasurer	S. F. No. 204932
Marine Trust and Savings Bank vs. Johnson, as Treasurer	S. F. No. 179014
Merced Security Savings Bank vs. Johnson, as Treasurer	S. F. No. 179009
Mission Bank vs. Johnson, as Treasurer	S. F. No. 179000
Modoc County Bank, Alturas vs. Johnson, as Treasurer	S. F. No. 204894
Northern California Bank of Savings vs. Johnson, as Treasurer	S. F. No. 204881
Oakland Bank vs. Johnson, as Treasurer	S. F. No. 204886
Pacific National Bank of San Francisco vs. Johnson, as Treasurer	S. F. No. 191862
Pacific National Bank of San Francisco vs. Johnson, as Treasurer	S. F. No. 204712
Pacific National Bank of San Francisco vs. Johnson, as Treasurer	S. F. No. 178932
Pan American Bank of California vs. Johnson, as Treasurer	S. F. No. 204928
Pasadena National Bank vs. Johnson, as Treasurer	S. F. No. 204910
Pasadena Savings Bank vs. Johnson, as Treasurer	S. F. No. 204896
Peoples Bank vs. Johnson, as Treasurer	S. F. No. 179005
Salinas City Bank vs. Johnson, as Treasurer	S. F. No. 179016

TAX SUITS BROUGHT BY NATIONAL AND STATE BANKS—Continued

San Bernardino County Savings Bank vs. Johnson, as Treasurer	S. F. No. 204929
San Bernardino National Bank vs. Johnson, as Treasurer	S. F. No. 204923
Santa Cruz Bank of Savings and Loan vs. Johnson, as Treasurer	S. F. No. 204909
Santa Cruz Bank of Savings and Loan vs. Johnson, as Treasurer	S. F. No. 178998
Savings Bank of Humboldt County vs. Johnson, as Treasurer	S. F. No. 204917
Savings Bank of Sutter County vs. Johnson, as Treasurer	S. F. No. 179012
Scott Valley Bank vs. Johnson, as Treasurer	S. F. No. 179010
Southern Trust and Commerce Bank vs. Johnson, as Treasurer	S. F. No. 179019
Stockton Savings and Loan Bank vs. Johnson, as Treasurer	S. F. No. 204930
Tuolumne County Bank, Sonora vs. Johnson, as Treasurer	S. F. No. 204933
Union Safe Deposit Bank, Stockton vs. Johnson, as Treasurer	S. F. No. 204931
Vacaville Savings Bank vs. Johnson, as Treasurer	S. F. No. 204935
Westwood National Bank vs. Johnson, as Treasurer	S. F. No. 204900
Whittier Savings Bank vs. Johnson, as Treasurer	S. F. No. 178992

GROUP II

American Trust Company vs. Johnson, as Treasurer	Sac. No. 42296
Anglo & London-Paris Nat'l Bank of San Francisco vs. Johnson, as Treasurer	S. F. No. 204866
Anglo & London-Paris Nat'l Bank of San Francisco vs. Johnson, as Treasurer	S. F. No. 191776
Anglo & London-Paris Nat'l Bank of San Francisco vs. Johnson, as Treasurer	S. F. No. 178952
Bank of America of California vs. Johnson, as Treasurer	S. F. No. 204989
Bank of America of California vs. Johnson, as Treasurer	S. F. No. 204952
Bank of Dixon vs. Johnson, as Treasurer	S. F. No. 204975
Bank of Martinez vs. Johnson, as Treasurer	S. F. No. 179007
Bank of Norwalk vs. Johnson, as Treasurer	S. F. No. 204983
Bank of Oxnard vs. Johnson, as Treasurer	S. F. No. 204973
Bank of Pacific Grove vs. Johnson, as Treasurer	S. F. No. 204982
The Berkeley Bank vs. Johnson, as Treasurer	S. F. No. 204972
Broadway Commercial & Savings Bank vs. Johnson, as Treasurer	S. F. No. 204955
Central Bank of California vs. Johnson, as Treasurer	S. F. No. 204978
Chino Savings Bank vs. Johnson, as Treasurer	S. F. No. 204985
Cloverdale Com'l & Savings Bank vs. Johnson, as Treasurer	S. F. No. 204986
Commercial Bank of Turlock vs. Johnson, as Treasurer	S. F. No. 204967
Commercial Nat'l Bank of Upland vs. Johnson, as Treasurer	Sac. No. 39882
Crocker First Fed. Trust Company vs. Johnson, as Treasurer	S. F. No. 204802
Crocker First Nat'l Bank of San Francisco vs. Johnson, as Treasurer	S. F. No. 204801
Crocker First Nat'l Bank of San Francisco vs. Johnson, as Treasurer	S. F. No. 191846
Crocker First Nat'l Bank of San Francisco vs. Johnson, as Treasurer	S. F. No. 179021
First Nat'l Bank of Alturas vs. Johnson, as Treasurer	S. F. No. 204953
First Nat'l Bank of Auburn vs. Johnson, as Treasurer	S. F. No. 204957
First Nat'l Bank in Berkeley vs. Johnson, as Treasurer	S. F. No. 204956
First Nat'l Bank of Chino vs. Johnson, as Treasurer	S. F. No. 204974
First National Bank in South Pasadena vs. Johnson, as Treasurer	S. F. No. 204979
First Nat'l Bank at Turlock vs. Johnson, as Treasurer	S. F. No. 204969
First Nat'l Bank in Berkeley vs. Johnson, as Treasurer	Sac. No. 39877
First Nat'l Bank of La Habra vs. Johnson, as Treasurer	Sac. No. 39884
First Nat'l Bank in Redlands vs. Johnson, as Treasurer	Sac. No. 39886
First Nat'l Bank at Turlock vs. Johnson, as Treasurer	Sac. No. 39885
First Nat'l Bank in South Pasadena vs. Johnson, as Treasurer	Sac. No. 39879
Humboldt Bank of San Francisco vs. Johnson, as Treasurer	S. F. No. 204965
Lassen Industrial Bank vs. Johnson, as Treasurer	S. F. No. 204980
New First Nat'l Bank in Visalia vs. Johnson, as Treasurer	S. F. No. 204960
Petaluma Savings Bank vs. Johnson, as Treasurer	S. F. No. 204976
Richmond Com'l & Savings Bank vs. Johnson, as Treasurer	S. F. No. 204958
San Diego State Bank vs. Johnson, as Treasurer	S. F. No. 204962

TAX SUITS BROUGHT BY NATIONAL AND STATE BANKS—Continued

Second Avenue State Bank vs. Johnson, as Treasurer	S. F. No. 204981
Security Bank & Trust Co. of San Francisco vs. Johnson, as Treasurer	S. F. No. 204970
Security Savings Bank of Visalia vs. Johnson, as Treasurer	S. F. No. 204977
Sonoma County National Bank vs. Johnson, as Treasurer	S. F. No. 204954
Sonoma County National Bank vs. Johnson, as Treasurer	Sac. No. 39887
South Coast State Bank vs. Johnson, as Treasurer	S. F. No. 204984
The First Nat'l Bank of Arcata vs. Johnson, as Treasurer	Sac. No. 39874
The First Nat'l Bank of Chino vs. Johnson, as Treasurer	Sac. No. 39888
The First Nat'l Bank of Exeter vs. Johnson, as Treasurer	S. F. No. 204961
The First Nat'l Bank of Geyserville vs. Johnson, as Treasurer	S. F. No. 204963
The First Nat'l Bank of Hollister vs. Johnson, as Treasurer	Sac. No. 39879
The First Nat'l Bank of Red Bluff vs. Johnson, as Treasurer	Sac. No. 39875
The First Nat'l Bank of Ripon vs. Johnson, as Treasurer	Sac. No. 39881
The First Nat'l Bank of Santa Rosa vs. Johnson, as Treasurer	S. F. No. 204964
The First Nat'l Bank of St. Helena vs. Johnson, as Treasurer	Sac. No. 39876
The First Nat'l Bank of Suisun vs. Johnson, as Treasurer	Sac. No. 39883
The Lodi National Bank vs. Johnson, as Treasurer	Sac. No. 39880
The Placerville National Bank vs. Johnson, as Treasurer	S. F. No. 204966
The Security Savings Bank of Exeter vs. Johnson, as Treasurer	S. F. No. 204971
The State Bank of Romona vs. Johnson, as Treasurer	S. F. No. 204959
Union Nat'l Bank of Ventura vs. Johnson, as Treasurer	Ven. No. 12870
Vallejo Commercial Nat'l Bank vs. Johnson, as Treasurer	S. F. No. 204968
Wells Fargo Bank & Union Trust vs. Johnson, as Treasurer	S. F. No. 204821

GROUP III

Bank of America of California vs. Johnson, as Treasurer	L. A. No. 271910
California Bank vs. Johnson, as Treasurer	L. A. No. 271892
Citizens Trust and Savings Bank vs. Johnson, as Treasurer	L. A. No. 271957
Citizens Trust and Savings Bank vs. Johnson, as Treasurer	L. A. No. 245452
Citizens National Trust and Savings Bank of Los Angeles vs. Johnson, as Treasurer	L. A. No. 271946
Citizens National Trust and Savings Bank of Los Angeles vs. Johnson, as Treasurer	L. A. No. 271947
Citizens National Bank of Los Angeles vs. Johnson, as Treasurer	L. A. No. 271825
Farmers and Merchants National Bank of Los Angeles vs. John- son, as Treasurer	L. A. No. 245417
Farmers and Merchants National Bank of Los Angeles vs. John- son, as Treasurer	L. A. No. 271879
Farmers and Merchants National Bank of Los Angeles vs. John- son, as Treasurer	L. A. No. 271824
First National Bank of Downey vs. Johnson, as Treasurer	L. A. No. 271945
First National Bank of Los Angeles vs. Johnson, as Treasurer	L. A. No. 271835
Los Angeles First National Trust and Savings Bank vs. Johnson, as Treasurer	L. A. No. 271895
Los Angeles First National Trust and Savings Bank vs. Johnson, as Treasurer	L. A. No. 245449
Los Angeles First National Trust and Savings Bank vs. Johnson, as Treasurer	L. A. No. 245448
Los Angeles First National Trust and Savings Bank vs. Johnson, as Treasurer	L. A. No. 245447
Liberty Bank of America vs. Johnson, as Treasurer	L. A. No. 271807
Merchants National Trust and Savings Bank of Los Angeles vs. Johnson, as Treasurer	L. A. No. 271823
Merchants National Trust and Savings Bank of Los Angeles vs. Johnson, as Treasurer	L. A. No. 245457
National Bank of Commerce of Los Angeles vs. Johnson, as Treasurer	L. A. No. 271899
National City Bank of Los Angeles vs. Johnson, as Treasurer	L. A. No. 271827

TAX SUITS BROUGHT BY NATIONAL AND STATE BANKS—Continued

National City Bank of Los Angeles vs. Johnson, as Treasurer	L. A. No. 245450
Pacific-Southwest Trust and Savings Bank vs. Johnson, as Treasurer	L. A. No. 217832
Pacific-Southwest Trust and Savings Bank vs. Johnson, as Treasurer	L. A. No. 217836
Pacific-Southwest Trust and Savings Bank vs. Johnson, as Treasurer	L. A. No. 217833
Pacific-Southwest Trust and Savings Bank vs. Johnson, as Treasurer	L. A. No. 217834
The Citizens National Bank of Los Angeles vs. Johnson, as Treasurer	L. A. No. 245451
Security Trust and Savings Bank vs. Johnson, as Treasurer	L. A. No. 271894
The Peoples National Bank of Los Angeles vs. Johnson, as Treasurer	L. A. No. 217964
The Peoples National Bank of Los Angeles vs. Johnson, as Treasurer	L. A. No. 245434
The United States National Bank vs. Johnson, as Treasurer	L. A. No. 245453
The United States National Bank vs. Johnson, as Treasurer	L. A. No. 271898
Union Bank and Trust Company of Los Angeles vs. Johnson, as Treasurer	L. A. No. 271893
United States National Bank of Los Angeles vs. Johnson, as Treasurer	L. A. No. 217826
California Bank vs. Johnson, as Treasurer	Sac. No. 42333

BOND ISSUES PASSED UPON BY ATTORNEY GENERAL'S OFFICE FOR PURCHASES BY THE STATE FROM SEPTEMBER 15, 1928, TO SEPTEMBER 15, 1930.

1928

September 25—Washington School District 5 per cent Bonds	\$8,500
October 24—Jefferson School District 5 per cent Bonds	27,000
October 30—Los Angeles Waterworks Bonds	45,000
October 30—Los Angeles City Hall Bonds	25,000
October 30—City of Manteca Waterworks 5 per cent Bonds	10,000
October 30—Bowerbank School District 5½ per cent Bonds	22,000
October 30—Inglewood Union High School District 5 per cent Bonds	15,000

1929

January 18—Liberty School District 5 per cent Bonds	15,000
January 18—La Canada School District 5 per cent Bonds	5,000
January 21—Los Angeles Playground 4½ per cent Bonds	3,000
January 21—Los Angeles Library 4½ per cent Bonds	7,000
January 21—Los Angeles Harbor Improvement 4½ per cent Bonds	10,000
January 24—Los Angeles Sewer 4½ per cent Bonds	5,000
January 24—City of Delano Fire and Water 6 per cent Bonds	5,000
January 28—Sierra Madre Water 5 per cent Bonds	30,000
January 28—Roseville Municipal Improvement 5 per cent Bonds	10,000
January 28—Lerdo School District 5 per cent Bonds	14,000
January 28—Menlo Park School District 5 per cent Bonds	10,000
January 28—San Lorenzo School District 5 per cent Bonds	15,000
February 1—Val Verde School District 5½ per cent Bonds	10,000
February 1—Oceanside Waterworks 5 per cent Bonds	20,000
February 1—Armona School District 6 per cent Bonds	5,000
February 1—Sunnyvale Municipal Improvement 5 per cent Bonds	40,000
February 4—City of Lindsay Municipal Improvement 5 per cent Bonds	10,000
February 8—San Bernardino High School District 5 per cent Bonds	10,000
February 11—City of Fullerton Outfall Sewer 4½ per cent Bonds	10,000
February 25—Oroville-Wyandotte Irrigation District 6 per cent Bonds	25,000
March 8—Anderson Union High School District 5 per cent Bonds	10,000
March 8—Redman School District 5 per cent Bonds	17,500
March 8—Piru School District 5 per cent Bonds	19,000
March 14—Ukiah Union High School District 4½ per cent Bonds	7,500
April 27—City of Suisun, Solano, Fire Protection and Water Improvement 5 per cent Bonds	15,000
April 27—Orland School District 5 per cent Bonds	20,000
April 27—Town of Yreka Municipal Improvement 6 per cent Bonds	17,100

BOND ISSUES PASSED UPON—Continued

April 27—City of Richmond Harbor 5 per cent Bonds	20,000
April 27—Lake County Jail and City Hall 5 per cent Bonds	5,000
April 27—Bonita School District 5½ per cent Bonds	10,000
April 27—Mountain View School District 5 per cent Bonds	8,000
May 23—Fair Oaks School District 5 per cent Bonds	6,000
May 29—Arroyo Grande Water 5½ per cent Bonds	10,000
May 29—Willits Union High School District 5 per cent Bonds	10,000
May 29—Newhall School District 5 per cent Bonds	15,000
June 28—Livermore Union High School District 5 per cent Bonds	25,000
June 29—Stockton Municipal Improvement 5 per cent Bonds	25,000
July 8—Central Gaither School District 6 per cent Bonds	12,000
July 8—South Bay Union School District 5½ per cent Bonds	16,000
July 17—Walnut School District 5 per cent Bonds	16,000
July 17—Pixley School District 5 per cent Bonds	20,000
July 17—Red Bluff School District 5 per cent Bonds	20,000
July 22—Santa Cruz Water 5 per cent Bonds	20,000
July 23—Fairfield School District 5 per cent Bonds	16,000
July 23—Sanger School District 5 per cent Bonds	25,000
July 30—Palo Verde Irrigation District 6 per cent Bonds	10,000
August 3—Gorden Grove Union High School District 5 per cent Bonds	35,000
August 5—Crescent Elk School District 5½ per cent Bonds	10,000
August 5—Whisman School District 5 per cent Bonds	14,000
August 5—Lynwood School District 5 per cent Bonds	35,000
August 5—City of North Sacramento Municipal Funding 5½ per cent Bonds	15,000
August 5—Santa Maria School District 5 per cent Bonds	20,000
August 6—Livingston School District 6 per cent Bonds	10,000
August 16—Soldier Bridge School District 6 per cent Bonds	6,500
August 21—Sunset School District 6 per cent Bonds	35,000
August 21—Sweetwater Union High School District 5 per cent Bonds	10,000
August 23—Tracy Grammar School District 5½ per cent Bonds	10,000
August 24—Long Beach Harbor Improvement 5 per cent Bonds	10,000
September 13—Artesia School District 5 per cent Bonds	35,000
September 13—Belmont School District 5 per cent Bonds	15,000
September 13—Los Lomitas School District 5½ per cent Bonds	12,000
September 13—Corralitas Union High School District 6 per cent Bonds	10,000
September 19—Garden Grove School District 5 per cent Bonds	15,000
October 7—Roache School District 6 per cent Bonds	12,000
October 15—Burbank School District 5 per cent Bonds	15,000
October 16—Santa Cruz Municipal Improvement 5 per cent Bonds	19,500
October 17—Arcata Sewer 5 per cent Bonds	10,000
November 4—Oakview School District 5½ per cent Bonds	20,000
November 8—Burbank Waterworks 4½ per cent Bonds	45,000
November 8—San Ysidro School District 6 per cent Bonds	5,000
November 19—City of Glendale School District 5 per cent Bonds	10,000
November 19—Tehachapi Valley School District 6 per cent Bonds	20,000
November 19—Mill Valley School District 5 per cent Bonds	3,000
November 21—Orland Joint Union High School District 5½ per cent Bonds	10,000
November 21—City of Arcadia Library 5 per cent Bonds	5,000
December 6—City of San Diego Water 5 per cent Bonds	1,000
December 6—City of San Diego Water 4½ per cent Bonds	2,500
December 6—City of San Diego Water 5 per cent Bonds	3,000
December 20—San Luis Obispo Municipal Improvement 5 per cent Bonds	45,000
December 20—Woodland School District 5 per cent Bonds	25,000
December 31—City of Los Angeles Direct Obligations 4½ per cent Bonds	10,000

1930

January 11—City of Newport Beach Water 5½ per cent Bonds	23,000
January 13—Arcadia Street Improvement 5½ per cent Bonds	23,000
January 13—Long Beach Harbor 5 per cent Bonds	4,000
February 5—Spring Valley Water 4½ per cent Bonds	50,000
February 11—Willow Glen School District 5 per cent Bonds	15,000
February 18—City of Placerville Municipal Improvement 5½ per cent Bonds	10,000
March 31—San Anselmo Fire Protection 5 per cent Bonds	30,000
March 31—Courtland Union High School District 5½ per cent Bonds	10,000
March 31—Alhambra Union High School District 5 per cent Bonds	5,000
March 31—City of Woodland Acquisition and Improvement District No. 3 6 per cent Bonds	10,000
March 31—Los Angeles Electric Plant 5 per cent Bonds	25,000
March 31—Paso Robles Union High School District 5 per cent Bonds	10,000
March 31—Vallejo High School District 5½ per cent Bonds	10,000
March 31—Savannah School District 5 per cent Bonds	10,000
April 4—Atwater Municipal Improvement 5½ per cent Bonds	6,300
April 14—Long Beach Harbor 4½ per cent Bonds	50,000
April 14—San Carlos Municipal Improvement 5½ per cent Bonds	10,000
April 17—San Diego School District 5 per cent Bonds	4,000
April 29—Sacramento and San Joaquin Drainage District 6 per cent Bonds	6,000
May 24—Vista Union School District 5½ per cent Bonds	25,000
May 28—Margarita Black Union High School District 6 per cent Bonds	10,000
May 28—Grand Island Union Grammar School District 5 per cent Bonds	15,000
June 2—Santa Barbara High School District 5 per cent Bonds	25,000
June 4—Redondo Union High School District 5 per cent Bonds	25,000
June 5—Newport Harbor Union High School District 5 per cent Bonds	140,000
June 5—Porterville High School District 5½ per cent Bonds	50,000
June 6—City of Monterey Park 4½ per cent Bonds	10,000

BOND ISSUES PASSED UPON—Continued

June 6—	Williams Union Grammar School District 5 per cent Bonds	50,000
June 11—	National High School District 5 per cent Bonds	9,000
June 23—	San Bernardino School District 5 per cent Bonds	15,000
June 23—	Riverside High School District 4½ per cent Bonds	20,000
June 23—	Franklin School District 5 per cent Bonds	13,000
June 23—	Sebastopol Municipal Improvement 5 per cent Bonds	13,000
June 23—	Fairfield School District 5 per cent Bonds	10,000
June 23—	Pomona Waterworks 5 per cent Bonds	21,000
July 11—	Montecito County Waterworks District 5 per cent Bonds	25,000
July 11—	Garden Grove Union High School District 5 per cent Bonds	20,000
July 23—	San Marino School District 5 per cent Bonds	40,000
August 7—	City of Needles Water District 6 per cent Bonds	20,000
August 7—	Fairmead School District 6 per cent Bonds	5,000
August 7—	Santa Ana High School District 5 per cent Bonds	26,000
August 7—	Yountville School District 5½ per cent Bonds	20,000
August 7—	Grand View School District 5½ per cent Bonds	6,500
August 7—	Kaweah School District 5 per cent Bonds	10,000
August 7—	Redwood City Municipal Improvement 5½ per cent Bonds	50,000
August 9—	Mendocino Grammar School District 5 per cent Bonds	8,500
August 13—	Thermal School District 5½ per cent Bonds	5,000
August 13—	Lancaster School District 5 per cent Bonds	140,000
August 13—	Winter Elementary School District 5 per cent Bonds	12,000
September 3—	Lucerne School District 6 per cent Bonds	16,000
September 3—	Huntington Park City School District 5 per cent Bonds	10,000
September 3—	Clóvis Union High School District 5 per cent Bonds	5,000

FINANCIAL STATEMENT EIGHTIETH AND EIGHTY-FIRST FISCAL YEARS

Eightieth fiscal year

<i>Support</i>	<i>Appropriation</i>	<i>Amount Expended</i>	<i>Balance</i>
Appropriation for eightieth fiscal year	\$134,600 00		
Total expenditures, eightieth fiscal year		\$131,014 00	
Balance unused, eightieth fiscal year			\$3,586 00

Eighty-first fiscal year

<i>Support</i>	<i>Appropriation</i>	<i>Amount Expended</i>	<i>Balance</i>
Appropriation for eight-first fiscal year	\$153,000 00		
Total expenditures, eight-first fiscal year		\$132,201 33	
Balance unused, eighty-first fiscal year			\$20,798 67

REPORT OF DISTRICT ATTORNEYS FOR THE TWO YEARS ENDING JUNE 30, 1930

Criminal Prosecutions (Felonies) in the Superior Court

County	District attorney	Popula- tion	Number of persons charged	Convicted of felony		Plead guilty to felony	Acquitted		Otherwise disposed of before trial	Pending for trial or retrial	Judgment								Otherwise disposed of after trial and before judgment	Awaiting sentence
				Court cases	Jury cases		Court cases	Jury cases			Death	State's prison	Other institu- tions	Probation (no impris- onment)	Probation (inci- dental county jail imprison- ment)	Probation (inci- dental fine and county jail imprison- ment)	Fined			
Alameda	Earl Warren	474,324	950	17	189	592	4	81	49	18	6	281	297	37	18	21	7	86	28	17
Alpine	Warren H. Atherton	236																		
Amador	Ralph McGee	8,494	29		3	26					1	10	1	9	1	1	6			
Butte	J. A. McGregor	34,010	155		18	104		5	26	2	1	29	14	9	12		3	51	3	
Calaveras	Virgil M. Airola	6,009	61		4	51		2	4			15	2			1		37		
Colusa	Harmon M. Albery	10,257	46		4	37		1	4			7		1			21	12		
Contra Costa	Archibald B. Tinning	78,182	144		12	65		4	60	3		42		20	15					
Del Norte	George W. Howe	4,734	12			4		3	5			2		2						
El Dorado	Henry S. Lyon	8,303	39		5	30		1	3			12	3	6	7			7		
Fresno	Glenn M. DeVore	144,369	800	11	113	376	5	49	215	31	2	203	58	131	79			13	9	5
Glenn	Guy L. Louderback	10,935	33	1	0	20		2	2	2		7	5	6	5			4		
Humboldt	S. E. Metzler	43,189	150		10	111		3	19	7	1	51	6	48	8	4	3			
Imperial	Elmer W. Heald	60,894	310	2	43	189	3	16	50	7		92	58	27	9	31	3	13	1	
Inyo	Harvey W. Guthrie	6,604	37	2	4	26		2	1	2		0		2	6		4	14		
Kern	Ray Bailey	82,219	173		21	127		5	20		1	65	20	17	34	1		5	3	2
Kings	J. W. Ferguson	23,211	54		8	30		7	8	1		12	3	5	11		2			
Lake	H. G. Crawford	7,141	18		1	13		2	2			5	1	6		2				
Lassen	James A. Nutting	12,507	70		5	54		6	5			15	18	19	4	2	1			
Los Angeles	Buron Fitts	2,199,657	6,987	358	737	3,680	175	340	1,214	483	8	1,418	844	826	1,187	64	38	247	18	125
Madera	Mason A. Bailey	17,152	69		8	45		4	12			15	13	9	13			3		
Marin	Henry E. Greer	41,560	40		11	19		4	6			17		10	1		2			
Mariposa	Louis T. Milburn	2,530	5			5						4		1						
Mendocino	Lilburn Gibson	23,457	31		7	17		3	4		2	15	1	4	2					
Merced	F. M. Ostrander	36,900	223	1	34	131	1	15	38	3	1	54	7	56	22	3	3	8	12	
Modoc	Oscar Gibbons	8,038	24		1	20		1	2			7	1	7	6					
Mono	A. Boyer	1,355	1					1												
Monterey	A. E. Warth	53,668	103	5	5	47		3	32	11		41	2		14					
Napa	Wallace Rutherford	23,541	+30		1	20		5	4			7	5	1	2	4	2			
Nevada	W. E. Wright	10,957	14		4	5		2	3			3			6					
Orange	Z. B. West, Jr.	118,611	467	7	63	270	3	15	87	22		99	66	70	89	5	2	6	1	2
Placer	Orrin J. Lowell	24,430	37	1	3	26		3	4			12		9	6	3				
Plumas	S. C. Young	7,909	9			9						6		2				1		
Riverside	Albert Ford	82,266	446	2	43	282		24	84	11	1	57	113	40	55	30	2	28		1
Sacramento	Neil R. McAllister	141,463	730		65	359	2	20	264	20	3	144	103	84	47	14	9	20		
San Benito	A. M. Runnells	11,310	22			14	1	2	1	4		4	2	7	1					
San Bernardino	Geo. H. Johnson	113,878	351		64	152		20	106	9		77	33	48	52	2	3		1	
San Diego	Stephen Connell	209,477	676	12	75	384	2	44	128	31		187	39	114	108	2	2		1	18
San Francisco	Matthew Brady	625,974	2,886	18	227	1,029	11	269	753	579		222	549	51	244	5	8	46	122	35
San Joaquin	Guard C. Darrah	102,805	401	13	53	266	3	7	52	7		146	75	73	5	7		15	7	4
San Luis Obispo	H. J. Dubin	29,617	66		8	42		10	8	3		21	8	9		6		1		
San Mateo	Franklin Swart	77,338	141	5	7	106		2	21			40	17	47	10	2			2	
Santa Barbara	Clarence C. Ward	65,075	179		11	112		6	42	8		49	28	14	12	2	1	17		
Santa Clara	Fred L. Thomas	144,912	517	11	46	388	1	9	40	22		88	77	95	18	81	43	43		
Santa Cruz	W. M. Gardner	37,405	114	12	7	58	3	6	18	10		29	15	12	19			2		
Shasta	Albert F. Ross	13,925	52		5	19		1	25	2		18	1	5						
Sierra	J. M. McMahon	2,419	2			2						2								
Siskiyou	Charles E. Johnson	25,505	29		7	19		1	2			24		1	1					
Solano	Brantley W. Dobbins	40,644	53		1	36		2	14		1	18	4	12	2					
Sonoma	Carl Barnard	62,388	120		5	101		3	5	3		28	24	25	10	19				
Stanislaus	R. R. Fowler	56,263	284	2	19	187		6	52	18		39	32	40	8	3	1	89	1	
Sutter	Arthur Coats	14,618	28	5	15			5	3			12	2	2	2			1		
Tehama	Fred C. Pugh	13,839	50		14	27	1	2	3	3		21	10	9	2			1	3	
Trinity	H. R. Given	2,811	10		4	2		2	1	1		6			1					
Tulare	Leroy McCormick	75,731	256		7	181	4	9	28	27		80		48	18	30	3			
Tuolumne	C. H. Grayson	9,235	32		4	21		2	5			19	1	1	3	1				
Ventura	James C. Hollingsworth	54,577	209	1	6	171	1		18	12		53	24	74	24	1		2		
Yolo	Neal Chalmers	23,451	45	1	13	24		3	4			23	3	5	3	1	3			
Yuba	Erling S. Norby	11,327	62	3	7	28		5	18	1		21	9	6	1		1			
Totals		5,653,645	18,882	400	2,028	10,159	220	1,045	3,577	1,363	28	3,980	2,594	2,157	2,192	362	164	776	215	209

CRIMINAL CASES IN THE DISTRICT COURT OF APPEAL OF THE STATE OF CALIFORNIA
First Appellate District

No.	Defendant	County	Charge	Judgment of lower court		Transcript Filed	Judgment of appellate court		Hearing by supreme court	Status of appeal
				Date	Penalty		Date	Penalty		
1462	David Galloway	Santa Clara	Murder	Dec. 14, 1927	Life	Feb. 11, 1929	Feb. 20, 1928	Dismissed	.....	Closed
1481	Edward L. Kirk	Alameda	Embezzlement	Mar. 30, 1928	Indeterminate	May 14, 1928	Oct. 19, 1928	Affirmed	Denied	Closed
1482	Clifford Burg et al	Presno	Manslaughter	Mar. 20, 1928	Indeterminate	May 10, 1928	Dec. 5, 1928	Affirmed	.....	Closed
1487	Mollie Trau	Presno	Murder—second degree	Mar. 21, 1928	Indeterminate	May 10, 1928	Dec. 5, 1928	Affirmed	.....	Closed
1490	Frank Passantino	Santa Clara	Possession of still	April 13, 1928	\$1,000 fine	June 14, 1928	Oct. 16, 1928	Affirmed	Denied	Closed
1499	Gene Bastian et al	Alameda	Robbery	Mar. 20, 1928	Indeterminate	June 27, 1928	Dec. 4, 1928	Affirmed	.....	Closed
1500	Steve Lator	Presno	Grand theft	June 5, 1928	Indeterminate	Aug. 2, 1928	Dec. 4, 1928	Affirmed	.....	Closed
1506	Clarence A. Luddy	Santa Clara	Murder	July 31, 1928	Life	Aug. 30, 1928	Dec. 21, 1928	Affirmed	Denied	Closed
1509	Andrew H. Hector	Alameda	Assault with deadly weapon	July 31, 1928	Life	Aug. 30, 1928	Dec. 21, 1928	Affirmed	.....	Closed
1514	Sam Ferrugia	Presno	Murder—second degree	July 31, 1928	Indeterminate	Sept. 8, 1928	Dec. 21, 1928	Affirmed	.....	Closed
1516	Walter Livingston	San Francisco	Violation 288, 288a Penal Code	Sept. 6, 1928	Indeterminate	Sept. 24, 1928	Dec. 18, 1928	Affirmed	Denied	Closed
1518	Chas. A. Koehn	Presno	Attempt to murder, malicious use of explosive	Sept. 6, 1928	Indeterminate	Nov. 5, 1928	Feb. 1, 1929	Affirmed	.....	Closed
1519	Eugene Mihaly	Alameda	Grand theft	Sept. 21, 1928	Indeterminate	Oct. 19, 1928	Dec. 18, 1928	Affirmed	Granted	See S. C.
1520	William Nelson	San Francisco	Grand theft	Oct. 25, 1928	1 year city jail	Nov. 14, 1928	Jan. 14, 1929	Dismissed	.....	Closed
1522	Joseph C. Rosa	Santa Clara	Arson, second degree	Sept. 14, 1928	Indeterminate	Dec. 13, 1928	Mar. 13, 1929	Reversed	.....	Closed
1523	Robert Clement	Alameda	Violation Sub. I, Sec. 182, P. C.	Nov. 16, 1928	Indeterminate	Dec. 19, 1928	Feb. 26, 1929	Affirmed	.....	Closed
1524	John Loureiro	Santa Clara	Maintaining a common nuisance	Sept. 28, 1928	1 year city jail and \$1,000 fine	Dec. 17, 1928	Feb. 25, 1929	Affirmed	Denied	Closed
1525	Frances E. Lee	Alameda	Grand theft, violation Sec. 146, California Vehicle Act	Nov. 23, 1928	State hospital, indeterminate	Dec. 20, 1928	Mar. 1, 1929	Dismissed	.....	Closed
1527	Robert E. Perry	San Francisco	Violation Chap. 339, Stats. 1923	Dec. 8, 1928	Indeterminate	Jan. 4, 1929	May 22, 1929	Affirmed	.....	Closed
1528	Humbert Fallai	Alameda	Robbery, second degree	Nov. 14, 1928	Indeterminate	Jan. 5, 1929	June 5, 1929	Affirmed	.....	Closed
1529	Fong Wo.	San Francisco	Violation Ord. 7233 N. S.	Dec. 31, 1928	\$50 fine or not more than five days city jail	Jan. 22, 1929	Feb. 27, 1929	Dismissed	.....	Closed
1530	Paul Hirschler	Alameda	Robbery, first degree	Dec. 18, 1928	Indeterminate	Jan. 24, 1929	April 25, 1929	Affirmed	.....	Closed
1532	Bertha Brown et al.	Alameda	Conspiracy to rob	Feb. 13, 1929	Indeterminate	Mar. 15, 1929	May 23, 1929	Affirmed	Denied	Closed
1533	Antone Mendoza	Alameda	Violation Chap 227, Stat. 1927	Feb. 7, 1929	\$1,000 fine, indictment	Mar. 18, 1929	June 12, 1929	Affirmed	.....	Closed
1535	Antone F. Jori	Alameda	Violation Sec. 283 Penal Code.	Mar. 6, 1929	Indeterminate	Mar. 26, 1929	June 4, 1929	Affirmed	.....	Closed
1537	Mike Slepikoff	San Francisco	Burglary, first degree	Mar. 16, 1929	Indeterminate	April 11, 1929	Oct. 16, 1929	Affirmed	.....	Closed
1538	James W. Harris	San Francisco	Grand theft	Mar. 16, 1929	Indeterminate	April 24, 1929	July 20, 1929	Affirmed	.....	Closed
1539	Royd Hanna	San Francisco	Robbery, first degree	Mar. 22, 1929	Indeterminate	April 24, 1929	Sept. 5, 1929	Affirmed	.....	Closed
1540	Malcolm Baris et al.	Alameda	Poverty	April 16, 1929	Indeterminate	May 22, 1929	Nov. 8, 1929	Affirmed	.....	Closed
1544	Louis Rigbatti	San Francisco	Robbery, first degree	April 18, 1929	Indeterminate	May 10, 1929	June 17, 1929	Affirmed	.....	Closed
1546	Francis Steele et al.	Alameda	Violation Sec. 141 California Vehicle Act	April 13, 1929	Indeterminate	May 25, 1929	Sept. 19, 1929	Affirmed	.....	Closed
1547	Will Williams	Presno	Possession of blackjack	April 15, 1929	Indeterminate	May 14, 1929	July 27, 1929	Affirmed	.....	Closed
1548	George W. Tibbets	San Francisco	Violation Sec. 283 Penal Code.	May 13, 1929	Indeterminate	June 4, 1929	Dec. 30, 1929	Affirmed	Denied	Closed
1550	Harold Seaman et al.	San Francisco	Robbery, first degree	June 11, 1929	Indeterminate	July 1, 1929	Oct. 18, 1929	Affirmed	.....	Closed

1551	Junius Boyd	San Francisco	Assault with intent to commit murder	June 23, 1929	Indeterminate	July 30, 1929	Aug. 26, 1929	Affirmed	Closed
1552	Robert E. Cuytill	Alameda	Violation Sec. 288 Penal Code	July 8, 1929	Indeterminate	Aug. 2, 1929	Aug. 26, 1929	Dismissed	Closed
1553	Joseph Fyfe, Jr.	San Francisco	Appeal from judgment of dismissal	July 10, 1929	Allowed defendant's demurrer	Aug. 5, 1929	Dec. 16, 1929	Affirmed	Denied
1554	Daniel Caylor	San Francisco	Robbery, second degree	July 27, 1929	Indeterminate	Aug. 31, 1929	Mar. 13, 1930	Affirmed	Closed
1555	Lloyd E. Sampson et al.	Alameda	Robbery, first degree	July 30, 1929	Indeterminate	Sept. 13, 1929	Mar. 11, 1930	Affirmed	Closed
1556	Rufio Sotello	Monterey	Murder, second degree	Aug. 21, 1929	Indeterminate	Sept. 18, 1929	Dec. 20, 1929	Affirmed	Closed
1557	William B. Maddox	Alameda	Grand theft	Aug. 12, 1929	Indeterminate	Sept. 13, 1929	Nov. 26, 1929	Affirmed	Closed
1558	Angelo Turco	San Francisco	Violation poison law	Oct. 2, 1929	Indeterminate	Oct. 29, 1929	Feb. 14, 1930	Affirmed	Closed
1559	Richard Head	San Francisco	Murder, second degree	Oct. 4, 1929	Indeterminate	Nov. 4, 1929	April 22, 1930	Affirmed	Closed
1561	Lloyd E. Sampson et al.	Alameda	Robbery	Sept. 6, 1929	Indeterminate	Oct. 31, 1929	July 16, 1930	Affirmed	Closed
1562	L. W. Robinson	Alameda	Grand theft	Sept. 30, 1929	Indeterminate	Nov. 21, 1929	July 12, 1930	Affirmed	Closed
1563	Russell Smith	Monterey	Violation Sec. 106 Penal Code	Nov. 14, 1929	Indeterminate	Dec. 13, 1929	Feb. 7, 1930	Affirmed	Closed
1564	Francis Lee	Alameda	Grand theft	Oct. 9, 1929	Indeterminate	Nov. 29, 1929	Sept. 29, 1930	Affirmed	Closed
1565	Charlotte Newton	Santa Clara	Unlawful sale of intoxicating liquor	Oct. 28, 1929	Indeterminate	Dec. 10, 1929	Sept. 27, 1930	Affirmed	Closed
1566	Almond Clement et al.	San Francisco	Robbery, first degree	Dec. 14, 1929	\$750 fine or city jail	Jan. 17, 1930	Sept. 4, 1930	Affirmed	Closed
1567	Jack Hall et al.	San Francisco	Robbery, first degree	Dec. 21, 1929	Indeterminate	Jan. 22, 1930	April 23, 1930	Affirmed	Closed
1568	E. Elrod Pohl	Alameda	Grand theft	Oct. 31, 1929	Indeterminate	Jan. 4, 1930	Feb. 14, 1930	Dismissed	Denied
1569	O. W. DeVaughan	Alameda	Violation Sec. 21 Juvenile Court Law	Dec. 11, 1929	2 years city jail	Feb. 24, 1930	May 7, 1930	Reversed	Denied
1570	Jack Gagan	Alameda	Manslaughter	Dec. 14, 1929	Indeterminate	Jan. 18, 1930	April 23, 1930	Affirmed	Closed
1571	Joseph M. Macbeth	Alameda	Forgery	Dec. 5, 1929	Indeterminate	Jan. 21, 1930	Mar. 26, 1930	Affirmed	Closed
1572	James H. Hart	Alameda	Rape	Dec. 21, 1929	Indeterminate	Jan. 24, 1930	April 28, 1930	Affirmed	Closed
1575	William Dahl	Alameda	Robbery, second degree	Jan. 18, 1930	Life	Feb. 24, 1930	July 22, 1930	Affirmed	Closed
1576	David Lizarraga	San Francisco	Murder, first degree	Feb. 1, 1930	Life	Mar. 10, 1930	Sept. 10, 1930	Affirmed	Closed
1577	Jess Madero et al.	Alameda	Burglary, second degree	Feb. 6, 1930	Indeterminate	Mar. 12, 1930	Aug. 28, 1930	Affirmed	Closed
1578	Matthew Gallagher	San Francisco	Violation State Poison Law	Feb. 28, 1930	Indeterminate	Mar. 27, 1930	July 28, 1930	Reversed	Closed
1581	Eulir Hernandez	Alameda	Grand theft	Mar. 6, 1930	Indeterminate	April 11, 1930	June 13, 1930	Affirmed	Closed
1582	Louis P. Gonzales	San Francisco	Violation Sec. 288 Penal Code	April 1, 1930	Indeterminate	April 21, 1930	June 14, 1930	Affirmed	Closed
1583	Joe Costa et al.	San Francisco	Attempt to commit burglary, second degree	Mar. 31, 1930	Indeterminate	April 21, 1930	Aug. 20, 1930	Affirmed	Closed
1584	M. Cortez	Alameda	Violation 476, 476-a Penal Code	Mar. 25, 1930	Indeterminate	April 22, 1930	Sept. 5, 1930	Affirmed	Closed
1586	Walter Swick	San Mateo	Rape	Mar. 27, 1930	Indeterminate	May 10, 1930	July 11, 1930	Affirmed	Denied
1590	L. L. Bateman	San Francisco	Receiving stolen property	June 5, 1930	Indeterminate	Aug. 18, 1930	Dec. 2, 1930	Affirmed	Denied
1594	Harold E. Rose	San Francisco	Grand theft	July 23, 1930	Indeterminate	Aug. 14, 1930	Dec. 26, 1930	Affirmed	Closed
1595	John J. Collier et al.	Alameda	Violation Sub. I, Sec. 182, Penal Code	June 12, 1930	Indeterminate	Aug. 16, 1930	Dec. 1, 1930	Affirmed	Pending
1596	John Pontes	Alameda	Robbery, first degree	June 21, 1930	Indeterminate	Aug. 18, 1930	Dec. 1, 1930	Affirmed	Closed
1597	Vincent Lueh	Marin	Murder	July 12, 1930	Life	Aug. 6, 1930	Dec. 1, 1930	Affirmed	Pending
1598	Frank T. Keller	Santa Cruz	Forgery		Alleged order refusing to set aside judgment	Oct. 28, 1930	Dec. 8, 1930	Dismissed	Closed

* People's Appeal. Of 70 cases handled, of which 1 was a People's Appeal, 57 were decided in favor of the State, 4 in favor of the defendants, 7 were dismissed and 2 are pending.

CRIMINAL CASES IN THE DISTRICT COURT OF APPEAL OF THE STATE OF CALIFORNIA

Second Appellate District

No.	Defendant	County	Charge	Judgment of lower court		Transcript filed	Judgment of appellate court			Hearing by supreme court	Status of appeal
				Date	Penalty		Date	Penalty	by reason of		
1615	Jesse Alexander	Los Angeles	Violation Securities Act	Nov. 7, 1928	Indeterminate	Jan. 30, 1928	Proceedings Sept. 21, 1928	death atak ed	Dismissed	-----	Closed
1619	Frank Zeah	Los Angeles	Violation 367E, Penal Code	Jan. 16, 1928	Indeterminate	Feb. 10, 1928	Aug. 7, 1928	Reversed	-----	-----	Closed
1657	Phillip A. Goodwin	Orange	Murder	Mar. 7, 1928	Life	April 10, 1928	April 12, 1928	Reversed	-----	-----	Closed
1661	Louis Vasquez et al.	Los Angeles	Robbery	Jan. 30, 1928	Indeterminate	April 17, 1928	May 9, 1927	Dismissed	-----	-----	Closed
1664	F. E. Clemett et al.	San Bernardino	Wright Act	Mar. 17, 1928	\$500 and 1 year in jail	May 9, 1927	May 13, 1928	Affirmed	-----	-----	Closed
1675	Geo. Tunstall	Imperial	Misdemeanor	Mar. 28, 1928	Indeterminate	May 18, 1928	May 30, 1928	Affirmed	-----	-----	Closed
1678	Chas. E. Lloyd	Imperial	Manslaughter	April 27, 1928	Indeterminate	May 18, 1928	Nov. 15, 1928	Affirmed	-----	-----	Closed
1680	Frank O. Lind	Imperial	Grand larceny	April 16, 1928	Indeterminate	April 26, 1928	Nov. 15, 1928	Dismissed	-----	-----	Closed
1687	Henry V. Jones	Los Angeles	Burglary	April 10, 1928	Indeterminate	May 28, 1928	Dec. 17, 1928	Reversed	-----	-----	Closed
1688	Louis Van	Los Angeles	Poison Act	May 4, 1928	Indeterminate	May 28, 1928	Dec. 17, 1928	Reversed	-----	-----	Closed
1691	Abraham Kirsch	Los Angeles	Grand larceny	April 20, 1928	Indeterminate	June 22, 1928	Jan. 24, 1929	Reversed	-----	-----	Closed
1694	Sol. Maggion	Imperial	Violation Sec. 3670 Penal Code	-----	Indeterminate	-----	-----	-----	-----	-----	Closed
1695	Louis C. Barrett	San Bernardino	Abetting prostitution and pimping	-----	Indeterminate	-----	-----	-----	-----	-----	Closed
1700	Henry J. Peterson	Los Angeles	Burglary	May 16, 1928	Indeterminate	June 25, 1928	Oct. 5, 1928	Affirmed	-----	-----	Closed
1702	Harry Erpelding	Los Angeles	Grand theft	June 15, 1928	Indeterminate	July 13, 1928	Jan. 22, 1929	Affirmed	-----	-----	Closed
1708	F. H. Heuss	San Diego	Robbery	May 24, 1928	Indeterminate	July 16, 1928	Aug. 29, 1928	Affirmed	-----	-----	Closed
1712	Roy James et al.	Los Angeles	Forgery	May 31, 1928	Indeterminate	July 21, 1928	Dec. 21, 1928	Affirmed	-----	-----	Closed
1714	Wm. G. Shell	Los Angeles	Robbery	June 28, 1928	Indeterminate	Aug. 1, 1928	Dec. 21, 1928	Affirmed	-----	-----	Closed
1715	Elmer Stanch	Los Angeles	Forgery	April 23, 1928	Indeterminate	May 25, 1928	Feb. 7, 1929	Affirmed	-----	-----	Closed
1716	Laurie Miller et al.	Los Angeles	Encumbering mortgaged property	July 8, 1928	Indeterminate	Aug. 6, 1928	Nov. 13, 1928	Affirmed	-----	-----	Closed
1717	Sylvia Baker	San Diego	Grand theft	July 9, 1928	Indeterminate	Aug. 6, 1928	Nov. 1, 1928	Affirmed	-----	-----	Closed
1718	Ora Nye	Los Angeles	Robbery	July 20, 1928	Indeterminate	Aug. 7, 1928	Nov. 7, 1928	Affirmed	-----	-----	Closed
1721	Geo. Crawford	Los Angeles	Grand theft	-----	Indeterminate	Aug. 9, 1928	Jan. 8, 1929	Affirmed	-----	-----	Closed
1722	Harry Henna	Los Angeles	Robbery	June 21, 1928	Indeterminate	Aug. 13, 1928	Feb. 6, 1929	in part, Affirmed	-----	-----	Closed
1723	Elmer Williams	Los Angeles	Contributing to delinquency of a minor	-----	Indeterminate	-----	-----	-----	-----	-----	Closed
1725	Fred Pettiger	Los Angeles	Forgery	July 27, 1928	1 year road camp	Aug. 15, 1928	Sept. 18, 1928	Affirmed	-----	-----	Closed
1726	Arthur O. Berg	Ventura	Theft	July 25, 1928	Indeterminate	Aug. 16, 1928	Jan. 9, 1929	Affirmed	-----	-----	Closed
1727	F. Villareal et al.	Los Angeles	Murder	June 2, 1928	Indeterminate	Aug. 7, 1928	Oct. 10, 1928	Affirmed	-----	-----	Closed
1728	Harold T. Dempster	Los Angeles	Grand theft	June 6, 1928	Indeterminate	Aug. 22, 1928	Jan. 26, 1929	Reversed	-----	-----	Closed
1730	George J. McCann	Los Angeles	Grand theft	July 17, 1928	Indeterminate	Aug. 30, 1928	Nov. 15, 1928	Affirmed	-----	-----	Closed
1731	J. M. Anderson	Los Angeles	Embezzlement	July 30, 1928	Indeterminate	Sept. 18, 1928	Jan. 31, 1929	Affirmed	-----	-----	Closed
1733	Jose Ramirez	Los Angeles	Grand theft	Aug. 13, 1928	Indeterminate	Sept. 20, 1928	Nov. 26, 1928	Affirmed	-----	-----	Closed
1748	Frank Hampton	Los Angeles	Violation State Poison Act	July 23, 1928	Indeterminate	Sept. 19, 1928	Dec. 3, 1928	Affirmed	-----	-----	Closed
1729	Harmon Temple	Santa Barbara	Manslaughter	Aug. 9, 1928	Indeterminate	Sept. 24, 1928	Nov. 26, 1928	Affirmed	-----	-----	Closed
1732	Marco Alberti	Los Angeles	Murder	July 23, 1928	Indeterminate	Sept. 19, 1928	Jan. 7, 1929	Reversed	-----	-----	Closed
1732	Marco Alberti	Los Angeles	Assault with intent to commit murder	Sept. 13, 1928	Indeterminate	Oct. 30, 1928	Mar. 14, 1929	Affirmed	-----	-----	Closed

1735	Los Angeles	Rape	Aug. 20, 1928	Indeterminate	Oct. 3, 1928	Feb. 26, 1929	Reversed	Denied	Closed
1737	Imperial	Robbery	Sept. 28, 1928	Indeterminate	Oct. 15, 1928	Nov. 26, 1928	Affirmed	Denied	Closed
1738	Los Angeles	Criminal conspiracy	Oct. 17, 1928	Indeterminate	July 28, 1928	Feb. 20, 1929	Affirmed	Denied	Closed
1739	Los Angeles	Robbery	Oct. 17, 1928	Indeterminate	Oct. 17, 1928	Nov. 26, 1928	Affirmed	Denied	Closed
1740	Los Angeles	Grand theft	Aug. 20, 1928	Probation	Oct. 17, 1928	Jan. 8, 1929	Affirmed	Denied	Closed
1741	San Bernardino	Selling intoxicating liquors	Sept. 29, 1928	Probation	Oct. 22, 1928	Dec. 27, 1928	Dismissed	Denied	Closed
1742	Kings	Violation Sec. 69 Penal Code	Oct. 3, 1928	Indeterminate	Oct. 24, 1928	Jan. 22, 1929	Dismissed	Denied	Closed
1743	San Diego	Rape	Sept. 29, 1928	Indeterminate	Oct. 25, 1928	Feb. 15, 1929	Affirmed	Denied	Closed
1744	Los Angeles	Robbery	Oct. 15, 1928	Indeterminate	Oct. 25, 1928	Feb. 15, 1929	Affirmed	Denied	Closed
1745	San Diego	Manslaughter	Sept. 29, 1928	Manslaughter	Oct. 25, 1928	Jan. 30, 1929	Affirmed	Granted	Closed
1746	Orange	Rape	Sept. 29, 1928	Manslaughter	Oct. 25, 1928	Jan. 30, 1929	Affirmed	Dismissed	Closed
1747	Santa Barbara	Manslaughter	Aug. 9, 1928	Manslaughter	Sept. 25, 1928	Jan. 7, 1929	Reversed	Granted	Closed
1748	Los Angeles	Burglary	Sept. 17, 1928	Burglary	Nov. 1, 1928	April 3, 1929	Reversed	Granted	See S.C.
1749	San Bernardino	Selling intoxicating liquors	Oct. 15, 1928	6 months, \$500 fine	Nov. 2, 1928	Nov. 26, 1928	Affirmed	Denied	Closed
1750	Los Angeles	Grand theft	Nov. 2, 1928	Indeterminate	Nov. 15, 1928	April 25, 1929	Affirmed	Denied	Closed
1751	San Wickersham	Murder	Sept. 28, 1928	Life	Nov. 5, 1928	June 19, 1929	Affirmed	Denied	Closed
1752	Los Angeles	Grand theft	Oct. 13, 1928	Indeterminate	Nov. 7, 1928	Mar. 29, 1929	Affirmed	Denied	Closed
1753	Imperial	Bribing an executive officer	Sept. 28, 1928	Indeterminate	Nov. 7, 1928	Dec. 10, 1928	Affirmed	Denied	Closed
1754	Ventura	Grand theft	Oct. 30, 1928	Indeterminate	Nov. 15, 1928	April 12, 1929	Reversed	Denied	Closed
1755	San Diego	Violation Corporation Securities Act	Oct. 9, 1928	\$500, or 1 day for each \$2.00 of fine	Nov. 16, 1928	April 10, 1929	Affirmed	Denied	Closed
1756	San Bernardino	Violation Corporation Securities Act	Nov. 14, 1928	Indeterminate	Nov. 28, 1928	May 15, 1929	Reversed	Granted	See S.C.
1757	Los Angeles	Robbery	Nov. 14, 1928	Indeterminate	Nov. 28, 1928	May 15, 1929	Reversed	Denied	Closed
1758	Los Angeles	Violation Sec. 141 M. V. Act	Nov. 14, 1928	Indeterminate	Nov. 28, 1928	May 15, 1929	Reversed	Denied	Closed
1759	Los Angeles	Robbery	Nov. 14, 1928	Indeterminate	Nov. 28, 1928	May 15, 1929	Reversed	Denied	Closed
1760	San Diego	Illegal possession of intoxicating liquor	Nov. 24, 1928	\$500 and 6 months	Dec. 12, 1928	Mar. 19, 1929	Affirmed	Denied	Closed
1761	Los Angeles	Burglary	Sept. 21, 1928	Indeterminate	Dec. 17, 1928	Feb. 7, 1929	Affirmed	Denied	Closed
1762	Riverside	Violations M. V. Act	Oct. 8, 1928	Indeterminate	Dec. 18, 1928	Feb. 19, 1929	Reversed	Denied	Closed
1763	Los Angeles	Robbery	Dec. 7, 1928	Indeterminate	Dec. 26, 1928	July 25, 1929	Affirmed	Denied	Closed
1764	San Diego	Robbery	Dec. 27, 1928	Indeterminate	Jan. 10, 1929	Mar. 20, 1929	Affirmed	Denied	Closed
1765	Los Angeles	Grand theft	Nov. 23, 1928	Indeterminate	Jan. 17, 1929	April 3, 1929	Dismissed	Denied	Closed
1766	San Bernardino	Wright Act	Dec. 27, 1928	6 months county jail	Jan. 18, 1929	Mar. 29, 1929	Affirmed	Denied	Closed
1767	Los Angeles	Misdemeanor	Jan. 29, 1929	Indeterminate	Feb. 21, 1929	Mar. 11, 1929	Affirmed	Denied	Closed
1772	Los Angeles	Forgery	Dec. 27, 1928	Indeterminate	Feb. 4, 1929	Mar. 11, 1929	Affirmed	Denied	Closed
1773	M. K. Walker	Manslaughter	Jan. 23, 1929	Indeterminate	Feb. 6, 1929	April 23, 1929	Affirmed	Denied	Closed
1774	Orange	Contributing to delinquency of a minor	Jan. 3, 1929	18 months	Feb. 8, 1929	May 23, 1929	Reversed	Denied	Closed
1775	Los Angeles	Grand theft	Jan. 3, 1929	Indeterminate	Feb. 8, 1929	May 23, 1929	Reversed	Denied	Closed
1776	Los Angeles	Grand theft	Feb. 8, 1929	Indeterminate	Mar. 6, 1929	June 6, 1929	Reversed	Denied	Closed
1777	Imperial	Grand theft	Jan. 26, 1929	Indeterminate	Feb. 11, 1929	May 29, 1929	Reversed	Denied	Closed
1778	San Diego	Manslaughter	Jan. 26, 1929	Indeterminate	Feb. 11, 1929	May 29, 1929	Reversed	Denied	Closed
1779	Los Angeles	Arson	Jan. 11, 1929	Indeterminate	Mar. 4, 1929	May 13, 1929	Affirmed	Denied	Closed
1780	Los Angeles	Burglary	Jan. 31, 1929	Indeterminate	Feb. 15, 1929	June 24, 1929	Affirmed	Denied	Closed
1781	Los Angeles	Bribing a witness	Jan. 30, 1929	Dismissed	Feb. 15, 1929	May 17, 1929	Reversed	Denied	Closed
1782	Los Angeles	Contributing to delinquency of a minor	Jan. 21, 1929	Dismissed	Feb. 25, 1929	Sept. 12, 1929	Reversed	Denied	Closed
1783	Los Angeles	Grand theft	Feb. 11, 1929	1 year county jail	Feb. 26, 1929	July 11, 1929	Reversed	Denied	Closed
1784	San Bernardino	Wright Act, possession	Feb. 8, 1929	\$1,000 fine	Mar. 6, 1929	June 6, 1929	Reversed	Denied	Closed
1785	Los Angeles	Murder	Feb. 1, 1929	Life	Mar. 8, 1929	July 1, 1929	Affirmed	Denied	Closed
1786	San Bernardino	Violation Sec. 2, Stat. 1923	Feb. 9, 1929	Indeterminate	Mar. 11, 1929	April 22, 1929	Affirmed	Denied	Closed
1787	Los Angeles	Criminal conspiracy	Jan. 28, 1929	Indeterminate	Mar. 11, 1929	June 21, 1929	Reversed	Granted	See S.C.
1788	Los Angeles	Contributing to delinquency of a minor	Jan. 28, 1929	Indeterminate	Mar. 11, 1929	June 21, 1929	Reversed	Granted	Closed
1789	Los Angeles	Contributing to delinquency of a minor	Jan. 28, 1929	Indeterminate	Mar. 11, 1929	June 21, 1929	Reversed	Granted	Closed
1790	Los Angeles	Contributing to delinquency of a minor	Jan. 28, 1929	Indeterminate	Mar. 11, 1929	June 21, 1929	Reversed	Granted	Closed
1791	Los Angeles	Contributing to delinquency of a minor	Jan. 28, 1929	Indeterminate	Mar. 11, 1929	June 21, 1929	Reversed	Granted	Closed
1792	Los Angeles	Contributing to delinquency of a minor	Jan. 28, 1929	Indeterminate	Mar. 11, 1929	June 21, 1929	Reversed	Granted	Closed
1793	Los Angeles	Contributing to delinquency of a minor	Jan. 28, 1929	Indeterminate	Mar. 11, 1929	June 21, 1929	Reversed	Granted	Closed

CRIMINAL CASES IN THE DISTRICT COURT OF APPEAL OF THE STATE OF CALIFORNIA—Continued

Second Appellate District

No.	Defendant	County	Charge	Judgment of lower court		Transcript Filed	Judgment of appellate court		Hearing by supreme court	Status of appeal
				Date	Penalty		Date	Penalty		
1795	Harry I. Harband	San Diego	Grand theft	Feb. 18, 1929	Indeterminate	Mar. 13, 1929	May 17, 1929	Affirmed	.....	Closed
1796	Russell Smith	Los Angeles	Robbery	May 25, 1929	Indeterminate	Mar. 13, 1929	Aug. 2, 1929	Affirmed	Denied	Closed
1797	Owen E. Wyatt	Los Angeles	Grand theft	Feb. 1, 1929	Indeterminate	Mar. 15, 1929	Oct. 22, 1929	Affirmed	Denied	Closed
1798	Ralph A. Leavitt	Los Angeles	Burglary	Feb. 14, 1929	Indeterminate	Mar. 18, 1929	July 22, 1929	Reversed	.....	Closed
1799	A. L. Lasker	Los Angeles	Making false entries in corporation books	Feb. 9, 1929	Indeterminate	Mar. 18, 1929	Aug. 23, 1929	Reversed	.....	Closed
1800	Albert Wilson	Los Angeles	Robbery	Feb. 15, 1929	Indeterminate	Mar. 19, 1929	Aug. 23, 1929	Affirmed	Denied	Closed
1801	German Gayman	Riverside	Gun charge	Mar. 4, 1929	Indeterminate	Mar. 21, 1929	Aug. 13, 1929	Reversed	.....	Closed
1803	Joseph Penlio	Los Angeles	Robbery	Mar. 8, 1929	Indeterminate	Mar. 26, 1929	Aug. 19, 1929	Affirmed	.....	See S.C.
1804	Paul J. Lore	Los Angeles	Forgery	Mar. 14, 1929	Indeterminate	Mar. 26, 1929	May 13, 1929	Affirmed	.....	Closed
1805	H. Whipple	San Bernardino	Escaping from custody of an officer	Feb. 16, 1929	Indeterminate	Mar. 28, 1929	Aug. 5, 1929	Affirmed	.....	Closed
1806	Asa Keyes et al.	Los Angeles	Violation Sec. 67 Penal Code	Feb. 20, 1929	Indeterminate	Feb. 20, 1929	Jan. 1, 1930	Affirmed	Denied	Closed
1807	Geo. Wilson	San Bernardino	Burglary	Jan. 14, 1929	Indeterminate	April 9, 1929	Jan. 20, 1929	Affirmed	.....	Closed
1808	Joe Dorseth	Los Angeles	Violation Sec. 245 Penal Code	Mar. 26, 1929	Indeterminate	April 8, 1929	May 13, 1929	Affirmed	.....	Closed
1812	Albert W. Smith	Ventura	Violation Sec. 288-a Penal Code	Feb. 25, 1929	Indeterminate	April 13, 1929	Feb. 23, 1929	Affirmed	.....	Closed
1817	Albert Schlosser	San Bernardino	Manslaughter	Feb. 27, 1929	Indeterminate	April 25, 1929	June 24, 1929	Affirmed	.....	Closed
1820	E. J. Young	Los Angeles	Grand theft	May 1, 1929	Indeterminate	May 7, 1929	July 13, 1929	Reversed	Denied	Closed
1822	Ronald Macbie	Los Angeles	Violation Sec. 107 Penal Code	April 5, 1929	Indeterminate	May 8, 1929	Aug. 6, 1929	Affirmed	Denied	Closed
1824	M. V. Bonis	Riverside	Lending check without sufficient funds	April 8, 1929	Life	May 14, 1929	Aug. 29, 1929	Affirmed	.....	Closed
1825	Joe Spirato	San Bernardino	Wright Act, possession	April 13, 1929	\$1,000 fine and imprisonment	May 15, 1929	May 27, 1929	Reversed	.....	Closed
1826	Henry Hollins	Los Angeles	Grand theft	Feb. 21, 1929	Indeterminate	May 15, 1929	May 27, 1929	Dismissed	.....	Closed
1828	Henry Leach et al.	Los Angeles	Contributing to delinquency of a minor	April 24, 1929	6 months county jail	May 17, 1929	Aug. 6, 1929	Reversed	.....	Closed
1829	Bill Barba	Imperial	Sale of intoxicating liquor	May 3, 1929	\$500 fine or imprisonment	May 20, 1929	Sept. 12, 1929	Reversed	Denied	Closed
1830	Poy Relt	Los Angeles	Wright Act, possession	April 24, 1929	Indeterminate	May 22, 1929	Aug. 6, 1929	Affirmed	.....	Closed
1831	Tony Nutek	Los Angeles	Wright Act, possession	Mar. 21, 1929	\$1,000 fine	May 24, 1929	Aug. 24, 1929	Affirmed	.....	Closed
1832	Manuel Machado	Santa Barbara	Violation State Medical Act	April 23, 1929	\$300 fine and 60 days	May 24, 1929	July 2, 1929	Affirmed	.....	Closed
1833	Nike Puppio	Los Angeles	Violation Gun Law	April 23, 1929	Indeterminate	May 24, 1929	Sept. 13, 1929	Reversed	.....	Closed
1834	Henry R. Moore	Los Angeles	Assault with a deadly weapon	Mar. 4, 1929	Indeterminate	May 24, 1929	June 10, 1929	Affirmed	.....	Closed
1835	James Sanders	Los Angeles	Attempt to commit robbery	May 31, 1929	Indeterminate	May 31, 1929	Nov. 27, 1929	Reversed	.....	Closed
1837	Lea Mitchell	San Diego	Forgery	May 13, 1929	Indeterminate	June 10, 1929	June 24, 1929	Affirmed	.....	Closed
1839	Jim Garrett	Orange	Sale of intoxicating liquor	May 8, 1929	6 months county jail	June 10, 1929	Oct. 14, 1929	Dismissed	.....	Closed
1840	Harold B. Crandall	Los Angeles	Manslaughter	May 8, 1929	Indeterminate	June 11, 1929	Sept. 27, 1929	Affirmed	.....	Closed
1841	Ron Costello	San Bernardino	Wright Act, sale	May 4, 1929	Indeterminate	June 12, 1929	Sept. 24, 1929	Affirmed	.....	Closed
1842	Robt. C. Sherman	Los Angeles	Issuing checks without sufficient funds	April 23, 1929	Indeterminate	June 12, 1929	Sept. 17, 1929	Affirmed	Denied	Closed
1843	James Widdows	San Diego	Burglary	May 31, 1929	Indeterminate	June 12, 1929	July 8, 1929	Affirmed	.....	Closed
1845	Geo. A. Dickson	Los Angeles	Violation California Vehicle Act	May 10, 1929	\$200 imprisonment or 1 day for each dollar	June 17, 1929	July 22, 1929	Affirmed	.....	Closed

1847	Cecil E. McFarland.	Los Angeles	Extortion.	May 22, 1929	Indeterminate.	June 20, 1929	July 22, 1929	Affirmed	Closed
1848	H. J. Leutholtz.	Los Angeles	Manslaughter.	April 24, 1929	Indeterminate.	June 20, 1929	Dec. 11, 1929	Affirmed	Closed
1849	Fernando Panetti et al.	Los Angeles	Wright Act, possession.	April 18, 1929	\$1,500 and probation.	June 20, 1929	Nov. 20, 1929	Affirmed	Closed
1850	Roy de Hoog.	Los Angeles	Robbery.	April 23, 1929	Indeterminate.	June 20, 1929	Aug. 2, 1929	Affirmed	Closed
1851	Harry O. Bates.	Los Angeles	Bribery.	May 20, 1929	Indeterminate.	June 27, 1929	July 22, 1929	Affirmed	Closed
1852	Harry Winemiller.	Imperial	Possession of still.	May 20, 1929	\$1,000 fine.	July 1, 1929	Aug. 12, 1929	Affirmed	Closed
1853	Hay Huntsman.	Los Angeles	Wright Act, possession.	June 13, 1929	Indeterminate.	May 31, 1929	Sept. 27, 1929	Affirmed	Closed
1854	Alfonso Mesa.	Los Angeles	Robbery.	May 22, 1929	Indeterminate.	July 3, 1929	Oct. 4, 1929	Affirmed	Closed
1855	Charles Cloud.	Los Angeles	Grand theft.	May 17, 1929	Indeterminate.	July 3, 1929	Sept. 27, 1929	Affirmed	Closed
1856	Geo. N. Wilson.	Los Angeles	Violation State Poison Act.	June 3, 1929	Indeterminate.	July 3, 1929	Oct. 2, 1929	Reversed	Closed
1857	Harold Lamey.	Los Angeles	Burglary.	June 25, 1929	Indeterminate.	July 12, 1929	Jan. 17, 1930	Reversed	Closed
1858	Alice Brahm.	Los Angeles	Motion to vacate judgment.	June 25, 1929	Indeterminate.	July 3, 1929	Jan. 17, 1930	Reversed	Closed
1859	Wm. J. Stevenson.	Los Angeles	Grand theft.	June 27, 1929	Indeterminate.	July 3, 1929	Jan. 17, 1930	Reversed	Closed
1860	Claude N. Hewitt.	Los Angeles	Rape.	June 14, 1929	Indeterminate.	July 3, 1929	Oct. 21, 1929	Affirmed	Closed
1861	Bernard Bell.	Los Angeles	Robbery.	June 13, 1929	Indeterminate.	July 23, 1929	Dec. 6, 1929	Affirmed	Closed
1862	Quintas Sanders.	Los Angeles	Robbery.	June 14, 1929	Indeterminate.	July 23, 1929	Dec. 6, 1929	Dismissed	Closed
1864	Ralph West.	Los Angeles	Grand theft and forgery.	July 10, 1929	Indeterminate.	July 24, 1929	Dec. 5, 1929	Affirmed	Closed
1865	C. F. Rowe.	Los Angeles	Robbery.	June 15, 1929	Indeterminate.	July 26, 1929	Sept. 17, 1929	Affirmed	Closed
1866	James Garrett.	Los Angeles	Sale of intoxicating liquor.	July 12, 1929	Indeterminate.	July 29, 1929	Oct. 13, 1929	Affirmed	Closed
1867	William Homan and Floyd Davis.	Los Angeles	Bribery.	July 3, 1929	Indeterminate.	Aug. 2, 1929	Jan. 14, 1930	Reversed	Closed
1869	Nat Cordish.	Los Angeles	Grand theft.	June 28, 1929	Indeterminate.	Aug. 2, 1929	Jan. 14, 1930	Affirmed	See S. C.
1872	Geo. E. Millum.	Los Angeles	Violation, State Poison Act.	June 28, 1929	Indeterminate.	Aug. 5, 1929	Jan. 15, 1930	Affirmed	Closed
1873	Dew E. Oliver.	Riverside	Violation Corporation Securities Act.	July 13, 1929	Indeterminate.	Aug. 12, 1929	Nov. 15, 1929	Affirmed	Closed
1874	J. M. Enkikan and Geo. Thompson.	Imperial	Violation Alien Land Law.	July 26, 1929	Indeterminate.	Aug. 14, 1929	May 23, 1930	Affirmed	Closed
1875	Harold Payne and Allen Karlowitz.	Los Angeles	Robbery.	July 12, 1929	Indeterminate.	Aug. 14, 1929	Sept. 10, 1929	Affirmed	Closed
1876	White & Price.	Los Angeles	Robbery.	July 22, 1929	Indeterminate.	Aug. 16, 1929	Dec. 19, 1929	Affirmed	Closed
1877	Harry L. Mayberry.	Los Angeles	Robbery.	July 15, 1929	Indeterminate.	Aug. 16, 1929	Sept. 10, 1929	Affirmed	Closed
1881	Orion L. Elliott and Leslie P. Leumar.	Los Angeles	Bribery.	July 12, 1929	Indeterminate.	Aug. 30, 1929	Jan. 22, 1930	Affirmed	Closed
1883	J. P. Phillips.	Los Angeles	Forgery.	Aug. 1, 1929	Indeterminate.	Sept. 3, 1929	Dec. 20, 1929	Affirmed	Closed
1884	Harold L. Davis.	Los Angeles	Asking, agreeing to receive and receiving a bribe.	July 18, 1929	Indeterminate.	Sept. 13, 1929	April 22, 1930	Reversed	See S. C.
1887	Irene Johnson.	Los Angeles	Attempted to commit murder.	Aug. 9, 1929	Indeterminate.	Sept. 26, 1929	Oct. 28, 1929	Dismissed	Closed
1889	Madelin Vurt et al.	Los Angeles	Burglary.	Aug. 30, 1929	Indeterminate.	Oct. 7, 1929	Nov. 12, 1929	Affirmed	Closed
1890	Beatrice H. Naves.	Los Angeles	Forgery.	Sept. 16, 1929	Indeterminate.	Oct. 18, 1929	Mar. 14, 1930	Affirmed	Closed
1891	Edward Frethofer.	Los Angeles	Robbery.	Oct. 3, 1929	Indeterminate.	Oct. 18, 1929	Jan. 15, 1930	Affirmed	Closed
1892	Josephine Valenti.	Los Angeles	Murder.	Sept. 10, 1929	Life.	Oct. 18, 1929	Jan. 17, 1930	Affirmed	Closed
1893	Geo. Rush Meadows.	Los Angeles	Grand theft.	Aug. 20, 1929	Indeterminate.	Oct. 23, 1929	Aug. 28, 1929	Affirmed	Closed
1894	Aurelio Gonzales.	Los Angeles	Burglary.	Sept. 17, 1929	Indeterminate.	Oct. 25, 1929	Nov. 12, 1929	Affirmed	Closed
1896	Frank P. Westlake.	Los Angeles	Murder.	Sept. 17, 1929	Life.	Oct. 31, 1929	Nov. 6, 1930	Affirmed	Closed
1897	James J. Davis.	Los Angeles	Robbery.	July 31, 1929	Indeterminate.	Oct. 31, 1929	June 4, 1930	Affirmed	Closed
1900	Paul Hann.	Los Angeles	Burglary.	Nov. 3, 1929	Indeterminate.	Nov. 18, 1929	Mar. 14, 1930	Affirmed	Closed
1901	Chas. H. Cunningham.	Los Angeles	Violation State Poison Act.	Aug. 30, 1929	Indeterminate.	Dec. 3, 1929	Dec. 9, 1929	Affirmed	Closed
1905	William R. McGee.	Los Angeles	Bribery.	Oct. 28, 1929	Indeterminate.	Dec. 3, 1929	July 1, 1930	Affirmed	Closed
1908	Corries Hillard.	Los Angeles	Petty theft, prior conviction.	Oct. 21, 1929	Indeterminate.	Dec. 3, 1929	Feb. 4, 1930	Reversed	Closed
1909	Bessie Gibson.	Los Angeles	Burglary.	Oct. 17, 1929	Indeterminate.	Dec. 5, 1929	July 2, 1930	Reversed	Closed
1909	Thos. B. Washburn.	Los Angeles	Bribery.	Oct. 18, 1929	Indeterminate.	Dec. 5, 1929	Mar. 24, 1930	Reversed	Closed
1910	Wm. J. Bost.	Los Angeles	Manslaughter.	Oct. 18, 1929	Indeterminate.	Dec. 6, 1929	Aug. 3, 1930	Affirmed	Closed
1911	Thomas Riga.	Los Angeles	Manslaughter.	Nov. 4, 1929	Indeterminate.	Dec. 6, 1929	Mar. 13, 1930	Dismissed	Closed

CRIMINAL CASES IN THE DISTRICT COURT OF APPEAL OF THE STATE OF CALIFORNIA—Continued
Second Appellate District

No.	Defendant	County	Charge	Judgment of lower court		Transcript filed	Judgment of appellate court		Hearing by supreme court	Status of appeal
				Date	Penalty		Date	Penalty		
1913	Clayton C. Stafford	Los Angeles	Rape	Nov. 22, 1929	Indeterminate	Dec. 13, 1929	Aug. 27, 1930	Reversed		Closed
1914	Robt. Jones, Abe Mitchell and Ralph Odenwald	Los Angeles	Burglary	Nov. 21, 1929	Indeterminate	Dec. 17, 1929	Feb. 21, 1930	Affirmed	Denied	Closed
1915	George E. Darrow	Los Angeles	Murder	Dec. 2, 1929	Life	Dec. 18, 1929	July 31, 1930	Reversed	Granted	Sec S.C. Closed
1916	Frank P. Smith	Los Angeles	Possession of a still	Dec. 9, 1929	Indeterminate	Dec. 18, 1929	Dec. 26, 1929	Dismissed		Closed
1917	Miles H. Ledbetter & Walter E. Evans	Los Angeles	Bribery	Nov. 7, 1929	Indeterminate	Dec. 19, 1929	May 28, 1930	Affirmed	Denied	Closed
1920	Jack Hawley	Los Angeles	Attempt to commit grand theft	Dec. 13, 1929	Indeterminate	Dec. 27, 1929	June 4, 1930	Affirmed		Closed
1921	Snul Le Bow & Hurry Noon	Los Angeles	Conspiracy	Dec. 23, 1929	8 months county jail	Jan. 3, 1930	May 23, 1930	Affirmed	Denied	Closed
1922	Alexander Pantages	Los Angeles	Rape	Nov. 9, 1929	Indeterminate	Jan. 6, 1930	Sept. 26, 1930	Reversed	Granted	Sec S.C. Closed
1923	Herbert H. Selph	Los Angeles	Murder	Nov. 29, 1929	Life	Jan. 6, 1930	June 27, 1930	Affirmed	Denied	Closed
1924	James H. Dawson	Los Angeles	Forgery	Dec. 12, 1929	Indeterminate	Jan. 8, 1930	Mar. 29, 1930	Affirmed		Closed
1925	Cruz Vicuna	Los Angeles	Murder	Dec. 6, 1929	Life	Jan. 9, 1930	April 9, 1930	Affirmed		Closed
1928	Joaquin Virgil Miller	Los Angeles	Grand theft	Dec. 5, 1929	Preston school	Jan. 14, 1930	Mar. 12, 1930	Dismissed		Closed
1929	Neal L. Sargeant	Los Angeles	Robbery	Nov. 8, 1929	Indeterminate	Jan. 17, 1930	Mar. 21, 1930	Dismissed		Closed
1930	Edward and Mary Kavanaugh	Los Angeles	Burglary	Jan. 2, 1930	Indeterminate	Jan. 17, 1930	Aug. 6, 1930	Affirmed	Denied	Closed
1933	Hugh C. Dean et al.	Los Angeles	Conspiracy	Nov. 4, 1929	\$5,000 bail	Jan. 23, 1930	July 23, 1930	Reversed		Closed
1935	John W. Hamilton	Los Angeles	Grand theft	Dec. 31, 1929	Indeterminate	Jan. 30, 1930	Sept. 29, 1930	Affirmed	Denied	Closed
1936	George L. Stone	Los Angeles	Violation Sec. 288 Penal Code		Indeterminate	Dec. 20, 1929	April 11, 1930	Dismissed		Closed
1937	Arthur R. McClanahan et al.	Los Angeles	Extortion and bribery	Dec. 21, 1929	Indeterminate	Feb. 5, 1930	Sept. 16, 1930	Affirmed		Closed
1938	Alexander Pantages	Los Angeles	Habes corpus	Mar. 8, 1930	Write denied	Feb. 17, 1930	Oct. 22, 1930	Affirmed	Granted	Sec S.C. Closed
1939	John D. Bolton, Jr.	Los Angeles	Murder	Dec. 22, 1930	Life	Feb. 29, 1930	Oct. 10, 1930	Affirmed		Closed
1941	Hans M. Anderson	Los Angeles	Robbery	Jan. 18, 1930	Indeterminate	Feb. 27, 1930	Sept. 13, 1930	Affirmed		Closed
1946	Pete Marzec	Los Angeles	Burglary	Feb. 13, 1930	Indeterminate					Closed
1947	Clarence Palmer	Los Angeles	Violation Secs. 112 and 141 Motor Vehicle Act		Indeterminate					Closed
1949	Fred J. Becker	Los Angeles	Violation 288 Penal Code	Feb. 11, 1930	Indeterminate	Feb. 27, 1930	Mar. 18, 1930	Dismissed	Denied	Closed
1950	Macro B. Sluffield	Los Angeles	Bribery	Feb. 18, 1929	Indeterminate	Mar. 11, 1930	Sept. 30, 1930	Affirmed	Denied	Closed
1951	Harmon Wood Van Vleck	Ventura	Violation 288 Penal Code	Feb. 11, 1930	Indeterminate	Mar. 12, 1930	Oct. 4, 1930	Reversed		Closed
1952	Ray E. Whitney	Los Angeles	Robbery and burglary	Feb. 20, 1930	Indeterminate	Mar. 19, 1930	May 12, 1930	Affirmed		Closed
1954	Jesus A. Viveros	Los Angeles	Possession of a still	Mar. 20, 1930	\$1,000 and indeterminate	April 1, 1930	May 26, 1930	Affirmed		Closed
1957	James Harrison	Los Angeles	Grand theft	Mar. 27, 1930	Indeterminate	April 27, 1930	May 13, 1930	Affirmed		Closed
1958	Victor Pflum et al.	Los Angeles	Possession of a still	Mar. 19, 1930	Indeterminate	April 11, 1930				Closed
1961	John Brahm	Los Angeles	Burglary	Mar. 11, 1930	Indeterminate	April 16, 1930	July 16, 1930	Affirmed		Closed
1964	Effie Reynolds	Los Angeles	Murder	April 15, 1930	Life	April 23, 1930	Aug. 28, 1930	Affirmed		Closed
1965	Passquale Bruno	Los Angeles	Possession of a still	Mar. 31, 1930	Life	May 2, 1930	July 30, 1930	Affirmed		Closed
1967	Roy Teruso	Los Angeles	Possession of a still	April 23, 1930	Indeterminate	May 12, 1930	July 16, 1930	Affirmed		Closed
1969	Joe Borrego	Los Angeles	Possession of a still	April 4, 1930	Probation 5 years	May 8, 1930	Sept. 26, 1930	Reversed	Granted	Sec S.C. Closed
1971	Thos. C. Breitenstein	Los Angeles	Grand theft	May 2, 1930	Indeterminate	May 19, 1930				Pending

1972	Wm. E. Greene	Los Angeles	Haheas corpus	May 22, 1930	Dismissed	May 23, 1930	Oct. 21, 1930	Modified	Granted	Closed
1973	Wm. R. McIntire	Los Angeles	Violation Sec. 141, Vehicle Act—murder	May 6, 1930	Indeterminate	May 27, 1930	Oct. 21, 1930	Modified	Granted	See S.C. Pending
1975	John Kalpakoff	Los Angeles	Robbery	April 28, 1930	Indeterminate	May 26, 1930	Oct. 20, 1930	Modified	Granted	See S.C. Pending
1976	Oren R. Bird	Los Angeles	Manslaughter	April 7, 1930	Indeterminate	May 26, 1930	Aug. 13, 1930	Affirmed		Closed
1977	Robt. I. Montgomery	Los Angeles	Violation 288 Penal Code	April 4, 1930	Indeterminate					
1978	Eddie Deason	Los Angeles	Conspiracy to violate Wright Act	May 26, 1930	1 year county jail	June 5, 1930	Nov. 1, 1930	Dismissed		Closed
1979	Paul I. Hayes	Los Angeles	Burglary	May 8, 1930	Indeterminate	June 5, 1930	July 10, 1930	Dismissed		Closed
1980	Jesse D. Lewis	Los Angeles	Robbery	May 26, 1930	Indeterminate	June 5, 1930	July 10, 1930	Dismissed		Closed
1981	John C. Hurst	Los Angeles	Burglary	May 8, 1930	Indeterminate	June 5, 1930	Aug. 27, 1930	Affirmed		Pending
1982	Wm. Earnest Harvey	Los Angeles	Murder	May 24, 1930	Life	June 18, 1930	Oct. 21, 1930	Modified		Closed
1984	Frank Shirashi	Los Angeles	Murder	May 14, 1930	Life	June 19, 1930				Pending
1985	Mrs. Mary Mitchell	Los Angeles	Burglary	June 2, 1930	90 days county jail	June 23, 1930	Oct. 22, 1930	Affirmed		Closed
1990	Mux Newman	Los Angeles	Conspiracy to commit a felony	July 12, 1930	Indeterminate	July 23, 1930				Pending
1994	Owen Wyatt	Los Angeles	Grand theft	July 12, 1930	Indeterminate	July 31, 1930	Sept. 23, 1930	Affirmed	Denied	Closed
1995	Paul R. Bernal	Los Angeles	Possession of still	June 11, 1930	Indeterminate	Aug. 4, 1930				Pending
1996	Chas. T. Valier	Los Angeles	Murder	July 3, 1930	Life					Pending
1997	Berwick L. Martin	Los Angeles	Conspiracy to commit bribery and bribing a witness		Indeterminate					Pending
1998	Edwin Jones	Los Angeles	Grand theft and violation 146 California Vehicle Act	July 11, 1930	Indeterminate	Aug. 4, 1930				Pending
1999	George Courdin	Los Angeles	Robbery	July 11, 1930	Indeterminate	Aug. 8, 1930	Sept. 8, 1930	Affirmed		Closed
2000	Jack G. Lackshan	Los Angeles	Robbery	June 16, 1930	Indeterminate	Aug. 11, 1930	Sept. 19, 1930	Affirmed	Denied	Closed
2002	Mrs. V. J. McKenney	Los Angeles	Robbery	May 27, 1930	Indeterminate	Aug. 14, 1930				Pending
2004	Jess J. Walker	Los Angeles	Attempt to commit abortion	July 28, 1930	1 year county jail	Aug. 14, 1930	Oct. 1, 1930	Modified	Denied	Closed
2005	Tom Williams	Los Angeles	Violation 288 Penal Code	Aug. 8, 1930	Indeterminate	Aug. 18, 1930				Pending
2006	Geo. Meffert et al.	Los Angeles	Violation 288-a Penal Code	July 29, 1930	Probation 2 years	Aug. 19, 1930	Sept. 22, 1930	Affirmed	Granted	Closed
2009	Wm. J. Stevenson	Los Angeles	Violation Stat. 27, P. 1945	July 14, 1930	6 months or \$500	Sept. 2, 1930	Oct. 21, 1930	Affirmed		See S.C. Pending
2011	Louis Krause et al.	Los Angeles	Grand theft	Aug. 11, 1930	Indeterminate	Sept. 4, 1930				Pending
2012	Rafel Rios	Los Angeles	Conspiracy	July 28, 1930	Indeterminate and \$900 fine					Pending
2013	Walter L. Stine	Los Angeles	Grand theft		Indeterminate	Sept. 5, 1930	Oct. 14, 1930	Affirmed		Closed
2014	Nathan Yaroslowsky et al	Los Angeles	Possession of still	Aug. 18, 1930	Indeterminate and \$1,000 fine	Sept. 10, 1930				Pending
2015	H. L. Washington	Los Angeles	Possession of still	Aug. 4, 1930	Indeterminate	Sept. 10, 1930	Sept. 10, 1930			Closed
2016	John D. Ribbell and Mable Ribbell	Los Angeles	Murder	Sept. 2, 1930	Life	Sept. 11, 1930				Pending
2017	Benjamin C. Colly and Walter W. Hopson	Los Angeles	Grand theft	Aug. 15, 1930	Indeterminate	Sept. 16, 1930				Pending
2018	Roy Vernon Quinn	Los Angeles	Violation Narcotic Law	July 17, 1930	Indeterminate	Sept. 19, 1930	Oct. 14, 1930	Dismissed		Pending
2019	Roy Vernon Quinn	Los Angeles	Robbery	Aug. 12, 1930	Indeterminate	Sept. 19, 1930				Pending
2020	Glen A. Rogers	Los Angeles	Robbery	Aug. 12, 1930	Indeterminate	Sept. 19, 1930	Consolidated with 2018			Pending
2021	C. W. McCann	Los Angeles	Robbery	Sept. 17, 1930	Indeterminate	Sept. 25, 1930				Pending
2022	Grey P. Fitzgerald	Los Angeles	Issuing check without funds	Sept. 18, 1930	6 months	Oct. 6, 1930				Pending
2023	Norris Layvine and Leonard Johnson	Los Angeles	Violation 288 Penal Code	Sept. 5, 1930	Indeterminate	Oct. 10, 1930				Pending
2025	Jacques Larrabee	Los Angeles	Extortion	July 11, 1930	1 year county jail, \$5,000 fine	Oct. 20, 1930				Pending
2029	Frank M. Miller	Los Angeles	Grand theft	Oct. 10, 1930	Indeterminate	Oct. 28, 1930				Pending
2030		Los Angeles	Manslaughter	Sept. 2, 1930	Indeterminate	Oct. 22, 1930				Pending

Of 236 cases handled, 150 were affirmed, 43 reversed, 20 dismissed and 23 are pending.

CRIMINAL CASES IN DISTRICT COURT OF APPEAL OF THE STATE OF CALIFORNIA

Third Appellate District

No.	Defendant	County	Charge	Judgment of lower court		Transcript filed	Judgment of appellate court		Hearing by supreme court	Status of appeal
				Date	Penalty		Date	Penalty		
1049	J. Lefurgy	Stanislaus	Fictitious check	July 3, 1928	Indeterminate	July 21, 1928	Feb. 4, 1929	Affirmed		Closed
1050	E. A. Beach et al.	Trinity	Burglary, second degree	July 16, 1928	Indeterminate	Sept. 12, 1928	Dec. 4, 1928	Affirmed		Closed
1051	C. E. Werner	El Dorado	Check, no funds	July 20, 1928	Indeterminate	Sept. 12, 1928	Dec. 27, 1928	Affirmed		Closed
1052	Henry William Mayberry	Sacramento	Attempt to commit robbery	Aug. 4, 1928	Indeterminate	Sept. 17, 1928	Nov. 1, 1928	Affirmed		Closed
1053	Leo Aleman	San Joaquin	Robbery, first degree	Sept. 4, 1928	Indeterminate	Sept. 18, 1928	Nov. 19, 1928	Affirmed		Closed
1054	John J. Tosi	Sonoma	Check, no funds	Aug. 30, 1928	Indeterminate	Oct. 3, 1928	Nov. 8, 1928	Affirmed		Closed
1055	William Avery	Stanislaus	Violation 238a Penal Code	Oct. 2, 1928	Indeterminate	Oct. 18, 1928	Nov. 1, 1928	Affirmed		Closed
1056	James H. Byrne	Humboldt	Rape	Sept. 14, 1928	Indeterminate	Oct. 24, 1928	Dec. 20, 1928	Affirmed		Closed
1057	John H. Beck	Marced	Rape	Sept. 7, 1928	Indeterminate	Oct. 27, 1928	Dec. 4, 1928	Affirmed		Closed
1058	C. L. Massengale	Plumas	Second degree burglary	Nov. 8, 1928	Indeterminate	Nov. 23, 1928	Mar. 25, 1929	Affirmed		Closed
1059	C. D. Plum	Yolo	Grand theft	Oct. 15, 1928	Indeterminate	Dec. 29, 1928	Feb. 27, 1929	Affirmed		Closed
1060	Fred Miller	Glenn	Possession intoxicating liquor	Nov. 16, 1928	\$1,000 fine	Jan. 2, 1929	May 24, 1929	Affirmed		Closed
1071	Al Hoskam	Yolo	Assault, deadly weapon	Dec. 15, 1928	Indeterminate	Jan. 2, 1929	May 24, 1929	Affirmed		Closed
1072	Robert Johnson	Yolo	Second degree burglary	Jan. 21, 1929	Indeterminate	Feb. 20, 1929	April 1, 1929	Affirmed		Closed
1073	Robert Johnson	Yolo	Second degree burglary	Jan. 21, 1929	Indeterminate	Feb. 20, 1929	April 1, 1929	Affirmed		Closed
1074	Frank Gibbons	Tehama	Second degree burglary	Jan. 21, 1929	Indeterminate	Feb. 23, 1929	Feb. 23, 1929	Affirmed		Closed
1075	Tony Silva and Joaquin Ollavea	San Joaquin	Possession of still	Mar. 2, 1929	\$1,000 fine and indeterminate	Mar. 12, 1929	June 8, 1929	Affirmed		Closed
1079	K. Osaki and K. Yoshioka	Sutter	Conspiracy to violate alien land law	Feb. 9, 1929	Indeterminate	Mar. 19, 1929	May 31, 1929	Reversed	Granted	See S.C.
1081	Harry Sampson	Mendocino	First degree robbery	Mar. 19, 1929	Indeterminate	April 22, 1929	June 5, 1929	Affirmed		Closed
1082	P. G. Barnett	Napa	Assault with dangerous weapon	Mar. 25, 1929	Indeterminate	April 26, 1929	June 12, 1929	Affirmed		Closed
1083	Ray Harvey	Modoc	Selling intoxicating liquor	Apr. 5, 1929	Indeterminate	May 1, 1929	Aug. 7, 1929	Affirmed		Closed
1084	Reuben Plummer	Tuolumne	Murder, second degree	Apr. 15, 1929	Indeterminate	May 20, 1929	Aug. 7, 1929	Affirmed		Closed
1085	Thomas P. Martin	Glenn	Abandonment of wife	Apr. 15, 1929	\$200 fine	May 21, 1929	Aug. 26, 1929	Affirmed	Denied	Closed
1086	J. W. Fain	Sacramento	Grand theft	Apr. 22, 1929	Indeterminate	May 3, 1929	Aug. 26, 1929	Affirmed		Closed
1087	A. Horven	Stanislaus	Carrying concealed weapon, alien	May 27, 1929	Indeterminate	June 13, 1929	Aug. 26, 1929	Affirmed		Closed
1088	Nick Chavez	Colusa	Murder, first degree	May 13, 1929	Indeterminate	July 9, 1929	Feb. 24, 1930	Affirmed		Closed
1089	E. Garcia	San Joaquin	Manslaughter	Aug. 3, 1929	Indeterminate	Aug. 19, 1929	Sept. 3, 1929	Affirmed		Closed
1091	Flay Wright	Humboldt	Rape	May 13, 1929	Indeterminate	Aug. 28, 1929	Oct. 15, 1929	Affirmed		Closed
1096	Charles Duncan	El Dorado	Violation Sec. 357-e Penal Code	June 13, 1929	\$500 fine	Sept. 10, 1929	Nov. 12, 1929	Affirmed		Closed
1097	Harold H. Bragdon	Trinity	Violation Sec. 548 Penal Code	Sept. 23, 1929	Indeterminate	Oct. 14, 1929	Dec. 30, 1929	Affirmed		Closed
1099	J. J. Edwards	Sacramento	Robbery, first degree	Sept. 17, 1929	Indeterminate	Oct. 22, 1929	Dec. 2, 1929	Affirmed		Closed
1104	William W. Middleton	Plumas	Forgery	Jan. 13, 1928	Indeterminate	Nov. 23, 1929	Jan. 6, 1930	Affirmed	Denied	Closed
1105	Gene Allerson	Stanislaus	Assault deadly weapon	Dec. 9, 1929	\$125 fine	Dec. 13, 1929	April 12, 1930	Affirmed		Closed
1106	Viral Freer	Humboldt	Grand theft	Oct. 8, 1929	Indeterminate	Dec. 18, 1929	Feb. 13, 1930	Affirmed		Closed
1107	Lord Wilkins	Butte	Escaping from imprisonment	Oct. 16, 1929	Indeterminate	Dec. 19, 1929	Feb. 13, 1930	Affirmed		Closed
1110	Luz Cabrera	San Joaquin	Assault deadly weapon	Dec. 16, 1929	Indeterminate	Jan. 3, 1930	Mar. 8, 1930	Affirmed		Closed

CRIMINAL CASES IN THE DISTRICT COURT OF APPEAL OF THE STATE OF CALIFORNIA

Fourth Appellate District

No.	Defendant	County	Charge	Judgment of lower court		Transcript Filed	Judgment of appellate court		Hearing by supreme court	Status of appeal
				Date	Penalty		Date	Penalty		
7	J. W. Marshall	San Diego	Grand theft	Aug. 15, 1929	Indeterminate	Sept. 4, 1929	Dec. 6, 1929	Affirmed	Granted	See S.C. Closed
8	Jesse D. Johnson	San Bernardino	Burglary	Sept. 28, 1929	Indeterminate	Oct. 31, 1929	Dec. 3, 1929	Affirmed		
9	Joe Collins	San Bernardino	Wright act, sale	Oct. 7, 1929	4 months jail and \$400 fine					
10	Wm. R. McGee	Orange	Perjury	Oct. 5, 1929	Indeterminate	Oct. 31, 1930	Dec. 11, 1930	Affirmed		Closed
11	James Galloway	Tulare	Assault with a deadly weapon	Sept. 25, 1929	Indeterminate	Nov. 1, 1929	Jan. 11, 1930	Affirmed		Closed
12	Claude Braswell	San Bernardino	Burglary	Sept. 14, 1929	Indeterminate	Oct. 31, 1929	Mar. 11, 1930	Affirmed		Closed
13	A. C. Thomas	Orange	Possession intoxicating liquor	Oct. 28, 1929	Indeterminate	Oct. 29, 1929	Jan. 24, 1930	Affirmed	Denied	Closed
14	Eugene Davis	Kings	Grand theft	Oct. 28, 1929	6 months and \$500 fine	Nov. 12, 1929	Mar. 7, 1930	Affirmed		Closed
15	Stewart Payne	San Diego	Forgery	Nov. 8, 1929	Indeterminate	Nov. 16, 1929	Jan. 2, 1930	Dismissed		Closed
16	Dale Elliott et al.	San Bernardino	Robbery	Oct. 26, 1929	Indeterminate	Nov. 23, 1929	June 21, 1930	Dismissed		Closed
17	Bella Mintz et al.	San Bernardino	Using and displaying a red flag	Oct. 23, 1929	Preson School of Industry	Dec. 3, 1929	Feb. 17, 1930	Affirmed		Closed
18	Willie Weeks	Kings	Murder	Nov. 30, 1929	Indeterminate	Dec. 18, 1929	June 30, 1930	Reversed	Denied	Closed
19	George Wilson	San Bernardino	Burglary	Nov. 16, 1929	Life	Dec. 18, 1929	Mar. 27, 1930	Affirmed		Closed
20	Willie Thorp	San Bernardino	Forgery	Dec. 7, 1929	Indeterminate	Dec. 21, 1929	Mar. 6, 1930	Reversed	Denied	Closed
21	Frank Carrillo	San Diego	Murder	Dec. 2, 1929	Life	Dec. 26, 1929	Mar. 6, 1930	Reversed		Closed
22	James G. Gillispie	Riverside	Child stealing	Dec. 16, 1929	Indeterminate	Jan. 6, 1930	Mar. 19, 1930	Affirmed		Closed
23	Harry Tossetti	San Bernardino	Possession intoxicating liquor	Dec. 29, 1929	Indeterminate	Jan. 7, 1930	Mar. 29, 1930	Affirmed		Closed
24	Grant Goodwin	San Bernardino	Burglary	Jan. 7, 1930	Indeterminate	Feb. 13, 1930	June 30, 1930	Dismissed	Denied	Closed
25	Smink & McDonald	Riverside	Violation 288-a Penal Code	Feb. 7, 1930	Indeterminate	Feb. 21, 1930	April 8, 1930	Affirmed	Denied	Closed
26	Irwin L. Perry	Tulare	Felony	Mar. 14, 1930	Indeterminate	Mar. 8, 1930	May 22, 1930	Affirmed	Granted	See S.C. Closed
27	Earl Miller	Orange	Operating a still	Mar. 18, 1930	Indeterminate	Apr. 4, 1930	May 13, 1930	Affirmed		Closed
28	E. E. Leaverton	Riverside	Grand theft	Apr. 7, 1930	Indeterminate	Apr. 14, 1930	May 13, 1930	Affirmed		Closed
29	Leslie Eppstein	San Bernardino	Issuing a fictitious check	Apr. 8, 1930	Indeterminate	May 12, 1930	June 30, 1930	Affirmed		Closed
30	Wm. Aguilar	Riverside	Conspiracy	May 28, 1930	Indeterminate	June 20, 1930	Aug. 28, 1930	Affirmed		Closed
31	Hays Clements	San Bernardino	Rape	June 21, 1930	Indeterminate	June 26, 1930	July 28, 1930	Affirmed		Closed
32	Geo. Van Baron	Orange	Uttering forged check	July 7, 1930	Indeterminate	July 28, 1930			Pending	Pending
33	Joe A. Smith	Riverside	Violation Corporation Securities Act	Aug. 9, 1930	Indeterminate	Sept. 13, 1930			Pending	Pending

36	Adam Coldwell.....	San Bernardino.....	Manslaughter.....	June 27, 1930.....	Indeterminate.....	Sept. 25, 1930.....			Pending
37	W. O. Black.....	San Bernardino.....	Manslaughter.....	Aug. 30, 1930.....	Indeterminate.....	Oct. 17, 1930.....			Pending
38	Francisco Morreno.....	Riverside.....	Manslaughter.....	Oct. 1, 1930.....	Indeterminate.....	Nov. 8, 1930.....			Closed
101	Ciani & Portecelli.....	Tulare.....	Possession of a still.....	Dec. 12, 1929.....	Indeterminate.....	Jan. 8, 1930.....	Mar. 19, 1930.....	Modified	Closed
102	Frank Hereford.....	Tulare.....	Manslaughter.....	Dec. 23, 1929.....	Indeterminate.....	Jan. 8, 1930.....	June 11, 1930.....	Affirmed	Closed
103	Earl Dykes.....	Kings.....	Manslaughter.....	Feb. 1, 1930.....	Indeterminate.....	Feb. 24, 1930.....	July 3, 1930.....	Affirmed	Closed
104	James Reid.....	Fresno.....	Sec. 141, Vehicle Act.....	Mar. 5, 1930.....	Indeterminate.....	April 16, 1930.....	June 21, 1930.....	Modified	Closed
106	Eric Von Heutzendorf.....	Fresno.....	Grand theft.....	Feb. 21, 1930.....	Indeterminate.....	Mar. 28, 1930.....	July 8, 1930.....	Affirmed	Closed
107	Odell Malone and M. Brown.....	Kern.....	Burglary.....	July 3, 1930.....	Indeterminate.....	Aug. 4, 1930.....	Oct. 20, 1930.....	Affirmed	Closed
108	Gilbert P. Brown.....	Kern.....	Grand theft.....	Aug. 22, 1930.....	Indeterminate.....	Aug. 22, 1930.....	Oct. 14, 1930.....	Affirmed	Closed
201	Henry Schumann-Heink.....	San Diego.....	Grand theft.....	Mar. 19, 1930.....	Probation 5 years.....	April 7, 1930.....	May 27, 1930.....	Denied	Pending
204	Tsui Horuchi.....	Imperial.....	Criminal syndicalism.....	June 13, 1930.....	Indeterminate.....	July 3, 1930.....			Closed
205	Bennie Wong.....	San Diego.....	Violation State Poison Act.....	June 27, 1930.....	1 year county jail.....	July 16, 1930.....	Aug. 21, 1930.....	Dismissed	Closed

Of 40 cases handled, 27 were affirmed, 2 reversed, 4 dismissed and 7 are pending

CRIMINAL CASES IN THE SUPREME COURT OF THE STATE OF CALIFORNIA

No.	Defendant	County	Charge	Judgment of lower court		Transcript filed	Judgment of supreme court		Status of Appeal
				Date	Penalty		Date	Penalty	
3117	Joe Troche	El Dorado	Murder	Jan. 13, 1928	Death	Mar. 17, 1928	Dec. 27, 1928	Affirmed	Closed
3118	M. M. Gordon	Los Angeles	Embezzlement	Nov. 16, 1927	Indeterminate	Dec. 17, 1927	Dec. 27, 1928	Affirmed	Closed
3120	Perry Coon	Kings	Murder	April 3, 1928	Death	April 27, 1928	Nov. 26, 1928	Affirmed	Closed
3130	J. F. Bryant et al.	Los Angeles	False pretenses	Jan. 31, 1928	Indeterminate	Feb. 14, 1928	Jan. 15, 1929	Affirmed	Closed
3143	Leong Bok	Tulare	Murder	April 27, 1928	Death	May 31, 1928	Dec. 27, 1928	Affirmed	Closed
3150	Walter Tipton et al.	Los Angeles	Burglary	Feb. 10, 1928	Indeterminate	Mar. 15, 1928	Dec. 28, 1928	Reversed	Closed
3151	Charles Espora	San Bernardino	Rape	Dec. 18, 1927	Indeterminate	Jan. 11, 1928	Dec. 27, 1928	Affirmed	Closed
3152	W. D. Smith	San Diego	Embezzlement	Oct. 18, 1927	Indeterminate	Nov. 19, 1927	Jan. 16, 1929	Reversed	Closed
3154	Anthony Brown et al.	Sacramento	Murder	June 7, 1928	Death	Aug. 25, 1928	April 30, 1929	Affirmed in part	Closed
3158	Samuel Thomas	Alameda	Murder	June 16, 1928	Death	July 14, 1928	Nov. 26, 1928	Affirmed	Closed
3171	Iliza Palarajac	Fresno	Murder	June 28, 1928	Death	Sept. 6, 1928	Jan. 25, 1929	Reversed	Closed
3176	Allan Ellis	Presno	Murder	July 28, 1928	Death	Sept. 11, 1928	Jan. 30, 1929	Affirmed	Closed
3182	Frank H. Myers	Los Angeles	Burglary	Mar. 16, 1928	Indeterminate	April 11, 1928	Feb. 24, 1929	Affirmed	Closed
3185	Jack H. Price	Los Angeles	Murder	Sept. 25, 1928	Death	Oct. 8, 1928	April 29, 1929	Affirmed	Closed
3187	Russell St. Clair Beitzel	Los Angeles	Murder	Sept. 24, 1928	Death	Oct. 15, 1928	June 18, 1929	Affirmed	Closed
3188	Charles W. Carrow	Los Angeles	Receiving stolen property	Mar. 30, 1928	Indeterminate	April 26, 1928	July 1, 1929	Reversed	Closed
3189	Louis Lazarus	Alameda	Murder	Sept. 18, 1928	Life	Nov. 2, 1928	Oct. 22, 1929	Modified	Closed
3185	Leo F. Kelley	Los Angeles	Murder	May 16, 1928	Indeterminate	June 25, 1928	April 10, 1929	Reversed	Closed
3196	Louis C. Barrett	San Bernardino	Abetting prostitution and pimping	Nov. 5, 1928	Death	Nov. 20, 1928	Aug. 30, 1929	Affirmed	Closed
3198	Antone Negra	Merced	Murder	Mar. 17, 1928	Indeterminate	April 19, 1928	Sept. 14, 1929	Affirmed in part	Closed
3199	F. T. Clement	San Bernardino	Wright Act	Dec. 1, 1928	Death	Jan. 4, 1929	May 29, 1929	Affirmed	Closed
3209	Paul Rowland	Sacramento	Murder	Sept. 28, 1928	Indeterminate	Nov. 5, 1928	July 17, 1929	Affirmed in part	Closed
3217	Charles A. Koehn	Fresno	Attempt to murder; malicious use of explosives	Feb. 8, 1929	Death	Oct. 25, 1928	June 26, 1930	Affirmed	Closed
3220	Gordon Stewart Northcott	Riverside	Murder	Oct. 15, 1928	Manslaughter	Oct. 25, 1928	Oct. 24, 1929	Reversed	Closed
3223	Ralph N. Post	San Diego	Murder	Feb. 1, 1929	Death	Mar. 23, 1929	Sept. 14, 1929	Affirmed	Closed
3231	Mario Croce	Mendocino	Murder	Mar. 15, 1929	Death	April 1, 1929	Sept. 26, 1929	Affirmed	Closed
3242	James Chandler	Los Angeles	Murder	Mar. 6, 1929	Death	April 11, 1929	Oct. 18, 1929	Affirmed	Closed
3245	Alphonse Reilly	Los Angeles	Burglary	Oct. 15, 1928	Death	Nov. 1, 1928	Sept. 28, 1929	Reversed	Closed
3250	Dallas Van Cleave	Los Angeles	Robbery	Nov. 14, 1928	Indeterminate	Nov. 20, 1928	Mar. 28, 1930	Reversed	Closed
3261	Evon B. Setz et al.	Sutter	Conspiracy to violate Alien Land Law	Feb. 9, 1929	Indeterminate	Mar. 19, 1929	Mar. 26, 1930	Affirmed	Closed
3270	K. Osaki et al.	Sutter	Violation Sec. 2, Stats. 1923	Feb. 4, 1929	Indeterminate	Mar. 11, 1929	Mar. 26, 1930	Affirmed	Closed
3274	Joe Bruno	Los Angeles	Murder	June 22, 1929	Death	Aug. 14, 1929	April 9, 1930	Affirmed	Closed
3283	John Gomez et al.	Alameda	Murder	July 13, 1929	Death	Aug. 12, 1929	June 30, 1930	Affirmed	Closed
3284	John Lee Howard	Los Angeles	Murder	July 6, 1929	Death	Aug. 28, 1929	April 18, 1930	Affirmed	Closed
3287	Thomas Lelew	Mendocino	Murder	Mar. 4, 1929	Indeterminate	Mar. 21, 1929	Mar. 26, 1930	Affirmed	Closed
3290	German Guzman	Riverside	Gun charge	April 8, 1929	Life	May 8, 1929	Feb. 24, 1930	Affirmed	Closed
3303	Frank Rocco	Ventura	Murder	April 18, 1929	\$1,500 and probation	June 20, 1929	Oct. 16, 1930	Affirmed	Closed
3317	Fernando Pannetti et al.	Los Angeles	Wright Act, possession	Jan. 26, 1929	Indeterminate	Sept. 4, 1929	June 11, 1930	Affirmed	Closed
3334	J. W. Marshall	San Diego	Grand theft	Jan. 27, 1930	Death	Feb. 27, 1930	Oct. 20, 1930	Affirmed	Closed
3338	Ernest A. Dias	Alameda	Murder						

3337	Alfred Boss.....	Sacramento.....	Murder.....	Jan. 31, 1930	Death.....	Mar. 3, 1930	Aug. 30, 1930	Affirmed.....	Closed.....
3341	Pedro Massaysay.....	Fresno.....	Murder.....	Jan. 31, 1930	Death.....	Mar. 28, 1930	Sept. 24, 1930	Affirmed.....	Closed.....
3342	P. Lopez.....	Merced.....	Violation Sec. 112, California Vehicle Act.....	Jan. 20, 1930	1 year county jail.....	Feb. 15, 1930	July 24, 1930	Affirmed.....	Closed.....
3345	James H. Dawson.....	Los Angeles.....	Forgery.....	Dec. 12, 1929	Indeterminate.....	Jan. 8, 1930	Sept. 30, 1930	Affirmed.....	Closed.....
3352	Harold L. Davis.....	Los Angeles.....	Asking agreeing to receive and receiving a bribe.....	July 18, 1929	Indeterminate.....	Sept. 13, 1929	Oct. 27, 1930	Reversed.....	Closed.....
3355	Clarence L. King.....	Humboldt.....	Murder.....	June 17, 1930	Death.....	July 8, 1930	.....	.....	Pending.....
3356	Augustus A. Gungell.....	Los Angeles.....	Murder.....	June 13, 1930	Death.....	July 3, 1930	.....	.....	Pending.....
3379	Edward LaVerno.....	Alameda.....	Murder.....	July 21, 1930	Death.....	Aug. 14, 1930	.....	.....	Pending.....
3381	William Henry Burkhardt.....	Los Angeles.....	Murder.....	Dec. 2, 1929	Life.....	Dec. 18, 1929	.....	.....	Pending.....
3383	Geo. E. Darrow.....	Los Angeles.....	Murder.....	Mar. 14, 1930	Bail.....	Mar. 28, 1930	.....	.....	Pending.....
3388	Fred Math.....	San Francisco.....	Felony.....	Sept. 24, 1930	Death.....	Oct. 9, 1930	.....	.....	Pending.....
3390	Irvin I. Perry.....	Tulare.....	Murder.....	Nov. 9, 1930	Indeterminate.....	June 6, 1930	.....	.....	Pending.....
3398	Peter Farrington.....	San Francisco.....	Rape.....	April 4, 1930	Probation, 5 years.....	May 8, 1930	.....	.....	Pending.....
3399	Alexander Fintages.....	Los Angeles.....	Possession of still.....	Sept. 17, 1930	Death.....	Oct. 14, 1930	.....	.....	Pending.....
3400	Jose Borrego et al.....	Los Angeles.....	Murder.....	April 7, 1930	Indeterminate.....	May 26, 1930	.....	.....	Pending.....
3411	Wilbur McCabe.....	Los Angeles.....	Manslaughter.....	May 6, 1930	Indeterminate.....	May 26, 1930	.....	.....	Pending.....
3413	Wren R. Bird.....	Los Angeles.....	Violation Sec. 141, California Vehicle Act.....	Jan. 29, 1930	Life.....	Mar. 17, 1930	.....	.....	Pending.....
3415	John Dewey Bolton, Jr.....	Los Angeles.....	Murder.....	Sept. 15, 1930	Death.....	Nov. 20, 1930	.....	.....	Pending.....
3416	Frank D. Keaton.....	Fresno.....	Murder.....	Nov. 14, 1930	Death.....	Dec. 10, 1930	.....	.....	Pending.....
3417	Fresco Lacang.....	Murder.....	Pending.....

59 cases handled, of which 35 were affirmed, 8 reversed and 16 are pending.

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Thirty-sixth Annual Report

OF THE

Building and Loan Commissioner

OF THE

State of California

1929

In accordance with an Act of the Legislature, approved
April 5, 1911

To His Excellency
C. C. YOUNG
Governor of the State of California

GEO. S. WALKER
Building and Loan Commissioner



LETTER OF TRANSMITTAL

STATE OF CALIFORNIA,
OFFICE OF BUILDING AND LOAN COMMISSIONER,
SAN FRANCISCO.

*To His Excellency, C. C. YOUNG,
Governor of California,
Sacramento, California.*

SIR: In compliance with section 5 of the Building and Loan Commission Act, I have the honor to submit for your consideration the thirty-sixth annual report of this department, setting forth the operations and condition of the building and loan associations of California under my supervision, as reported by the associations during the eightieth fiscal year of the state, ending June 30, 1929.

Respectfully submitted.

GEO. S. WALKER,
Building and Loan Commissioner.

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REPORT

OF THE

DIVISION OF BUILDING AND LOAN SUPERVISION

Office of the Building and Loan Commissioner,
San Francisco, California, September 21, 1929.

*To His Excellency, C. C. YOUNG,
Governor of California.*

SIR: Pursuant to the requirements of section 5 of the Building and Loan Commission Act, I have the honor to submit the thirty-sixth annual report of this department, relating to the condition of the associations under its supervision for the fiscal year ending June 30, 1929.

The schedules herein contained are the results of tabulations of the annual reports of 222 associations, each of which reports as of the close of its own fiscal year, but in order to show the sum total of all assets as of June 30, 1929, we print the result of the "Called Reports" as of that date, which show assets of \$443,235,793.05 as against \$337,706,657.32 as of June 30, 1928, a gain in the twelve months of \$105,529,135.73. This remarkable gain in assets was quite generally uniform, with all sections of the state participating therein. While money has come into the associations very rapidly the past year it has been absorbed by the borrowers who apparently have become "sold" on the long term installment plan of borrowing. While our examiners report that some associations have been quite liberal in amounts loaned, the fact remains that the great bulk of this money has been safely placed and is bringing good returns to the investor. No failures have occurred in the building and loan business in California for many years and in no case has the holder of a building and loan investment certificate ever had a loss of principal. This remarkable record accounts in large part for the popularity of building and loan certificates, but this record can continue only if association officers and directors continue to properly loan the funds entrusted to them by the investing public.

Building and loan laws have been materially strengthened during the last few years, but additional power should be granted your commissioner. Because of the advertised profitableness of the building and loan business, promoters and others are endeavoring to organize new associations in every part of the state regardless of the fact that in many sections the business is already overdone.

Your commissioner should be given the right to determine where associations could be formed and where permission should be denied even though the incorporators have the required capital. Guarantee stock associations are, practically, mortgage banks and ought not to be

allowed to incorporate except under most rigid scrutiny and only in such cities and towns as population and necessity would indicate a reasonable chance for success.

On June 30, 1928, we had 216 active associations while on June 30, 1929, we had 233 associations, a gain of 17 for the year.

On April 8, 1929, license was granted the Building-Loan Federation to transact business in California. The Federation is, in fact, a reserve building and loan organization, to be operated on a nonprofit basis, for the purpose of extending credit to member associations possessing sound assets. An act was passed at the last session of the Legislature, and now operative, giving permission and making lawful ownership of stock in the Reserve Corporation by building and loan associations which are members of the Building and Loan Federation. I am of the opinion that the organization of the Federation was a step in the right direction and will be the means of stabilizing the business generally and will furnish protection when associations need it. Every association in the state should join the Federation and subscribe for the capital stock thereof, and the State of California should, in my opinion, encourage and foster the growth of this organization.

I am still of the opinion that building and loan associations are paying too much for money and that 5 per cent, instead of 6, should be the prevailing rate on full-paid investment certificates. All other restrictions and supervision will amount to but little if the basic principle is wrong. When building and loan associations were small with but a few millions of assets it was comparatively easy to loan and reloan at the average rate of 8.4 per cent per annum, but now that association assets are practically \$500,000,000, increasing monthly, and a turnover of the entire amount every four or five years, it is quite easy to see that a reduction in interest loaning rates is imperative for the good of the state as well as for the good of the individual borrower.

Reduction in loaning rates, however, can only be possible by a corresponding reduction in dividends and interest payable.

Complaints alleging misrepresentation on the part of agents selling membership shares, and retaining the membership fee of \$1 per share, have become negligible since the order was made that associations employing agents to sell shares must, before paying to the agent the fee, notify the investor by letter of the exact terms of his contract with the association, and explain that the membership fee is not returnable where such fee is charged.

Various interesting comparative statements covering the combined associations appear on the next several pages. This is followed by copies of the various laws governing building and loan associations. The remainder of this report is devoted to the detailed financial statements of each association.

Respectfully yours,

GEO. S. WALKER,
Building and Loan Commissioner.

PERSONNEL OF BUILDING AND LOAN COMMISSION—1929

Geo. S. Walker—Commissioner	San Francisco
W. A. Griffin—Chief Deputy	San Francisco
Leo. C. McCann—Examiner in charge of Northern Division	San Francisco
Geo. S. Walker, Jr.—Assistant Examiner	San Francisco
Lulu P. McKinney—Senior Clerk	San Francisco
Mrs. Anna Brann—Stenographer	San Francisco
Roy Dorothy—Deputy in charge of Los Angeles office	Los Angeles
Clair C. Barnes—Examiner in charge of Southern Division	Los Angeles
Clinton W. Vaught—Examiner	Los Angeles
Wm. G. Davidson—Appraiser	Los Angeles
Mrs. Edna V. Dorothy—Senior Clerk	Los Angeles

OFFICES OF COMMISSION

San Francisco	343 Sansome Street
Los Angeles	417 South Hill Street

Thirty-sixth Annual Report of

STATEMENT OF INCOME AND EXPENSES

OF

BUREAU OF BUILDING AND LOAN SUPERVISION FOR THE FISCAL YEAR ENDED JUNE 30, 1929

Income from licenses and assessments for salaries and support for the fiscal year ended June 30, 1929:

From renewal of annual licenses.....	\$49,152 00
From licenses of new associations.....	192 00
From licenses of agents and solicitors.....	1,002 00
<i>Total income</i>	<u>\$50,346 00</u>

Other receipts:

From sale of reports printed for associations.....	179 20
Refund on purchases.....	8 45
	<u>\$50,533 65</u>

Remitted to State Treasurer:

February 11, 1929.....	\$49,224 95
April 26, 1929.....	8 45
May 24, 1929.....	106 25
July 8, 1929.....	1,194 00
	<u>\$50,533 65</u>

Expenses of the Department for salaries and support:

Salary of Commissioner.....	\$6,000 00
Salaries of deputies	18,079 03
Salary of appraiser.....	2,400 00
Salaries of clerks and stenographers.....	4,620 63

Total salaries

\$31,099 66

Traveling expenses—Commissioner.....	\$264 60
Traveling expenses—examiners.....	2,926 59
Property and equipment.....	692 21
Office rent and janitor service.....	3,727 92
Printing annual report.....	\$1,225 65
Less refund—Reports sold.....	179 20

1,046 45

Other printing and stationery.....	141 35
Office expenses.....	310 89
Telephone and telegraph.....	405 37
Postage stamps.....	462 70
Materials and supplies.....	843 24
Premiums on official bonds.....	117 50
Prior year expense.....	75 24

\$11,014 06

Total expenses

\$42,113 72

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

W. A. Griffin, Chief Deputy Building and Loan Commissioner, being first duly sworn, deposes and says: The foregoing is a correct statement of the income and receipts for the fiscal year ended June 30, 1929, the disposition of the same and also of the salaries and expenses of the department for the same period.

W. A. GRIFFIN.

Subscribed and sworn to before me this 15th day of July, 1929.

GEO. S. WALKER,
Building and Loan Commissioner.

STATEMENT OF FINANCIAL CONDITION OF ALL ASSOCIATIONS COMBINED
FOR THE FISCAL YEAR ENDED 1929 COMPARED WITH PREVIOUS YEAR

Assets:		Per cent of total assets	1929	1928	Increase	Per cent of income
Loans on real estate, shares, etc.	88.0%		\$353,298,707 82	\$266,985,232 97	\$86,313,474 85	32.3%
Arrearages—Interest, dues, etc.	0.3		1,310,870 32	714,851 27	596,019 05	83.3
Cash in office and bank	4.2		16,814,057 48	10,694,552 62	6,119,504 86	57.2
Bond investments	3.5		14,027,097 90	6,348,757 01	7,178,340 89	104.8
Certificates of other associations	1.3		5,343,502 16	3,718,624 65	1,624,877 51	43.6
Real estate—foreclosed loans	1.2		4,790,175 65	3,713,122 20	1,077,053 45	29.0
Real estate—office building	1.1		4,429,389 91	3,482,832 08	946,557 83	27.1
Furniture and fixtures	0.2		848,810 71	698,164 64	150,646 07	21.5
Other assets	0.2		1,083,320 26	333,264 48	750,055 78	225.0
Total assets	100.0%		\$401,945,932 21	\$297,189,401 92	\$104,756,530 29	35.2%
Liabilities and capital:						
Investment certificates	71.0%		\$283,877,286 87	\$195,805,301 70	\$88,071,985 17	45.0%
Notes payable	1.0		4,291,769 62	3,573,173 05	718,596 57	20.1
Incomplete loans	4.0		16,064,261 72	10,326,578 06	5,737,683 66	55.5
Unearned interest and discounts	0.2		987,955 83	809,909 15	177,946 68	21.8
Other liabilities	0.5		2,204,132 58	1,515,573 51	688,559 07	45.4
Full paid membership shares	4.4		17,948,037 74	17,691,836 41	256,201 30	1.4
Installment membership shares	11.7		47,182,915 50	34,468,881 13	12,714,034 37	8.5
Guarantee capital stock	4.6		18,573,255 76	15,167,131 92	3,406,123 84	22.4
Surplus and reserve fund	1.8		7,467,338 51	6,094,991 50	1,372,347 01	22.5
Undivided profits	0.5		2,237,660 68	2,021,174 19	216,486 49	10.7
Uncollected interest earnings	0.3		1,112,017 40	714,851 27	397,166 13	55.5
Total liabilities and capital	100.0%		\$401,945,932 21	\$297,189,401 92	\$104,756,530 29	35.2%

STATEMENT OF INCOME AND EXPENSES OF ALL ASSOCIATIONS COMBINED
FOR THE FISCAL YEAR ENDED 1929 COMPARED WITH PREVIOUS YEAR

	<i>Per cent of total income</i>	<i>1929</i>	<i>1928</i>	<i>Increase</i>	<i>Per cent of income</i>
Total income (including accruals):					
Interest on loans, fees, etc.-----	100.0%	\$28,899,087 75	\$21,173,356 49	\$7,725,731 26	36.4%
Expenses:					
Salaries -----	8.6%	\$2,471,080 01	\$1,600,719 28	\$870,360 73	54.3%
Taxes (except federal) -----	2.0	578,557 26	515,768 43	62,788 83	12.1
Advertising -----	2.1	582,516 81	400,000 00	182,516 81	48.1
Office expenses, etc.-----	10.7	3,095,616 23	2,328,368 13	767,248 10	32.9
Total expenses -----	23.4%	\$6,737,770 31	\$4,844,855 84	\$1,892,914 47	39.0%
Net income before payment of interest and dividends -----	76.6%	\$22,161,317 44	\$16,328,500 65	\$5,832,816 79	35.7%
Distribution of net income:					
To interest or dividends:					
On borrowed money -----	0.8%	\$231,025 80	\$204,526 59	\$26,499 21	12.9%
On investment certificates -----	49.0	14,287,158 40	10,355,146 08	3,932,012 32	37.9
On membership shares -----	13.0	3,790,571 95	3,291,879 01	498,692 94	15.1
Net profit distribution:					
To federal income taxes -----	0.3	97,473 95	97,473 95		
To dividends on guarantee stock -----	6.0	1,638,045 10	1,339,469 20	298,575 90	22.3
To undivided profits -----	6.1	1,719,876 11	960,328 39	759,547 72	79.1
To uncollected interest earnings -----	1.4	397,166 13	177,151 38	220,014 75	124.1
Total net income (as shown above) -----	76.6%	\$22,161,317 44	\$16,328,500 65	\$5,832,816 79	35.7%

**STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS
OF ALL ASSOCIATIONS COMBINED
FISCAL YEAR ENDED 1929 COMPARED WITH PREVIOUS YEAR**

<i>Cash receipts:</i>	<i>1929</i>	<i>1928</i>	<i>Increase</i>
Real estate loans-----	\$89,678,221	\$72,194,767	\$17,483,454
Investment certificates-----	207,599,068	181,462,241	76,136,827
Membership shares-----	24,712,037	35,821,209	*11,109,172
Interest on loans, fees, etc-----	28,899,088	21,173,356	7,725,732
Sale of guarantee stock-----	3,406,124	2,799,523	606,601
All other receipts-----	49,167,365	25,826,756	23,340,609
<i>Total cash receipts</i> -----	<u>\$403,461,903</u>	<u>\$289,277,852</u>	<u>\$114,184,051</u>
<i>Cash disbursements:</i>			
Real estate loans-----	\$170,254,012	\$125,302,043	\$44,951,969
Investment certificates-----	119,527,083	99,203,072	20,324,011
Membership shares-----	20,741,801	23,376,391	*2,634,590
Expenses (except interest)-----	6,737,770	4,844,856	1,892,914
Dividends on guarantee stock-----	1,638,045	1,243,835	394,210
All other disbursements-----	78,443,687	34,113,218	44,330,469
<i>Total cash disbursements</i> -----	<u>\$397,342,398</u>	<u>\$288,083,415</u>	<u>\$109,258,983</u>
<i>Receipts exceed disbursements</i> -----	\$6,119,505	\$1,194,437	\$4,925,068
<i>Add: Cash balance at beginning of fiscal year</i> -----	10,694,553	9,500,116	1,194,437
<i>Cash balance at end of year</i> -----	<u>\$16,814,058</u>	<u>\$10,694,553</u>	<u>\$6,119,505</u>

* Decrease.

STATISTICAL INFORMATION

(For fiscal year ended 1929)

<i>Investors:</i>	<i>Total number</i>	<i>Total investment</i>	<i>Average investment</i>
Investment certificate holders-----	326,244	\$283,877,287	\$870 14
Membership share holders-----	111,340	65,130,953	584 97
Total investors—1929-----	437,584	\$349,008,240	\$797 58
Total investors—1928-----	323,160	256,966,019	795 55
Increase during year-----	114,424	\$92,042,221	\$2 03
<i>Loans on real estate:</i>			
Total loans in force—1929-----	118,622	\$353,298,708	\$2,978 36
Total loans in force—1928-----	92,046	266,985,233	2,900 00
Increase during year-----	26,576	\$86,313,475	\$78 36
<i>Real estate (foreclosed loans):</i>			
Total pieces on hand—1929-----	954	\$4,790,175	\$5,021 15
Total pieces on hand—1928-----	771	3,713,122	4,815 98
Increase during year-----	183	\$1,077,053	\$205 17
<i>Reserve Ratio to Investment Certificates</i>			
<i>Actual liabilities:</i>			<i>Ratio</i>
Investment certificates-----		\$283,877,287	
Notes and accounts payable-----		6,495,902	
Total actual liabilities-----		\$290,373,189	100%
<i>Legal reserve:</i>			
Guarantee capital stock-----		\$18,573,256	
Surplus and reserve fund-----		7,467,660	
Total legal reserve-----		\$26,040,916	9%
<i>Ratio of Net Profit to Capital Investment</i>			
<i>Capital investment:</i>			
	<i>1929</i>	<i>1928</i>	<i>Increase</i>
Guarantee capital stock-----	\$18,573,256	\$15,167,132	\$3,406,124
Surplus and undivided profits-----	9,704,999	8,116,166	1,588,833
Total at end of year-----	\$28,278,255	\$23,283,298	\$4,994,957
Total beginning year-----	23,283,298	19,837,194	3,446,104
Total balances-----	\$51,561,553	\$43,120,492	\$8,441,061
(A) Average investment ($\frac{1}{2}$)-----	\$25,780,776	\$21,560,246	\$4,220,530
<i>Net profit:</i>			
<i>Represented by:</i>			
Dividends on guarantee stock-----	\$1,638,045	\$1,339,469	\$298,576
Undistributed earnings-----	1,719,876	960,328	759,548
(B) Total net profit-----	\$3,357,921	\$2,299,797	\$1,058,124
<i>Rate of return on investment:</i>			
(A) divided into (B)-----	13%	10.7%	2.3%

STATEMENT OF TOTAL ASSETS FOR EACH YEAR SINCE 1894

Changes in Total Roll, Number of Associations Reporting and Gross Assets Since
Organization of Building and Loan Commission

The following table shows the changes in assets, total roll and number of associations reporting since May 31, 1894, the date of the first report, to June 30, 1929, as shown by the annual reports rendered this office:

Year	Total associations	Associations reporting	Assets	Increase
1894	146	137	\$20,820,082 18	-----
1895	153	144	21,500,520 01	\$680,437 83
1896	153	147	21,470,309 86	*30,210 15
1897	155	151	21,791,928 81	321,618 95
1898	157	148	20,721,226 72	*1,070,702 09
1899	159	151	20,285,454 24	*435,772 48
1900	157	148	18,935,883 76	*1,349,570 48
1901	153	138	17,881,576 70	*1,054,307 06
1902	151	138	18,190,867 53	309,290 88
1903	146	133	19,865,852 02	1,674,984 44
1904	141	126	21,306,042 32	1,440,190 30
1905	142	117	22,586,871 87	1,280,829 55
1906	131	106	19,228,938 88	*3,357,932 99
1907	125	107	19,522,896 86	293,957 98
1908	120	107	19,635,667 94	112,771 08
1909	120	105	20,228,116 40	592,448 46
1910	113	107	21,255,176 49	1,027,060 09
1911	107	96	23,340,012 38	2,084,835 89
1912	107	91	24,866,571 97	1,526,559 59
1913	98	93	28,316,021 97	3,449,450 00
1914	97	92	29,515,762 57	1,199,740 60
1915	97	89	30,441,084 03	925,321 46
1916	96	89	32,794,018 18	2,352,934 15
1917	91	86	35,928,446 84	3,134,428 66
1918	90	86	37,120,998 91	1,192,552 07
1919	90	85	38,374,331 91	1,253,333 00
1920	99	87	47,851,294 44	9,476,962 53
1921	100	96	56,496,548 56	8,645,254 12
1922	112	102	64,732,760 05	8,236,211 49
1923	132	115	85,270,458 70	20,537,698 65
1924	147	138	108,687,142 86	23,416,684 16
1925	162	152	140,657,891 10	31,970,748 24
1926	187	176	190,106,988 03	49,449,096 93
1927	202	191	241,796,747 10	51,689,759 07
1928	216	206	297,189,401 92	55,392,654 82
1929	233	222	401,945,932 21	104,756,530 29

* Decrease.

STATEMENT OF TOTAL ASSETS BY COUNTIES
For Fiscal Year Ended 1929 Compared With Previous Year

Counties	Number reporting		Assets		Increase
	1929	1928	1929	1928	
Alameda -----	16	15	\$23,853,494	\$19,590,904	\$4,262,590
Contra Costa -----	1	--	55,235	-----	55,235
Fresno -----	3	3	4,528,048	3,088,036	1,440,012
Humboldt -----	1	1	100,852	102,240	*1,388
Imperial -----	1	1	113,946	72,558	41,388
Kern -----	3	2	1,757,992	1,361,496	396,496
Los Angeles -----	83	77	196,717,128	145,849,488	50,867,640
Madera -----	1	1	348,325	301,904	46,421
Marin -----	4	4	969,949	853,690	116,259
Merced -----	1	1	549,684	522,229	27,455
Monterey -----	1	--	69,662	-----	69,662
Napa -----	1	1	956,210	750,536	205,674
Nevada -----	1	--	63,208	-----	63,208
Orange -----	9	8	12,280,591	9,555,418	2,725,173
Placer -----	2	2	586,495	466,327	120,168
Riverside -----	5	5	2,366,073	2,150,956	215,117
Sacramento -----	4	4	6,575,201	4,730,680	1,844,521
San Bernardino -----	9	9	12,011,831	10,720,404	1,291,427
San Diego -----	11	9	11,485,987	7,348,764	4,137,223
San Francisco -----	23	23	39,941,991	21,366,380	18,575,611
San Luis Obispo -----	4	3	1,501,644	1,172,324	329,320
San Joaquin -----	5	5	12,774,341	11,877,194	897,147
San Mateo -----	4	4	2,890,915	2,339,116	551,799
Santa Barbara -----	4	4	11,237,141	9,531,410	1,705,731
Santa Clara -----	10	10	48,648,494	35,969,941	12,678,553
Santa Cruz -----	2	2	1,833,801	1,441,662	392,139
Sonoma -----	1	1	622,049	469,053	152,996
Stanislaus -----	2	1	1,953,088	1,225,911	727,177
Tulare -----	4	4	1,611,093	1,517,688	93,405
Ventura -----	5	5	3,299,584	2,701,516	598,068
Yuba -----	1	1	241,880	111,577	130,303
Totals -----	222	206	\$401,945,932	\$297,189,402	\$104,756,530

* Decrease.

STATEMENT OF TOTAL ASSETS BY CITIES
For Fiscal Year Ended 1929 Compared With Previous Year

Cities	Number reporting		Assets		Increase
	1929	1928	1929	1928	
Alameda	1	1	\$4,293,693	\$3,171,650	\$1,122,043
Albany	1	--	34,458	-----	34,458
Alhambra	2	2	1,627,101	1,056,603	570,498
Anaheim	2	2	2,790,994	2,491,824	299,170
Arcadia	1	1	107,112	56,818	50,294
Atascadero	1	--	33,073	-----	33,073
Auburn	1	1	325,426	210,700	114,726
Bakersfield	3	2	1,757,992	1,361,496	396,496
Bellflower	1	--	107,503	-----	107,503
Belvedere Gardens	--	1	-----	8,903	*8,903
Berkeley	4	4	7,767,888	5,873,107	1,894,781
Beverly Hills	3	2	2,447,398	1,478,513	968,885
Burbank	2	1	637,811	400,604	237,207
Burlingame	1	1	288,786	160,873	127,913
Chino	1	1	270,472	216,872	53,600
Chula Vista	1	1	134,195	64,111	70,084
Colton	1	1	135,655	62,393	73,262
Compton	--	1	-----	55,033	*55,033
Corona	1	1	182,093	171,744	10,349
Cucamonga	1	1	280,709	244,409	36,300
Culver City	1	1	2,062,079	1,931,685	130,394
El Centro	1	1	113,946	72,558	41,388
Elsinore	1	1	96,903	92,909	3,994
Escondido	1	1	378,388	290,447	87,941
Fillmore	1	1	243,157	130,599	112,558
Fortuna	1	1	100,852	102,240	*1,388
Fresno	3	3	4,528,048	3,088,036	1,440,012
Fullerton	2	2	1,990,070	1,520,506	469,564
Glendale	1	1	1,011,944	627,995	383,949
Hemet	1	1	199,043	154,535	44,508
Huntington Beach	1	1	166,268	157,936	8,332
Huntington Park	2	1	1,468,606	915,181	553,425
Inglewood	1	1	1,324,508	786,758	537,750
La Jolla	1	--	271,136	-----	271,136
La Mesa	1	1	120,246	72,255	47,991
Livermore	1	1	57,902	59,144	*1,242
Lodi	2	2	1,480,383	1,253,080	227,303
Long Beach	5	5	35,477,324	26,570,574	8,906,750
Los Angeles	35	33	105,347,257	77,254,794	28,092,463
Madera	1	1	348,325	301,904	46,421
Martinez	1	--	55,235	-----	55,235
Marysville	1	1	241,880	111,577	130,303
Merced	1	1	549,684	522,229	27,455
Mill Valley	1	1	135,907	126,453	9,454
Modesto	2	1	1,953,088	1,225,911	727,177
Monrovia	1	1	1,419,888	1,178,682	241,206
Montebello	1	1	101,898	54,417	47,481
Napa	1	1	956,210	750,536	205,674
Nevada City	1	--	63,208	-----	63,208
Newcastle	1	1	261,069	255,627	5,442
North Hollywood	1	1	555,005	421,493	133,512
Oakland	9	9	11,699,553	10,487,004	1,212,549
Oceanside	1	1	533,830	431,581	102,249
Ontario	1	1	259,438	120,149	139,289

* Decrease.

STATEMENT OF TOTAL ASSETS BY CITIES—Continued
For Fiscal Year Ended 1929 Compared With Previous Year

Cities	Number reporting		Assets		Increase
	1929	1928	1929	1928	
Orange -----	1	1	\$2,725,295	\$2,110,264	\$615,031
Oxnard -----	1	1	478,669	456,894	21,775
Palo Alto -----	2	2	4,369,923	3,807,159	562,764
Pasadena -----	5	5	10,520,935	8,247,490	2,273,445
Paso Robles -----	1	1	197,269	164,314	32,955
Pico -----	1	1	302,442	123,141	179,301
Pomona -----	2	2	19,300,683	15,086,068	4,214,615
Porterville -----	1	1	601,258	539,074	62,184
Redlands -----	1	1	4,502,478	4,309,763	192,715
Redondo Beach -----	1	1	248,157	167,489	80,668
Redwood City -----	1	1	1,569,446	1,322,592	246,854
Rialto -----	1	1	375,593	286,172	89,421
Riverside -----	2	2	1,888,033	1,731,768	156,265
Sacramento -----	4	4	6,575,202	4,730,680	1,844,522
Salinas -----	1	--	69,662	-----	69,662
San Bernardino -----	2	2	5,480,983	4,763,408	717,575
San Diego -----	6	5	10,048,192	6,490,371	3,557,821
San Fernando -----	1	--	96,066	-----	96,066
San Francisco -----	23	23	39,941,992	21,366,380	18,575,612
San Gabriel -----	1	1	175,608	108,879	66,729
San Jose -----	7	7	43,827,515	31,698,346	12,129,169
San Luis Obispo -----	2	2	1,271,302	1,008,009	263,293
San Mateo -----	2	2	1,032,682	855,651	177,031
San Pedro -----	1	1	507,369	255,210	252,159
San Rafael -----	1	1	268,864	248,854	20,010
Santa Ana -----	3	2	4,607,964	3,274,888	1,333,076
Santa Barbara -----	3	3	11,037,114	9,437,429	1,599,685
Santa Clara -----	1	1	451,055	464,435	*13,380
Santa Cruz -----	1	1	1,569,854	1,232,844	337,010
Santa Maria -----	1	1	200,027	93,981	106,046
Santa Monica -----	3	2	3,618,426	2,673,423	945,003
Santa Paula -----	1	1	1,640,236	1,545,804	94,432
Santa Rosa -----	1	1	622,049	469,053	152,996
Sausalito -----	1	1	103,631	92,175	11,456
South Pasadena -----	1	1	113,194	197,463	*84,269
Stockton -----	3	3	11,293,959	10,624,114	669,845
Tiburon -----	1	1	461,546	386,209	75,337
Torrance -----	1	1	313,980	278,867	35,113
Tulare -----	2	2	288,530	223,347	65,183
Upland -----	1	1	706,503	717,238	*10,735
Van Nuys -----	2	2	873,861	627,650	246,211
Venice -----	1	1	153,587	63,564	90,023
Ventura -----	2	2	937,522	568,218	369,304
Visalia -----	1	1	721,306	755,267	*33,961
Watsonville -----	1	1	263,947	208,819	55,128
West Hollywood -----	1	1	414,277	206,575	207,702
Whittier -----	3	3	4,697,799	3,545,674	1,152,125
Wilmington -----	2	2	1,685,310	1,469,941	215,369
Totals -----	222	206	\$401,945,932	\$297,189,402	\$104,756,530

* Decrease.

APPENDIX (A)

Contains:

1. Total assets of each association at June 30, 1929, per
Called Report.
 2. List of associations, addresses and secretaries.
 3. List of new associations licensed and retired asso-
ciations.
 4. Schedule showing number of agents licensed during
the fiscal year ending June 30, 1929.
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**ASSETS OF CALIFORNIA BUILDING AND LOAN ASSOCIATIONS ACCORDING
TO CALLED REPORT AS OF JUNE 30, 1929, REPORTED TO THE
COMMISSIONER.**

<i>Association</i>	<i>Location</i>	<i>Assets</i>
Central Building and Loan Association.....	Alameda	\$4,293,692 77
Albany Guarantee Building and Loan Association.....	Albany	63,204 91
Alhambra Building and Loan Association.....	Alhambra	1,068,012 87
Mutual Building and Loan Association.....	Alhambra	565,703 54
San Gabriel Valley Building-Loan Association.....	Alhambra	175,608 29
Anaheim Building and Loan Association.....	Anaheim	561,627 42
Savings, Loan and Building Association.....	Anaheim	2,398,748 45
Greater Arcadia Building-Loan Association.....	Arcadia	147,341 24
Morro-Atascadero Guarantee Building-Loan Association.....	Atascadero	33,073 08
Central California Building and Loan Association.....	Auburn	309,326 50
Valley Building and Loan Association.....	Azusa	39,349 80
Bakersfield Mutual Building and Loan Association.....	Bakersfield	118,713 55
Kern County Mutual Building and Loan Association.....	Bakersfield	1,281,002 35
People's Mutual Building and Loan Association.....	Bakersfield	233,030 00
United Building and Loan Association.....	Bakersfield	367,973 98
San Geronio Building-Loan Association.....	Banning	76,400 06
Bellflower Building and Loan Association.....	Bellflower	107,503 28
Berkeley Guarantee Building and Loan Association.....	Berkeley	3,887,943 23
College Building and Loan Association.....	Berkeley	92,918 94
Community Building and Loan Association.....	Berkeley	596,429 92
Fidelity Guaranty Building and Loan Association.....	Berkeley	3,456,362 39
Beverly Hills Building and Loan Association.....	Beverly Hills	1,105,918 40
Consigny Building and Loan Association.....	Beverly Hills	177,922 16
Padway Building and Loan Association.....	Beverly Hills	1,022,380 88
United Building and Loan Association.....	Beverly Hills	1,833,464 32
Burbank Building-Loan Association.....	Burbank	653,515 21
Surety Bond Building-Loan Association.....	Burbank	166,290 05
Chino Building and Loan Association.....	Chino	289,897 37
Chula Vista Building-Loan Association.....	Chula Vista	165,823 22
Orange Belt Building-Loan Association.....	Colton	156,767 93
Compton Building and Loan Association.....	Compton	36,000 00
Corona Mutual Building and Loan Association.....	Corona	182,919 32
Coronado Building and Loan Association.....	Coronado	30,600 95
Cucamonga Building and Loan Association.....	Cucamonga	276,699 86
Pacific Building and Loan Association.....	Culver City	2,062,079 09
Imperial Valley Building and Loan Association.....	El Centro	113,946 03
El Monte Building and Loan Association.....	El Monte	35,767 46
Mutual Building and Loan Association.....	Elsinore	102,267 22
Escondido Mutual Building and Loan Association.....	Escondido	379,906 89
Ramona Building-Loan Association.....	Fillmore	365,567 51
Fortuna Building and Loan Association.....	Fortuna	92,465 58
Fresno Guarantee Building-Loan Association.....	Fresno	2,389,175 58
The Mutual Building and Loan Association.....	Fresno	982,432 33
United States Building and Loan Association.....	Fresno	1,952,320 61
Fullerton Building-Loan Association.....	Fullerton	296,078 46
Mutual Building and Loan Association.....	Fullerton	1,914,511 53
*Golden State Building and Loan Association.....	Glendale	1,227 52
Pioneer Building-Loan Association.....	Glendale	115,300 42
Nevada County Building and Loan Association.....	Grass Valley	113,697 61
Hemet Home Builders' Association.....	Hemet	199,043 32
National Building and Loan Association.....	Huntington Beach	187,960 10
Huntington Park Building-Loan Association.....	Huntington Park	1,587,512 21
Southeast Building and Loan Association.....	Huntington Park	134,994 79
People's Building and Loan Association.....	Inglewood	1,689,783 52
La Habra Valley Building-Loan Association.....	La Habra	28,750 00
La Jolla Guarantee Building-Loan Association.....	La Jolla	271,207 28
Livermore Mutual Building and Loan Association.....	Livermore	58,608 40
Lodi Building Loan Association.....	Lodi	886,733 81
People's Building and Loan Association.....	Lodi	679,864 77
*Anchor Building and Loan Association.....	Long Beach	503 55
*California Building and Loan Association.....	Long Beach	58,161 15
Commonwealth Building and Loan Association.....	Long Beach	5,184,379 56
Long Beach Building and Loan Association.....	Long Beach	7,638,214 23
The Mutual Building and Loan Association.....	Long Beach	22,153,720 80
Pan American Building-Loan Association.....	Long Beach	430,920 65
American Loan Society.....	Los Angeles	1,579,670 69
Angelus Building-Loan Association.....	Los Angeles	2,610,289 33
Armor Building and Loan Association.....	Los Angeles	208,687 63

* Business transferred to Pacific States Savings and Loan Company, San Francisco.

ASSETS OF CALIFORNIA BUILDING AND LOAN ASSOCIATIONS ACCORDING
TO CALLED REPORT AS OF JUNE 30, 1929, REPORTED TO THE
COMMISSIONER.—Continued.

Association	Location	Assets
California Building-Loan Association.....	Los Angeles.....	\$288,104 43
The Coast Mutual Building-Loan Association.....	Los Angeles.....	2,668,876 65
Consolidated Building and Loan Association.....	Los Angeles.....	400,394 77
East Side Mutual Building and Loan Association.....	Los Angeles.....	49,988 90
Federal Building and Loan Association.....	Los Angeles.....	337,105 62
Fidelity Savings and Loan Association.....	Los Angeles.....	34,452,119 29
Field Building and Loan Association.....	Los Angeles.....	350,501 86
Franklin Building-Loan Association.....	Los Angeles.....	516,469 24
German-American Building-Loan Association.....	Los Angeles.....	535,641 53
Great Western Building and Loan Association.....	Los Angeles.....	394,076 23
Guaranty Building and Loan Association.....	Los Angeles.....	9,492,650 82
Hollywood Building and Loan Association.....	Los Angeles.....	677,817 96
Home Building and Loan Association.....	Los Angeles.....	419,929 77
Insurance Plan Building and Loan Association.....	Los Angeles.....	2,004,931 04
International Building and Loan Association.....	Los Angeles.....	570,587 80
Investment Building and Loan Association.....	Los Angeles.....	5,920,074 17
Keystone Building-Loan Association.....	Los Angeles.....	567,282 24
La Bonte Building and Loan Association.....	Los Angeles.....	1,509,480 46
Liberty Building-Loan Association.....	Los Angeles.....	308,611 57
Lincoln Building and Loan Association.....	Los Angeles.....	365,501 39
Los Angeles American Building and Loan Association.....	Los Angeles.....	241,114 99
Los Angeles Mutual Building and Loan Association.....	Los Angeles.....	2,817,256 89
Mutual of Hollywood Building and Loan Association.....	Los Angeles.....	1,718,992 83
North American Building-Loan Association.....	Los Angeles.....	2,029,791 58
Pacific Coast Building-Loan Association.....	Los Angeles.....	6,285,135 39
Prudential Building-Loan Association.....	Los Angeles.....	3,339,910 96
The Railway Mutual Building and Loan Association.....	Los Angeles.....	1,943,315 34
Southern California Building and Loan Association.....	Los Angeles.....	10,084,724 90
State Mutual Building and Loan Association.....	Los Angeles.....	15,899,911 04
United States Building and Loan Association.....	Los Angeles.....	3,080,712 89
Western States Building-Loan Association.....	Los Angeles.....	1,066,010 04
*Wilshire Building and Loan Association.....	Los Angeles.....	938 42
Madera Mutual Building and Loan Association.....	Madera.....	348,325 26
Contra Costa County Building and Loan Association.....	Martinez.....	20,590 23
Marysville Guarantee Building and Loan Association.....	Marysville.....	241,879 69
Merced Mutual Building and Loan Association.....	Merced.....	549,684 31
Tamalaips Mutual Building and Loan Association.....	Mill Valley.....	137,632 25
El Portal Building-Loan Association.....	Modesto.....	272,678 76
Modesto Building and Loan Association.....	Modesto.....	1,873,621 89
Mutual Building and Loan Association.....	Monrovia.....	1,585,681 67
Montebello Building and Loan Association.....	Montebello.....	134,677 43
Educational Building and Loan Association.....	Monterey.....	27,349 65
*Monterey Peninsula Building and Loan Association.....	Monterey.....	547 40
Napa Building and Loan Association.....	Napa.....	959,312 47
Newcastle Building and Loan Association.....	Newcastle.....	259,572 07
Lankershim Building and Loan Association.....	North Hollywood.....	667,409 08
Alameda County Loan Association.....	Oakland.....	3,511,632 76
California Guarantee Building and Loan Association.....	Oakland.....	1,407,842 34
Columbia Mutual Building and Loan Association.....	Oakland.....	215,968 87
Conservative Building and Loan Association.....	Oakland.....	137,040 18
Cosmopolitan Mutual Building and Loan Association.....	Oakland.....	2,137,036 89
Golden West Building and Loan Association.....	Oakland.....	198,434 37
Mercantile Building-Loan Association.....	Oakland.....	1,831,469 10
National Guarantee Building-Loan Association.....	Oakland.....	342,778 46
Oakland Guarantee Building and Loan Association.....	Oakland.....	3,024,227 48
Reliance Guaranty Building and Loan Association.....	Oakland.....	261,405 20
Oceanside Building and Loan Association.....	Oceanside.....	533,829 86
Euclid Guarantee Building and Loan Association.....	Ontario.....	329,501 71
*Peoples Guarantee Building and Loan Association.....	Ontario.....	812 81
Orange Building and Loan Association.....	Orange.....	3,002,025 90
Oxnard Building and Loan Association.....	Oxnard.....	568,046 61
Home Foundation Building and Loan Association.....	Palo Alto.....	781,519 85
Palo Alto Mutual Building and Loan Association.....	Palo Alto.....	3,686,551 28
California Security Loan Corporation.....	Pasadena.....	7,889,057 72
Crown Building Loan Association.....	Pasadena.....	642,882 93
Equitable Building and Loan Association.....	Pasadena.....	1,446,743 29
Mutual Building and Loan Association.....	Pasadena.....	183,153 75
Pasadena Building and Loan Association.....	Pasadena.....	1,723,426 90

* Business transferred to Pacific States Savings and Loan Company, San Francisco.

ASSETS OF CALIFORNIA BUILDING AND LOAN ASSOCIATIONS ACCORDING TO CALLED REPORT AS OF JUNE 30, 1929, REPORTED TO THE COMMISSIONER.—Continued.

Association	Location	Assets
Paso Robles Mutual Building and Loan Association	Paso Robles	\$197,588 82
Pico-Rivera Building-Loan Association	Pico	302,441 42
Home-Builders' Loan Association	Pomona	7,565,203 76
Mutual Building and Loan Association	Pomona	13,400,286 91
Porterville Mutual Building and Loan Association	Porterville	601,257 66
Redlands Building-Loan Association	Redlands	4,576,235 01
American Mutual Building and Loan Association	Redondo Beach	276,772 78
San Mateo County Building and Loan Association	San Mateo	1,600,740 74
Rialto Building and Loan Association	Rialto	414,520 94
Citrus Belt Building and Loan Association	Riverside	574,174 81
Riverside County Mutual Building and Loan Association	Riverside	1,369,275 46
Capital Building and Loan Association	Sacramento	3,993,891 25
Sacramento Building and Loan Association	Sacramento	455,702 10
Sacramento Guarantee Building-Loan Association	Sacramento	2,494,516 78
Superior Building-Loan Association	Sacramento	497,555 32
Salinas Valley Building-Loan Association	Salinas	74,527 22
Guarantee Building and Loan Association	San Bernardino	2,140,927 80
San Bernardino Building and Loan Association	San Bernardino	56,650 00
Santa Fe Building and Loan Association	San Bernardino	3,753,596 96
Bay City Building and Loan Association	San Diego	5,023,264 76
Continental Building and Loan Association	San Diego	270,814 18
San Diego Building and Loan Association	San Diego	2,392,246 79
Seaboard Building and Loan Association	San Diego	811,406 89
Silver Gate Building and Loan Association	San Diego	1,097,144 35
Sunset Building and Loan Association	San Diego	752,638 88
American National Building and Loan Association	San Francisco	29,645 89
Bay View Building and Loan Association	San Francisco	948,107 83
Building-Loan Federation of California, Inc.	San Francisco	52,166 96
California Home Building Loan Company	San Francisco	2,213,298 26
California Mutual Savings Fund Loan and Building Association	San Francisco	310,275 72
Citizens' Building and Loan Association	San Francisco	1,210,618 75
Empire Building and Loan Association	San Francisco	185,982 57
Eureka Building and Loan Association	San Francisco	334,788 70
Fidelity Building and Loan Association	San Francisco	767,706 93
Franklin Mutual Building and Loan Association	San Francisco	440,561 06
Globe Mutual Building and Loan Association	San Francisco	253,280 46
Home Mutual Deposit-Loan Company	San Francisco	2,119,183 23
Industrial Building-Loan Association	San Francisco	54,737 78
Mechanics Building and Loan Association	San Francisco	160,697 88
Metropolitan Guarantee Building-Loan Association	San Francisco	1,029,925 34
Mission Building and Loan Association	San Francisco	188,506 33
Northern California Building and Loan Association	San Francisco	1,074,556 35
Pacific States Savings and Loan Company	San Francisco	40,263,882 29
Progress Mutual Loan Association	San Francisco	203,647 66
Provident Mutual Loan Association	San Francisco	406,016 32
San Francisco Building and Loan Association	San Francisco	298,262 44
Standard Building and Loan Association	San Francisco	425,402 56
Union Building and Loan Association	San Francisco	770,423 32
Western Loan Association	San Francisco	265,382 88
Western Security Building and Loan Association	San Francisco	1,468,734 12
California Mutual Building and Loan Association	San Jose	13,678,812 35
Guaranty Building and Loan Association	San Jose	13,836,770 41
Home Owners' Building and Loan Association	San Jose	253,575 47
Independent Building-Loan Association	San Jose	170,333 49
Nucleus Building and Loan Association	San Jose	4,209,297 67
Reserve Building and Loan Association	San Jose	727,861 12
San Jose Building and Loan Association	San Jose	12,115,669 78
Security Building and Loan Association	San Jose	1,367,652 84
Guarantee Building-Loan Association	San Luis Obispo	287,793 54
San Luis Building and Loan Association	San Luis Obispo	1,015,792 35
Peninsula Building and Loan Association	San Mateo	572,014 89
San Mateo Mutual Building and Loan Association	San Mateo	564,660 16
Marine Building and Loan Association	San Pedro	505,292 21
Marin County Mutual Building and Loan Association	San Rafael	268,863 98
Home Mutual Building and Loan Association	Santa Ana	4,093,780 20
Santa Ana Building and Loan Association	Santa Ana	1,101,578 93
Southwest Building-Loan Association	Santa Ana	253,015 46
City Building and Loan Association	Santa Barbara	3,069,714 01

**ASSETS OF CALIFORNIA BUILDING AND LOAN ASSOCIATIONS ACCORDING
TO CALLED REPORT AS OF JUNE 30, 1929, REPORTED TO THE
COMMISSIONER—Continued.**

<i>Association</i>	<i>Location</i>	<i>Assets</i>
Loan and Building Association.....	Santa Barbara	\$3,870,177 51
Santa Barbara Mutual Building and Loan Association.....	Santa Barbara	5,051,453 15
Santa Clara Building and Loan Association.....	Santa Clara	445,681 29
Santa Cruz County Building and Loan Association.....	Santa Cruz	1,567,654 18
Santa Maria Guarantee Building-Loan Association.....	Santa Maria	200,027 06
Bay Cities Guaranty Building-Loan Association.....	Santa Monica	3,124,280 57
Century Building and Loan Association.....	Santa Monica	289,073 10
Citizens Guarantee Building-Loan Association.....	Santa Monica	248,367 18
Santa Paula Building and Loan Association.....	Santa Paula	1,623,111 23
Santa Rosa Building and Loan Association.....	Santa Rosa	666,695 21
Sausalito Mutual Loan Association.....	Sausalito	103,631 13
Sonora Guarantee Building-Loan Association.....	Sonora	27,500 00
Morthland Building and Loan Association.....	South Pasadena	147,394 67
Pacific American Building-Loan Association.....	South San Francisco.....	12,500 00
San Joaquin Valley Building and Loan Association.....	Stockton	5,592,519 10
*Security Building Loan Association.....	Stockton	954 00
State Building and Loan Association.....	Stockton	3,030,669 58
Stockton Land, Loan and Building Association.....	Stockton	2,846,813 13
Northwestern Building and Loan Association.....	Tiburon	461,546 33
Torrance Mutual Building and Loan Association.....	Torrance	346,094 51
Guarantee Building-Loan Corporation.....	Tulare	222,579 61
Tulare Building and Loan Association.....	Tulare	80,462 89
Turlock Guarantee Building-Loan Association.....	Turlock	43,800 69
Magnolia Mutual Building and Loan Association.....	Upland	715,090 71
Provident Building-Loan Association.....	Van Nuys	666,247 29
Van Nuys Building and Loan Association.....	Van Nuys	314,962 36
Washington Building-Loan Association.....	Venice	153,587 17
Universal Building-Loan Association.....	Ventura	226,166 75
Ventura Guarantee Building and Loan Association.....	Ventura	714,848 25
Visalia Building and Loan Association.....	Visalia	720,179 86
Watsonville Building-Loan Association.....	Watsonville	336,110 82
Security Building and Loan Association.....	West Hollywood.....	358,584 90
Mutual Building and Loan Association.....	Whittier	2,283,147 37
Quaker City Building and Loan Association.....	Whittier	286,554 43
Whittier Building and Loan Association.....	Whittier	2,620,417 93
Harbor Building and Loan Association.....	Wilmington	685,532 37
Wilmington Mutual Building and Loan Association.....	Wilmington	1,084,397 29
<i>Total</i>		\$443,235,693 05

**FOREIGN ASSOCIATIONS
California Business Only**

Intermountain Building and Loan Association.....	Salt Lake City, Utah.....	\$141,844 59
Western Loan and Building Company.....	Salt Lake City, Utah.....	20,855,559 39
<i>Total</i>		\$20,997,403 98

* Business transferred to Pacific States Savings and Loan Company, San Francisco.

NAMES OF ASSOCIATIONS, LOCAL ADDRESSES AND NAMES OF SECRETARIES

LOCATION	ADDRESS	ASSOCIATION	SECRETARY
Alameda	Park St. and Central Ave.	Central Building and Loan Association	L. Pickersgill
Albany	1055 Solano Ave.	Albany Guaratee Building and Loan Association	Cyril C. Lotz
Alhambra	200 W. Main St.	Alhambra Building and Loan Association	J. Homer Hough
Alhambra	10 S. First St.	Mutual Building and Loan Association	P. J. Langille
Alhambra	200 W. Main St.	San Gabriel Valley Building-Loan Association	J. Homer Hough
Anaheim	114 N. Lemon St.	Anaheim Building and Loan Association	Forrest F. Fowler
Anaheim	116 S. Los Angeles St.	Savings, Loan and Building Association	Fred A. Backs
Arcadia	109 E. Huntington Drive	Greater Arcadia Building-Loan Association	J. E. Roecher
Atascadero	Hier Bldg., State Highway	Morro-Atascadero Guaratee Building-Loan Association	A. E. Hier-Johnson
Auburn	649 Lincoln Way	Central California Building and Loan Association	C. H. Robinson
Azusa	Foothill Blvd., near Azusa Ave.	Valley Building and Loan Association	R. W. McQuiston
Bakersfield	1509 Nineteenth St.	Bakersfield Mutual Building and Loan Association	Howard Nichols
Bakersfield	803 Baker St.	Kern County Mutual Building and Loan Association	Arthur S. Crites
Bakersfield	1520 Nineteenth St.	Peoples Mutual Building and Loan Association	L. S. Robinson
Bakersfield	1731 Chester Ave.	United States Building and Loan Association	Howard R. Link
Banning	22 W. Ramsey St.	San Geronimo Building-Loan Association	W. F. Roberge
Bellflower	398 Somerset Ave.	Bellflower Building and Loan Association	T. A. Gregory
Berkeley	2101 Shattuck Ave.	Berkeley Guaratee Building and Loan Association	G. Vanderende
Berkeley	2122 Shattuck Ave.	College Building and Loan Association	Robert R. Porter
Berkeley	2122 Shattuck Ave.	Community Building and Loan Association	Robert R. Porter
Berkeley	2323 Shattuck Ave.	Fidelity Guaranty Building and Loan Association	Donald P. Wingate
Beverly Hills	471 Camden Drive	Beverly Hills Building and Loan Association	H. C. Clarke
Beverly Hills	1320 Santa Monica Blvd.	Consigny Building and Loan Association	William Gibson
Beverly Hills	321 N. Beverly Drive	Padway Building and Loan Association	C. E. Spencer
Beverly Hills	474 Beverly Drive	United Building and Loan Association	Roy Ammerman
Burbank	226 N. Olive Ave.	Burbank Building-Loan Association	J. J. King
Burbank	130 W. San Fernando Blvd.	Surety Bond Building-Loan Association	William H. Long
Chino	652 D St.	Chino Building and Loan Association	William T. Clarke
Chula Vista	305 Third Ave.	Chula Vista Building-Loan Association	Kate P. Shook
Claremont	Cor. Yale and Second St.	Claremont Building and Loan Association	E. V. Decker
Colton	124 E. I St.	Orange Belt Building-Loan Association	A. A. Hewitt
Compton	257 E. Main St.	Compton Building and Loan Association	Rex A. Dunn
Corona	520½ Main St.	Corona Mutual Building and Loan Association	John P. Key
Coronado	1150 Orange Ave.	Coronado Building and Loan Association	A. H. Foret
Cucamonga	Kincaid Bldg.	Cucamonga Building and Loan Association	O. P. Whitney
Culver City	9501 Washington Blvd.	Pacific Building and Loan Association	D. A. Hays
El Centro	137 South Fourth St.	Imperial Valley Building and Loan Association	J. S. Jones
El Monte	130 W. Main St.	El Monte Building and Loan Association	Armin Krutzsch
Elsinore	103 S. Main St.	Mutual Building and Loan Association	C. A. Lovejoy

NAMES OF ASSOCIATIONS, LOCAL ADDRESSES AND NAMES OF SECRETARIES—Continued

LOCATION	ADDRESS	ASSOCIATION	SECRETARY
Escondido	111 N. Lime St.	Escondido Mutual Building and Loan Association	H. L. Gongwer
Fillmore	350 Central Ave.	Ramona Building-Loan Association	O. E. Pearson
Fortuna		Fortuna Building and Loan Association	C. A. Friedenbach
Fresno	853 Van Ness Ave.	Fresno Guarantee Building-Loan Association	H. L. Andrews
Fresno	1233 Broadway	The Mutual Building and Loan Association	Herbert Levy
Fresno	2011 Tulare St.	United States Building and Loan Association	M. C. Rountt
Fullerton	107 W. Commonwealth Ave.	Fullerton Building-Loan Association	H. L. Ustick
Fullerton	301 N. Spadra Road	Mutual Building and Loan Association	H. L. Parry
Glendale	104 E. Broadway	Golden State Building and Loan Association	Chas. N. Elder
Glendale	217 E. Broadway	Pioneer Building-Loan Association	A. J. Lockwood
Grass Valley	138 S. Auburn St.	Nevada County Building and Loan Association	H. B. Dow
Hemet	410 E. Florida Ave.	Hemet Home Builders Association	Burdette Raynor
Huntington Beach	228 Main St.	The National Building and Loan Association	Harvey S. Young
Huntington Park	6321 Pacific Blvd.	Huntington Park Building-Loan Association	H. M. Lough
Huntington Park	6322 Pacific Blvd.	Southeast Building and Loan Association	F. E. Alman
Inglewood	Market and Manchester	People's Building and Loan Association	Geo. F. Lepper
La Habra	135 W. Central St.	La Habra Valley Building-Loan Association	James H. Walker
La Jolla	1051 Wall St.	La Jolla Guarantee Building-Loan Association	Geo. W. Parry, Mgr.
Livermore		Livermore Mutual Building and Loan Association	H. J. Callaghan
Lodi	2 W. Pine St.	Lodi Building-Loan Association	Walter E. Taylor
Lodi	306 Farmers & Merch. Bk. Bldg.	Peoples Building and Loan Association	Estella Tinnin
Long Beach	117 W. First St.	Anchor Building and Loan Association	Frank J. Parr
Long Beach	237 E. Broadway	California Building and Loan Association	W. H. Smith
Long Beach	156 Pine Ave.	Commonwealth Building and Loan Association	W. F. Boice
Long Beach	138 E. First St.	Long Beach Building and Loan Association	C. R. Longin
Long Beach	149 W. First St.	The Mutual Building and Loan Association	M. N. Skinner
Long Beach	114 W. First St.	Pan American Building-Loan Association	Carl L. Williams
Los Angeles	1049 S. Hill St.	American Loan Society	Roy H. Fish
Los Angeles	625 S. Grand Ave.	Angelus Building-Loan Association	Harry H. Hunter
Los Angeles	609 S. Grand Ave.	Armor Building and Loan Association	Kyle Howard
Los Angeles	1037 S. Broadway	California Building-Loan Association	C. W. Cooper
Los Angeles	530 W. Sixth St.	The Coast Mutual Building-Loan Association	W. Emory Moore
Los Angeles	617 S. Olive St.	Consolidated Building and Loan Association	M. M. Holman
Los Angeles	4613 Whittier Blvd.	East Side Mutual Building and Loan Association	E. A. Schenk
Los Angeles	457 S. Western Ave.	Federal Buildings and Loan Association	Thos. R. Sullivan
Los Angeles	558 S. Spring St.	Fidelity Savings and Loan Association	Clarence H. Lee
Los Angeles	1098 Northwestern Ave.	Field Building and Loan Association	C. I. Matthei
Los Angeles	709 S. Hope St.	Franklin Building-Loan Association	K. C. Darlington
Los Angeles	837 S. Spring St.	German-American Building-Loan Association	F. W. Kaftiz

Los Angeles	906 S. Olive St.	Great Western Building and Loan Association	George Kresl
Los Angeles	6333 Hollywood Blvd.	Guaranty Building and Loan Association	G. H. Beesmyer
Los Angeles	7902 Santa Monica Blvd.	Hollywood Building and Loan Association	Horace Shidler
Los Angeles	731 Rives-Strong Bldg.	Home Building and Loan Association	I. P. Leigh
Los Angeles	531 W. Sixth St.	Insurance Plan Building and Loan Association	Geo. M. Eason
Los Angeles	125 S. Vermont Ave.	International Building and Loan Association	R. Cavaglieri
Los Angeles	1037 S. Bdwy.	Investment Building and Loan Association	Chas. W. Cooper
Los Angeles	328 W. Third St.	Keystone Building-Loan Association	Sheldon P. Fay
Los Angeles	130 N. Larchmont Blvd.	La Bonte Building and Loan Association	J. C. Fisher, Treas.
Los Angeles	2512 S. Central Ave.	Liberty Building-Loan Association	A. Hartley Jones
Los Angeles	645 S. Olive St.	Lincoln Building and Loan Association	T. M. Stensgaard
Los Angeles	5101 York Blvd.	Los Angeles American Building and Loan Association	W. G. Tomlinson
Los Angeles	740 S. Spring St.	Los Angeles Mutual Building and Loan Association	R. Holtby Myers
Los Angeles	6651 Hollywood Blvd.	Mutual of Hollywood Building and Loan Association	Chas. L. Swanton
Los Angeles	712 S. Grand Ave.	North American Building-Loan Association	N. O. Lyons
Los Angeles	621 S. Hope St.	Pacific Coast Building-Loan Association	A. A. Anderson
Los Angeles	523 S. Spring St.	Prudential Building-Loan Association	Mary Schrock
Los Angeles	201 Pacific Electric Bldg.	The Railway Mutual Building and Loan Association	L. S. Edwards
Los Angeles	8875 Santa Monica Blvd.	Security Building and Loan Association	M. M. Hurford
Los Angeles	431 W. Fifth St.	Southern California Building and Loan Association	Norman R. Martin
Los Angeles	722 S. Spring St.	State Mutual Building and Loan Association	W. R. Gibbon
Los Angeles	735 W. Seventh St.	United States Building and Loan Association	Frank M. Wise
Los Angeles	548 S. Spring St.	Western States Building-Loan Association	Ellen Kruse
Los Angeles	601 S. Grand Ave.	Wilshire Building and Loan Association	K. M. Butler
Madera	129 S. D St.	Madera Mutual Building and Loan Association	E. M. McCordle
Martinez	700 Alhambra Ave.	Contra Costa County Building and Loan Association	C. A. Ricks
Marysville	328 Fourth St.	Marysville Guarantee Building and Loan Association	E. L. Gray
Merced	448 Seventeenth St.	Merced Mutual Building and Loan Association	J. H. Simonson
Mill Valley	1031 J St.	Tamalpais Mutual Building and Loan Association	Paul Helmore
Modesto	821 Tenth St.	El Portal Building-Loan Association	G. M. Brut
Modesto	512 S. Myrtle Ave.	Modesto Building and Loan Association	E. J. Bryan
Monrovia	424 Whittier Blvd.	Mutual Building and Loan Association	Melvin Langlie
Montebello	449 Alvarado St.	Montebello Building and Loan Association	O. I. Leuenberger
Monterey	423 Alvarado St.	Monterey Peninsula Building and Loan Association	G. C. Littlefield
Napa	1014 First St.	Napa Building and Loan Association	F. P. Foster
Newcastle	5213 Lankershim Blvd.	Newcastle Building and Loan Association	John N. Mount
North Hollywood	563 Sixteenth St.	Lankershim Building and Loan Association	John Wallace
Oakland	1706 Franklin St.	Alameda County Loan Association	John H. Fritz
Oakland	1404 Franklin St.	California Guarantee Building and Loan Association	H. L. Kruger
Oakland	1759 Broadway	Columbian Mutual Building and Loan Association	Frederick H. Clark
Oakland	347 Twelfth St.	Conservative Building and Loan Association	R. R. Read
Oakland	1632 Franklin St.	Cosmopolitan Mutual Building and Loan Association	H. Glenn Spencer
Oakland		Golden West Building and Loan Association	Wilson S. Gould
Oakland			Ben F. Woolner

NAMES OF ASSOCIATIONS, LOCAL ADDRESSES AND NAMES OF SECRETARIES—Continued

LOCATION	ADDRESS	ASSOCIATION	SECRETARY
Oakland	351 Seventeenth St.	Homestead Building and Loan Association	Geo. S. Jenkins
Oakland	1447 Franklin St.	Mercantile Building-Loan Association	Daniel C. Imboden
Oakland	416 Fifteenth St.	National Guarantee Building-Loan Association	Geo. A. Bruce
Oakland	444 Seventeenth St.	Oakland Guarantee Building and Loan Association	Geo. W. Ludlow
Oakland	351 Seventeenth St.	Reliance Guaranty Building and Loan Association	G. L. Searl
Oceanside	508 Second St.	Oceanside Building and Loan Association	Malon Littlefield
Ontario	101 N. Euclid Ave.	Euclid Guarantee Building and Loan Association	H. I. Vollersten
Ontario	235 N. Euclid Ave.	Peoples Guarantee Building and Loan Association	J. O. Henderson
Orange	20 Plaza Square	Orange Building and Loan Association	Osman Pixley
Oxnard	441 A St.	Oxnard Building and Loan Association	Frank Wasserman
Palo Alto	545 Ramona St.	Home Foundation Building and Loan Association	R. O. Bolman
Palo Alto	257 University Ave.	Palo Alto Mutual Building and Loan Association	Dicy A. Baugh
Pasadena	315 E. Colorado St.	California Security Loan Corporation	A. J. Morris
Pasadena	38 N. Marengo Ave.	Crown Building Loan Association	Lee C. Reed
Pasadena	24 N. Marengo Ave.	Equitable Building and Loan Association	W. M. Trask
Pasadena	2569 E. Colorado St.	Mutual Building and Loan Association	S. A. Forman
Pasadena	18 N. Marengo Ave.	Pasadena Building and Loan Association	L. M. McCallister
Paso Robles	725 Thirtieth St.	Paso Robles Mutual Building and Loan Association	Lyman Brewer
Pico	355 Whittier Blvd.	Pico-Rivera Building-Loan Association	Victor F. Delhi
Pittsburg	677 Cumberland St.	Pittsburg Building and Loan Association	Daniel P. Murphy
Pomona	Second and Thomas Sts.	Home-Builders' Loan Association	Page Hubble
Pomona	260 S. Thomas St.	Mutual Building and Loan Association	W. D. Frederick
Porterville	420 N. Main St.	Porterville Mutual Building and Loan Association	C. O. Premo
Redlands	Fifth and Citrus Ave.	Redlands Building-Loan Association	J. W. Miller
Redondo Beach	210 S. Pacific Ave.	American Mutual Building and Loan Association	Sidney H. Welch
Redwood City	444 California St., S. F.	Bay Counties Building and Loan Association	V. C. Riley
Redwood City	2022 Broadway	San Mateo County Building and Loan Association	O. E. Doyle
Rialto	Riverside Ave.	Rialto Building and Loan Association	E. W. Preston
Riverside	Ninth at Market St.	Citrus Belt Building and Loan Association	C. B. Burns
Riverside	634 Seventh St.	Riverside County Mutual Building and Loan Association	E. O. Ecklund
Roseville	216 Vernon St.	Roseville Guarantee Building-Loan Association	J. L. Seawell
Sacramento	805 J St.	Capital Building and Loan Association	Harry S. Wanzer
Sacramento	812 J St.	Sacramento Building and Loan Association	Frank Hickman
Sacramento	812 J St.	Sacramento Guarantee Building-Loan Association	Frank Hickman
Sacramento	809 J St.	Superior Building-Loan Association	J. S. Spelman
Salinas	263 Main St.	Salinas Valley Building-Loan Association	G. D. Hodgeson
San Bernardino	474 Court St.	Guarantee Building and Loan Association	Virgil M. Pinkley
San Bernardino	445 Fourth St.	San Bernardino Building and Loan Association	E. C. Eikelman
San Bernardino	479 Fourth St.	Santa Fe Building and Loan Association	L. P. Patterson

San Diego	1202 Fourth St.	Bay City Building and Loan Association	Harold B. Starkey
San Diego	333 B St.	Continental Building and Loan Association	Victor E. Bodien
San Diego	940 Third St.	San Diego Building and Loan Association	R. E. Hegg
San Diego	945 Seventh St.	Seaboard Building and Loan Association	Frank Von Tesmar
San Diego	343 Spreckels Theatre Bldg.	Silver Gate Building and Loan Association	Geo. D. Easton
San Diego	546 B St.	Sunset Building and Loan Association	H. M. Howrey
San Francisco	600 Market St.	American National Building and Loan Association	Jas. A. O'Neil, Mgr.
San Francisco	4749 Third St.	Bay View Building and Loan Association	Peter B. Stumpf
San Francisco	Room 686 Mills Bldg.	Building-Loan Federation of California, Inc.	Milo R. Robbins
San Francisco	206 Hearst Bldg.	California Home Building Loan Company	R. L. Handy
San Francisco	56 Sansome St.	California Mutual Savings Fund Loan and Building Assn.	William E. Bouton
San Francisco	165 Sutter St.	Citizen's Building and Loan Association	Fremont Wood
San Francisco	56 Sansome St.	Empire Building and Loan Association	William E. Bouton
San Francisco	465 California St.	Eureka Building and Loan Association	R. F. Cassidy
San Francisco	56 Sansome St.	Fidelity Building and Loan Association	William E. Bouton
San Francisco	395 Market St.	Franklin Mutual Building and Loan Association	B. Fedde
San Francisco	455 California St.	Globe Mutual Building and Loan Association	R. F. Cassidy
San Francisco	228 Montgomery St.	Home Mutual Deposit Loan Company	C. G. Hinds
San Francisco	55 Montgomery St.	Industrial Building-Loan Association	Purcell Rowe
San Francisco	56 Sansome St.	Mechanics Building and Loan Association	William E. Bouton
San Francisco	915 Mission St.	Metropolitan Guaranty Building-Loan Association	C. M. Scott
San Francisco	2533 Mission St.	Mission Building and Loan Association	W. G. McDiarmid
San Francisco	664 Mills Bldg.	Northern California Building and Loan Association	William E. Bouton
San Francisco	745 Market St.	Pacific States' Savings and Loan Company	A. E. Falch
San Francisco	416 Kearny St.	Progress Mutual Loan Association	Alexander Nobel
San Francisco	416 Kearny St.	Provident Mutual Loan Association	Alexander Nobel
San Francisco	1438 Quesada Ave.	San Francisco Building and Loan Association	D. A. Steinbaugh
San Francisco	56 Sansome St.	Standard Building and Loan Association	William E. Bouton
San Francisco	224 Kearny St.	Union Building and Loan Association	B. J. Murphy
San Francisco	1150 Divisadero St.	Western Loan Association	Peter N. Williams
San Francisco	43 Montgomery St.	Western Security Building and Loan Association	R. G. Hamilton
San Jose	248 S. First St.	California Mutual Building and Loan Association	W. B. Rice
San Jose	61 S. First St.	Guaranty Building and Loan Association	W. R. Frost
San Jose	91 N. Second St.	Home Owners' Building and Loan Association	R. H. Wehner
San Jose	16 E. San Antonio St.	Independent Building-Loan Association	Geo. B. Campbell
San Jose	6 N. First St.	Nucleus Building and Loan Association	C. H. Johnson
San Jose	24 N. First St.	Reserve Building and Loan Association	E. F. Perry
San Jose	81 W. Santa Clara St.	San Jose Building and Loan Association	Allen Rudolph
San Jose	285 S. First St.	Surety Building and Loan Association	W. C. Barkuloo
San Luis Obispo	1127 Garden St.	Guarantee Building-Loan Association	H. E. King
San Luis Obispo	792 Monterey St.	San Luis Building and Loan Association	M. Lewin
San Mateo	235 Second Ave.	Peninsula Building and Loan Association	Ella S. Irving
San Mateo	312 Third Ave.	San Mateo Mutual Building and Loan Association	R. S. Morse
San Pedro	540 S. Pacific Ave.	Marine Building and Loan Association	Rex G. Gibson

NAMES OF ASSOCIATIONS, LOCAL ADDRESSES AND NAMES OF SECRETARIES—Continued

LOCATION	ADDRESS	ASSOCIATION	SECRETARY
San Rafael	721 Fourth St.	Marin County Mutual Building and Loan Association	C. L. Howell
Santa Ana	115 W. Fourth St.	Home Mutual Building and Loan Association	R. W. Mead
Santa Ana	424 N. Sycamore St.	Santa Ana Building and Loan Association	Cotton Mather
Santa Ana	217 N. Broadway	Southwest Building-Loan Association	A. C. Hasenjaeger
Santa Barbara	927 State St.	City Building and Loan Association	S. B. Schauer
Santa Barbara	814 State St.	Loan and Building Association	J. M. Abbott
Santa Barbara	1010 State St.	Santa Barbara Mutual Building and Loan Association	Lloyd I. Tilton
Santa Clara	1129 Franklin St.	Santa Clara Building and Loan Association	F. O. Roll
Santa Cruz	105 Pacific Ave.	Santa Cruz County Building and Loan Association	Harry E. Murray
Santa Maria	102 W. Church St.	Santa Maria Guarantee Building-Loan Association	R. E. Hoey
Santa Monica	134 Santa Monica Blvd.	Bay Cities Guaranty Building-Loan Association	M. L. Rishell
Santa Monica	226 Santa Monica Blvd.	Century Building and Loan Association	I. F. Noxon
Santa Monica	222 Santa Monica Blvd.	Citizens' Guarantee Building Loan Association	F. W. Kasl
Santa Paula	947 Main St.	Santa Paula Building and Loan Association	H. H. Youngken
Santa Rosa	629 Fourth St.	Santa Rosa Building and Loan Association	C. D. Barnett
Sausalito	16 Princess St.	Sausalito Mutual Loan Association	E. S. Rayburn
Sonoma	407 Washington St.	Sonoma Guarantee Building-Loan Association	Leroy E. Meeker
South Pasadena	1504 Mission St.	Northland Building and Loan Association	K. K. Daniel
South San Francisco	215 Linden Ave.	Pacific American Building-Loan Association	Frank A. Nelson
Stockton	11 S. Hunter St.	San Joaquin Valley Building and Loan Association	Harold A. Noble
Stockton	48 S. Sutter St.	Security Building Loan Association	F. W. Wurster
Stockton	18 N. San Joaquin St.	State Building and Loan Association	Howard Hammond
Stockton	36 S. San Joaquin St.	Stockton Land Loan and Building Association	Chas. E. Littlehale
Tiburon	1401 Sartori Ave.	Northwestern Building and Loan Association	A. W. Dayton
Torrance	Cor. K and Kern Sts.	Torrance Mutual Building and Loan Association	Chas. T. Rippy
Tulare	215 E. Kern St.	Guarantee Building-Loan Corporation	W. E. Anderson
Tulare	216 W. Main St.	Tulare Building and Loan Association	J. L. Wilder
Turlock	237 Second Ave.	Turlock Guarantee Building-Loan Association	R. W. Anderson
Upland	6410 Van Nuys Blvd.	Magnolia Mutual Building and Loan Association	D. E. Palmer
Van Nuys	6330 Van Nuys Blvd.	Provident Building-Loan Association	W. C. Haden
Venice	1201 Washington Blvd.	Van Nuys Building and Loan Association	H. C. Sorgenfrey
Ventura	121 S. California St.	Washington Building-Loan Association	L. C. Busby
Ventura	598 E. Main St.	Universal Building-Loan Association	John S. Lay
Visalia	108 W. Center St.	Ventura Guarantee Building and Loan Association	David J. Reese
Watsonville	9 Third St.	Visalia Building and Loan Association	Morley M. Maddox
Whittier	117 S. Greenleaf Ave.	Watsonville Building and Loan Association	F. W. Rupert
Whittier	109 E. Philadelphia St.	Mutual Building and Loan Association	Frank E. Horner
Whittier		Quaker City Building and Loan Association	R. W. Smith

Whittier -----	206 E. Philadelphia St.-----	Whittier Building and Loan Association-----	M. R. Allen
Wilmington -----	646 Avalon Blvd.-----	Harbor Building and Loan Association-----	T. L. Skelton
Wilmington -----	405 Avalon Blvd.-----	Wilmington Mutual Building and Loan Association-----	O. W. Hodekinson
Salt Lake City-----	25 E. First South St.-----	Intermountain Building and Loan Association-----	A. J. Bruneau
Salt Lake City-----	45 E. First South St.-----	Western Loan and Building Company-----	H. M. H. Lund

NEW ASSOCIATIONS LICENSED

The following new associations were licensed by the Commissioner during the past year:

Date Licensed	Name	Location
Aug. 27, 1928	Northland Building and Loan Association	South Pasadena
Aug. 30, 1928	Nevada County Building and Loan Association	Grass Valley
Sept. 1, 1928	El Portal Building-Loan Association	Modesto
Sept. 19, 1928	Armor Building and Loan Association	Los Angeles
Nov. 7, 1928	Albany Guarantee Building and Loan Association	Albany
Nov. 8, 1928	Lloyd Building and Loan Association of America	Los Angeles
Nov. 8, 1928	La Jolla Guarantee Building-Loan Association	La Jolla
Dec. 8, 1928	Salinas Valley Building-Loan Association	Salinas
Dec. 26, 1928	Bakersfield Mutual Building and Loan Association	Bakersfield
Jan. 9, 1929	Contra Costa County Building and Loan Association	Martinez
Jan. 21, 1929	Citizen's Guarantee Building-Loan Association	Santa Monica
Feb. 14, 1929	Morro-Atascadero Guarantee Building-Loan Association	Atascadero
Mar. 27, 1929	Pan American Building-Loan Association	Long Beach
Mar. 29, 1929	San Geronio Building-Loan Association	Banning
Mar. 30, 1929	Golden West Building and Loan Association	Oakland
April 8, 1929	Building and Loan Federation of California	San Francisco
April 18, 1929	Consigny Building and Loan Association	Beverly Hills
April 19, 1929	Valley Building and Loan Association	Azusa
May 23, 1929	Turlock Guarantee Building-Loan Association	Turlock
May 24, 1929	El Monte Building and Loan Association	El Monte
May 24, 1929	American National Building and Loan Association	San Francisco
May 29, 1929	Independent Building-Loan Association	San Jose
June 1, 1929	Compton Building and Loan Association	Compton
June 13, 1929	Coronado Building and Loan Association	Coronado
June 21, 1929	Sonora Guarantee Building-Loan Association	Sonora
June 22, 1929	Educational Building and Loan Association	Monterey
June 26, 1929	La Habra Valley Building-Loan Association	La Habra
June 27, 1929	Pacific American Building-Loan Association	South San Francisco

ASSOCIATIONS REPORTING

Associations reporting in 1928	206
Associations not reporting in 1928	10
Total active	216
New California licenses issued to June 30, 1929	28
Total licensed	244
Less retired	11
Burlingame, Burlingame—consolidated with Mercantile. California, Los Angeles—transferred business to Investment. Guardian, Los Angeles—consolidated with United. La Mesa, La Mesa—consolidated with Bay City. Lloyd, Los Angeles—transferred business to Bay Cities. Occidental, San Francisco—consolidated with Western Loan. Pioneer, Glendale—transferred business to Pacific States. Republic, South Pasadena—absorbed by The Coast Mutual. San Fernando Valley, San Fernando—consolidated with Bay Cities. Thrift Guaranty, Los Angeles—absorbed by North American. West Coast, Los Angeles—transferred business to Prudential.	
Total active June 30, 1929	233

In addition to the associations enumerated above, there are two foreign associations entitled to operate in California—Western Loan and Building Company, of Salt Lake City, Utah, licensed August 26, 1913, and Intermountain Building and Loan Association, of Salt Lake City, Utah, licensed April 23, 1927.

SCHEDULE OF NUMBER OF AGENTS LICENSED DURING FISCAL YEAR ENDING JUNE 30, 1929

Association and location	Number of agents
Alhambra Building and Loan Association, Alhambra	1
American Loan Society, Los Angeles	1
American National Building and Loan Association, San Francisco	61
Angelus Building-Loan Association, Los Angeles	9
Bakersfield Mutual Building and Loan Association, Bakersfield	1
Burlingame Building-Loan Association, Burlingame	1
California Guarantee Building and Loan Association, Oakland	13
California Mutual Building and Loan Association, San Jose	2
California Security Loan Corporation, Pasadena	2
Capital Building and Loan Association, Sacramento	1
Central Building and Loan Association, Alameda	2
Central California Building and Loan Association, Auburn	5
City Building and Loan Association, Santa Barbara	14
Coast Mutual Building and Loan Association (The), Los Angeles	37
Consolidated Building and Loan Association, Los Angeles	14
Continental Building and Loan Association, San Diego	6
Contra Costa County Building and Loan Association, Martinez	4
East Side Mutual Building and Loan Association, Los Angeles	1
Equitable Building and Loan Association, Pasadena	1
Federal Building and Loan Association, Los Angeles	1
Fidelity Savings and Loan Association, Los Angeles	1
Franklin Building-Loan Association, Los Angeles	13
Fresno Guarantee Building-Loan Association, Fresno	1
Golden West Building and Loan Association, Oakland	3
Guardian Building-Loan Association, Los Angeles	19
Guaranty Building and Loan Association, San Jose	98
Home-Builders' Loan Association, Pomona	9
Imperial Valley Building and Loan Association, El Centro	1
Industrial Building-Loan Association, San Francisco	1
Insurance Plan Building and Loan Association, Los Angeles	75
Intermountain Building and Loan Association, Salt Lake City	11
La Jolla Building-Loan Association, La Jolla	1
Loan and Building Association, Santa Barbara	1
Mercantile Building-Loan Association, Oakland	6
Metropolitan Guarantee Building-Loan Association, San Francisco	3
Northland Building and Loan Association, South Pasadena	2
Mutual Building and Loan Association (The), Long Beach	12
National Guarantee Building-Loan Association, Oakland	9
North American Building-Loan Association, Los Angeles	106
Oakland Guarantee Building and Loan Association, Oakland	28
Pacific Coast Building-Loan Association, Los Angeles	40
Pacific States Savings and Loan Company, San Francisco	69
Padway Building and Loan Association, Beverly Hills	2
Palo Alto Mutual Building and Loan Association, Palo Alto	1
Prudential Building-Loan Association, Los Angeles	1
Railway Mutual Building and Loan Association (The), Los Angeles	32
Redlands Building-Loan Association, Redlands	11
Reliance Guaranty Building and Loan Association, Oakland	23
San Joaquin Valley Building and Loan Association, Stockton	1
San Jose Building and Loan Association, San Jose	3
Santa Barbara Mutual Building and Loan Association, Santa Barbara	6
Santa Maria Guarantee Building-Loan Association, Santa Maria	1
Southeast Building and Loan Association, Huntington Park	1
State Mutual Building and Loan Association, Los Angeles	69
Sunset Building and Loan Association, San Diego	5
Superior Building-Loan Association, Sacramento	10
Surety Bond Building-Loan Association, Burbank	1
Surety Building and Loan Association, San Jose	1
Thrift Guaranty Building and Loan Association, Los Angeles	25
United Building and Loan Association, Beverly Hills	3
Union Building and Loan Association, San Francisco	37
Washington Building-Loan Association, Venice	2
Western Loan and Building Company, Salt Lake City	31
Western Security Building and Loan Association, San Francisco	17
Western States Building-Loan Association, Los Angeles	32
Whittier Building and Loan Association, Whittier	1
Total	1002

APPENDIX (B)

Containing List of all Associations, of which the Bureau of Building and Loan Supervision has any Record, as having been Authorized, Organized or Licensed under the several Acts creating this Department, from 1893 to June 30, 1929. Arranged Alphabetically by Cities, Towns and Names.

NOTE.—For explanation of the letters and figures in the "closed" column, see explanation key immediately following this list.

**LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO
JUNE 30, 1929, INCLUSIVE**

	Organized	First report	Closed
Alameda, Alameda County.			
Alameda Building and Loan Association.....	Mar. 7, 1876	1894	D.1, 1907
California Building and Loan Association.....	Feb. 11, 1888	1894	L.V., 1912
Central Loan Association.....	July 29, 1909	1910	
Columbian Mutual Building and Loan Association.....	July 17, 1893	1894	C.8
Encinal Building and Loan Association.....	Dec. 28, 1888	1894	A.1, 1908
Albany, Alameda County.			
Albany Guarantee Building and Loan Association.....	Nov. 7, 1928	1929	
Alhambra, Los Angeles County.			
Alhambra Building and Loan Association.....	June 25, 1921	1922	
Mutual Building and Loan Association.....	June 27, 1927	1928	
Anaheim, Orange County.			
Anaheim Building and Loan Association.....	June 30, 1921	1921	
Savings Loan and Building Association.....	Jan. 8, 1889	1894	
Arcadia, Los Angeles County.			
Greater Arcadia Building and Loan Association.....	April 1, 1927	1927	
Atascadero, San Luis Obispo County.			
Morro-Atascadero Guarantee Building-Loan Association.....	Feb. 14, 1929	No Rep.	
Auburn, Placer County.			
Central California Building and Loan Association.....	June 10, 1926	1927	
Azusa, Los Angeles County.			
Valley Building and Loan Association.....	April 19, 1929	No Rep.	
Bakersfield, Kern County.			
Bakersfield Building and Loan Association.....	May 14, 1890	1894	L.V., 1902
Bakersfield Mutual Building and Loan Association.....	Dec. 26, 1928	No Rep.	
Kern County Mutual Building and Loan Association.....	July 27, 1901	1902	
Peoples Mutual Building and Loan Association.....	Jan. 27, 1892	1894	
United States Building and Loan Association.....	Dec. 29, 1924	1928	
Banning, Riverside County.			
San Geronio Building-Loan Association.....	Mar. 29, 1929	No Rep.	
Bell, Los Angeles County.			
Bell Guaranty Building-Loan Association.....	Oct. 24, 1927	No Rep.	D.21, 1928
Bellflower, Los Angeles County.			
Bellflower Building and Loan Association.....	Mar. 5, 1928	No Rep.	
Belvedere Gardens, Los Angeles County.			
East Side Mutual Building and Loan Association.....	June 6, 1927	1927	
Benicia, Solano County.			
Benicia Building and Loan Association.....	Jan. 11, 1883	1894	L.C., 1917
Berkeley, Alameda County.			
Berkeley Guarantee Building and Loan Association.....	Dec. 16, 1922	1923	
Berkeley Home Investment Association.....	Dec. 7, 1908	1910	C.6, 1917
Berkeley Loan and Security Company.....	Dec. 14, 1905	1906	L.V., 1909
College Building and Loan Association.....	June 5, 1925	1926	
Community Building and Loan Association.....	Dec. 21, 1927	1928	
Equitable Building and Loan Association.....	Dec. 7, 1908	1910	C.5, 1917
Fidelity Guaranty Building and Loan Association.....	Aug. 17, 1921	1922	
Homestead Loan Association.....	Mar. 3, 1886	1894	L.V., 1911
Security Bond Building and Loan Association.....	June 5, 1925	1926	B10, 1927
Beverly Hills, Los Angeles County.			
Beverly Hills Building and Loan Association.....	May 29, 1922	1922	
Consigny Building and Loan Association.....	April 18, 1929	No Rep.	
Padway Building and Loan Association.....	April 20, 1928	1928	
United Building-Loan Association.....	Jan. 9, 1925	1925	
Burbank, Los Angeles County.			
Burbank Building and Loan Association.....	Sept. 5, 1921	1922	
Surety Bond Building Loan Association.....	April 23, 1928	1928	
Burlingame, San Mateo County.			
Great Northern Building-Loan Association.....	Aug. 26, 1925	1926	B.11, 1927
Burlingame Building-Loan Association.....	Aug. 26, 1925	1926	D.21, 1929
Chico, Butte County.			
Sacramento Valley Mutual Building and Loan Association.....	Oct. 4, 1912	1913	L.V., 1915

LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO
JUNE 30, 1929, INCLUSIVE—Continued

	Organized	First report	Closed
Chino, San Bernardino County. Chino Building and Loan Association.....	April 1, 1922	1922	
Chula Vista, San Diego County. Chula Vista Building-Loan Association.....	May 27, 1926	1926	
Colton, San Bernardino County. Second Colton Building and Loan Association..... Orange Belt Building-Loan Association.....	Jan. 1, 1888 Aug. 9, 1927	1894 1928	L.V., 1900
Colusa, Colusa County. Colusa Mutual Building and Loan Association.....	Jan. 9, 1900	No Rep.	L.V., 1900
Compton, Los Angeles County. Compton Building and Loan Association..... Compton Security Building and Loan Association..... Consolidated Building and Loan Association.....	June 1, 1929 Mar. 23, 1927 Feb. 17, 1928	No Rep. 1927 1928	D.16, 1928
Corning, Tehama County. Corning Mutual Savings, Loan and Building Association.....	April 13, 1896	1896	A.2, 1899
Corona, Riverside County. Corona Mutual Building and Loan Association.....	Sept. 30, 1905	1906	
Coronado, San Diego County. Coronado Building and Loan Association.....	June 13, 1929	No Rep.	
Covina, Los Angeles County. Covina Mutual Building and Loan Association.....	Feb. 11, 1899	1900	L.V., 1910
Cucamonga, San Bernardino County. Cucamonga Building and Loan Association.....	May 4, 1921	1921	
Culver City, Los Angeles County. Pacific Building and Loan Association.....	June 2, 1919	1920	
East San Gabriel, Los Angeles County. San Gabriel Valley Building-Loan Association.....	Oct. 24, 1925	1926	
El Centro, Imperial County. Imperial Valley Building and Loan Association.....	Nov. 26, 1926	1927	
El Monte, Los Angeles County. El Monte Building and Loan Association.....	May 24, 1929	No Rep.	
Elsinore, Riverside County. Mutual Building and Loan Association.....	June 10, 1919	1921	
Escondido, San Diego County. Escondido Mutual Building and Loan Association.....	Sept. 19, 1893	1894	
Encinitas, San Diego County. Home District Building and Loan Association.....	April 17, 1926	1926	C.9, 1928
Fillmore, Ventura County. Ramona Building-Loan Association.....	April 4, 1927	1927	
Fort Bragg, Mendocino County. Mutual Building and Loan Association..... Peoples Building and Loan Association.....	Feb. 7, 1894 Oct. 14, 1889	1895 1894	L.V., 1905 L.V., 1909
Fortuna, Humboldt County. Fortuna Building and Loan Association.....	April 13, 1889	1894	
Fresno, Fresno County. Fresno Guarantee Building and Loan Association..... Mutual Building and Loan Association..... United States Building and Loan Association.....	Dec. 31, 1919 Mar. 17, 1892 Dec. 29, 1924	1921 1894 1925	
Fullerton, Orange County. Fullerton Building-Loan Association..... Fullerton Mutual Building and Loan Association..... Mutual Building and Loan Association.....	July 9, 1927 Feb. 15, 1899 Jan. 8, 1923	1928 No Rep. 1923	L.V., 1900
Glendale, Los Angeles County. Glendale Building and Loan Association..... Golden State Building and Loan Association..... Pioneer Building-Loan Association.....	Nov. 27, 1922 Jan. 2, 1923 Oct. 19, 1925	1923 1923 1926	E.5, 1923 E.6, 1927 E.9, 1929

	Organized	First report	Closed
Grass Valley, Nevada County. Nevada County Building and Loan Association.....	Aug. 30, 1928	1929	
Healdsburg, Sonoma County. Healdsburg Mutual Building and Loan Association.....	Dec. 31, 1894	1896	L.V., 1911
Hemet, Riverside County. Hemet Home Builders Association.....	June 26, 1920	1921	
Huntington Beach, Orange County. National Building and Loan Association.....	Nov. 9, 1922	1924	
Huntington Park, Los Angeles County. Huntington Park Building-Loan Association.....	May 15, 1924	1925	
.....	April 30, 1928	1928	
Inglewood, Los Angeles County. Peoples Building and Loan Association.....	Nov. 16, 1923	1924	
La Habra, Orange County. La Habra Valley Building-Loan Association.....	June 26, 1929	No Rep.	
La Jolla, San Diego County. La Jolla Building and Loan Association.....	Nov. 8, 1928	1929	
La Mesa, San Diego County. La Mesa Building and Loan Association.....	Dec. 10, 1926	1927	D.23, 1929
Lankershim, Los Angeles County. Lankershim Building and Loan Association.....	Nov. 5, 1923	1924	F.1, 1928
Livermore, Alameda County. Livermore Mutual Building and Loan Association.....	Sept. 19, 1906	1907	
Lodi, San Joaquin County. Lodi Building and Loan Association.....	Oct. 6, 1922	1923	
.....	April 17, 1924	1925	
Long Beach, Los Angeles County. Anchor Building and Loan Association.....	May 12, 1922	1922	
.....	Oct. 26, 1923	1924	
California Building and Loan Association.....	June 1, 1922	1922	
Commonwealth Building and Loan Association.....	Mar. 5, 1920	1921	
Long Beach Building and Loan Association.....	Aug. 4, 1904	1905	A.19, 1926
Mutual Building and Loan Association.....	Mar. 27, 1929	No Rep.	
Pan American Building Loan Association.....	Mar. 5, 1926	1926	
The Mutual Building and Loan Association.....			
Los Altos, Santa Clara County. Altos Building and Loan Association.....	Aug. 24, 1909	1910	L.V., 1916
Los Angeles, Los Angeles County. American Building and Loan Association.....	Sept. 27, 1922	1923	D.15, 1924
.....	Sept. 15, 1922	1923	
American Loan Society.....	Feb. 19, 1923	1924	
Angelus Building-Loan Association.....	Sept. 19, 1928	1929	
Armour Building and Loan Association.....	Aug. 17, 1901	1902	L.V., 1927
Bankers Guaranty Loan Company.....	Aug. 30, 1897	1898	L.V., 1902
Borrowers Mutual Building and Loan Association.....	May 24, 1923	1924	A.23, 1928
California Building-Loan Association.....	Aug. 11, 1861	1894	L.V., 1904
California Mutual Building and Loan Association.....	Jan. 28, 1927	1927	D.17, 1928
Coast Mutual Building-Loan Association.....	Feb. 14, 1887	1894	A.3, 1901
Columbia Loan and Building Association.....	July 19, 1889	1894	L.V., 1903
Equitable Loan Society.....	Sept. 26, 1922	1894	L.V., 1897
Equitable Mutual Building and Loan Association.....	Sept. 20, 1924	1925	
Federal Building and Loan Association.....	Jan. 31, 1891	1894	
Fidelity Savings and Loan Association.....	Sept. 12, 1924	1925	
Field Building and Loan Association.....	Sept. 8, 1924	1925	
Franklin Building-Loan Association.....	April 17, 1895	1896	L.V., 1907
Fraternal Mutual Building and Loan Association.....	Aug. 18, 1927	1928	
German-American Building-Loan Association.....	July 1, 1925	1926	L.V., 1927
Gibraltar Building and Loan Association.....	May 2, 1925	1926	
Great Western Building and Loan Association.....	May 3, 1921	1921	
Guaranty Building and Loan Association.....	Jan. 19, 1925	1925	D.22, 1929
Guardian Building-Loan Association.....	Mar. 26, 1924	1925	
Hollywood Building and Loan Association.....	Aug. 21, 1889	1894	
Home Building and Loan Association.....	Aug. 21, 1889	1894	B.6, 1922
Home Investment Building and Loan Association.....	Feb. 16, 1890	1894	L.V., 1899
Imperial Savings and Loan Association.....	Aug. 24, 1925	1926	
Insurance Plan Building and Loan Association.....	Mar. 4, 1927	1927	
International Building and Loan Association.....	Mar. 15, 1926	1926	
Investment Building and Loan Association.....			

LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO
JUNE 30, 1929, INCLUSIVE—Continued

	Organized	First report	Closed
Los Angeles, Los Angeles County—Continued.			
Keystone Building-Loan Association.....	July 15, 1926	1927	
La Bonte Building and Loan Association.....	Nov. 4, 1924	1925	
Liberty Building and Loan Association.....	Jan. 24, 1924	1924	
Lincoln Building and Loan Association.....	Feb. 6, 1925	1925	
Lloyd Building and Loan Association of America.....	Nov. 8, 1928	No Rep.	E.8, 1929
Los Angeles American Building and Loan Association.....	Nov. 24, 1924	1925	
Los Angeles Building and Loan Association.....	Mar. 26, 1891	1894	L.V., 1903
Los Angeles Mutual Building and Loan Association.....	Oct. 20, 1920	1921	
Mechanics Savings Mutual Building and Loan Association.....	July 20, 1895	1896	L.V., 1900
Metropolitan Loan Association.....	July 30, 1886	1894	D.10, 1921
Mutual of Hollywood Building and Loan Association.....	Dec. 29, 1924	1925	
National Building and Loan Association.....	June 20, 1889	1894	B.1, 1891
North American Building-Loan Association.....	April 17, 1926	1926	
Pacific Coast Building-Loan Association.....	May 20, 1925	1925	
Peoples Mutual Building and Loan Association.....	April 15, 1895	1896	A.4, 1895
Protective Building and Loan Association.....	April 23, 1923	1924	D.18, 1928
Protective Savings Mutual Building and Loan Association.....	Jan. 2, 1896	1897	L.R., 1907
Provident Mutual Building and Loan Association.....	Oct. 14, 1895	1896	A.5, 1914
Prudential Building and Loan Association.....	Dec. 17, 1923	1924	
Railway Mutual Building and Loan Association.....	Oct. 20, 1926	1927	D.19, 1927
Southern California Loan Association.....	Mar. 11, 1887	1894	B.13, 1926
Southern California Building and Loan Association.....	Mar. 11, 1887	1926	
Southern California-Metropolitan Loan Association.....	July 1, 1921	1922	B.12, 1922
Spring Street Building and Loan Association.....	Jan. 25, 1926	1926	E.12, 1929
State Mutual Building and Loan Association.....	June 20, 1889	1894	
State of California Mutual Building and Loan Association.....	April 7, 1898	1899	C.1, 1905
The Coast Mutual Building-Loan Association.....	Dec. 27, 1927	1928	
The Railway Mutual Building and Loan Association.....	Sept. 24, 1927	1928	
Thrift Guaranty Building and Loan Association.....	July 29, 1927	1928	A.25, 1929
Union Mutual Building and Loan Association.....	Oct. 8, 1891	1894	L.R.07-13
United States Building and Loan Association.....	Feb. 6, 1925	1927	
Vermont Building and Loan Association.....	Jan. 25, 1926	1926	E.11, 1928
West Coast Building-Loan Association.....	Dec. 3, 1923	1925	E.10, 1928
Western Mutual Building and Loan Association.....	June 21, 1902	1903	L.V., 1904
Western States Building and Loan Association.....	Nov. 17, 1927	1928	
Wilshire Building and Loan Association.....	Sept. 25, 1922	1923	E.6, 1927
Los Gatos, Santa Clara County.			
Los Gatos Building and Loan Association.....	April 27, 1889	1894	L.V., 1920
Madera, Madera County.			
Madera Mutual Building and Loan Association.....	June 16, 1893	1894	L.V., 1896
Madera Mutual Building and Loan Association.....	Oct. 26, 1912	1913	
Martinez, Contra Costa County.			
Contra Costa County Building and Loan Association.....	Jan. 9, 1929	No Rep.	
Marysville, Yuba County.			
Marysville Guaranty Building and Loan Association.....	Oct. 15, 1927	1928	
Merced, Merced County.			
Merced Mutual Building and Loan Association.....	June 22, 1891	1894	
Mill Valley, Marin County.			
Tamalpais Mutual Building and Loan Association.....	Mar. 16, 1897	1898	
Modesto, Stanislaus County.			
El Portal Building-Loan Association.....	Sept. 1, 1928	1929	
Modesto Building and Loan Association.....	Oct. 10, 1889	1894	A.2, 1900
Modesto Building and Loan Association.....	Jan. 16, 1922	1923	
Monrovia, Los Angeles County.			
Mutual Building and Loan Association.....	Jan. 17, 1924	1924	
Montebello, Los Angeles County.			
Montebello Building and Loan Association.....	Mar. 23, 1927	1927	
Monterey, Monterey County.			
Educational Building and Loan Association.....	June 22, 1929	No Rep.	
Monterey Peninsula Building and Loan Association.....	Nov. 5, 1925	1926	E.6, 1927
Napa, Napa County.			
Napa Building and Loan Association.....	April 22, 1886	1894	
Nevada City, Nevada County.			
Nevada County Building and Loan Association.....	Aug. 30, 1928	1929	C.12
Newcastle, Placer County.			
Newcastle Building and Loan Association.....	May 23, 1880	1894	

**LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO
JUNE 30, 1929, INCLUSIVE—Continued**

	Organized	First report	Closed
North Hollywood, Los Angeles County.			
Lankershim Building and Loan Association.....	Nov. 5, 1923	1924	
Oakland, Alameda County.			
Alameda County Loan Association.....	July 20, 1875	1894	
Brooklyn Investment and Loan Association.....	Oct. 14, 1889	1894	L.V., 1910
California Guarantee Building and Loan Association.....	Feb. 4, 1923	1923	
California Home Investment Association.....	Dec. 7, 1908	1910	B.9, 1924
Columbian Mutual Building and Loan Association.....	July 17, 1893	1894	
California Home Investment Association.....	Dec. 7, 1908	1910	B.9, 1924
Conservative Building and Loan Association.....	May 14, 1926	1926	
Cosmopolitan Mutual Building and Loan Association.....	Aug. 6, 1879	1894	
Equity Building and Loan Association.....	Aug. 21, 1881	1894	L.V., 1900
Golden West Building and Loan Company.....	Mar. 30, 1929	No Rep.	
Home Guaranty Building and Loan Association.....	Oct. 2, 1925	1926	A.20, 1927
Home Security Building and Loan Association.....	July 20, 1875	1894	D.2, 1907
Mercantile Building-Loan Association.....	Jan. 5, 1926	1926	
National Guarantee Building-Loan Association.....	June 10, 1927	1928	
Oakland Building and Loan Association.....	Aug. 1, 1889	1894	L.V., 1905
Oakland Guarantee Building and Loan Association.....	Dec. 7, 1908	1910	
Peoples Building and Loan Association.....	Dec., 1889	1894	L.V., 1903
Permanent Guarantee Loan Society.....	July 1, 1911	1912	A.6, 1913
Reliance Building and Loan Association.....	June 29, 1925	1926	A.21, 1927
Reliance Guaranty Building and Loan Association.....	Dec. 31, 1926	1927	
Reserve Building and Loan Association.....	April 19, 1926	1926	C.11, 1926
Standard Building and Loan Association.....	Oct. 1, 1890	1894	L.V., 1903
West Oakland Mutual Loan Association.....	July 21, 1875	1894	L.V., 1913
Oceanside, San Diego County.			
Oceanside Building and Loan Association.....	April 20, 1920	1921	
Ontario, San Bernardino County.			
Euclid Guarantee Building and Loan Association.....	June 25, 1927	1928	
People's Mutual Building and Loan Association.....	June 24, 1891	1894	A.16, 1927
Peoples Guarantee Building and Loan Association.....	Aug. 4, 1925	1926	E.6, 1927
Orange, Orange County.			
Orange Building and Loan Association.....	Sept. 26, 1887	1894	
Oxnard, Ventura County.			
Oxnard Building and Loan Association.....	July 13, 1921	1922	
Palo Alto, Santa Clara County.			
Home Foundation Building and Loan Association.....	Mar. 31, 1925	1925	
Palo Alto Mutual Building and Loan Association.....	Nov. 14, 1892	1894	
Pasadena, Los Angeles County.			
California Security Loan Corporation.....	Mar. 22, 1909	1910	
Crown Building and Loan Association.....	Jan. 11, 1923	1923	
Equitable Building and Loan Association.....	May 1, 1922	1922	
Los Angeles County Mutual Building and Loan Association.....	Feb. 14, 1899	1900	B.2, 1914
Mutual Building and Loan Association.....	July 20, 1892	1894	A.7, 1916
Mutual Building and Loan Association of Pasadena.....	April 22, 1925	1926	
Pasadena Building and Loan Association.....	Feb. 14, 1899	1900	
Reliance Mutual Building and Loan Association.....	Sept. 20, 1893	No Rep.	A.13, 1904
San Gabriel Valley Building and Loan Association.....	Sept. 25, 1896	1897	B.3, 1898
Paso Robles, San Luis Obispo County.			
Paso Robles Mutual Building and Loan Association.....	Sept. 2, 1905	1906	
Petaluma, Sonoma County.			
Petaluma Mutual Loan Association.....	Sept. 27, 1889	1894	A.15, 1926
Pico, Los Angeles County.			
Pico-Rivera Building-Loan Association.....	July 11, 1927	1928	
Pleasanton, Alameda County.			
Pleasanton Mutual Building and Loan Association.....	Mar. 1, 1895	1896	A.20, 1927
Pomona, Los Angeles County.			
Home Builders Loan Association.....	Mar. 16, 1908	1909	
Mutual Building and Loan Association.....	Dec. 24, 1892	1894	
Porterville, Tulare County.			
Porterville Mutual Building and Loan Association.....	Sept. 29, 1905	1906	
Redlands, San Bernardino County.			
Home Investment Association.....	Mar. 22, 1890	1894	B.8, 1923
Redlands Building and Loan Association.....	Mar. 22, 1890	1894	

**LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO
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	Organized	First report	Closed
Redondo Beach, Los Angeles County.			
American Mutual Building and Loan Association.....	Mar. 26, 1923	1923	
Mutual Building and Loan Association.....	Jan. 4, 1892	1894	A. 8, 1895
Redwood City, San Mateo County.			
San Mateo County Building and Loan Association.....	May 8, 1890	1894	
Rialto, San Bernardino County.			
Rialto Building and Loan Association.....	June 7, 1922	1922	
Richmond, Contra Costa County.			
California Guarantee Building and Loan Association.....	Feb. 14, 1923	1923	C. 10, 1927
Richmond Building, Loan and Security Company.....	June 28, 1911	No Rep.	D. 9, 1912
Riverside, Riverside County.			
Riverside County Mutual Building and Loan Association.....	April 5, 1901	1902	
Citrus Belt Building and Loan Association.....	Mar. 3, 1926	1926	
Roseville, Placer County.			
Superior California Building and Loan Association.....	Feb. 2, 1926	1926	A. 17, 1927
Sacramento, Sacramento County.			
Capital Building and Loan Association.....	Feb. 5, 1923	1923	
Germania Building and Loan Association.....	Dec. 31, 1872	1894	L. V., 1908
Ocidental Building and Loan Association.....	Feb. 7, 1891	1894	L. R., 1900
Sacramento Building and Loan Association.....	Aug. 26, 1874	1894	
Sacramento Guarantee Building-Loan Association.....	Mar. 4, 1924	1924	
Superior Building and Loan Association.....	June 18, 1927	1928	
Union Building and Loan Association.....	Feb., 1891	1894	L. R., 1898
Salinas, Monterey County.			
Salinas Mutual Building and Loan Association.....	Sept. 3, 1897	1897	L. V., 1900
Salinas Valley Building-Loan Association.....	Dec. 8, 1928	1929	
San Bernardino, San Bernardino County.			
Guarantee Building and Loan Association.....	April 3, 1922	1922	
San Bernardino Land and Building Association.....	Jan. 3, 1887	1894	L. R., 1897
Santa Fe Building and Loan Association.....	Jan. 8, 1890	1894	
San Diego, San Diego County.			
Bay City Building and Loan Association.....	July 1, 1924	1925	
Community Building and Loan Association.....	April 23, 1920	1921	A. 18, 1927
Continental Building and Loan Association.....	Sept. 29, 1927	1928	
San Diego Building and Loan Association.....	July 14, 1885	1894	
San Diego Savings and Loan Association.....	Nov. 11, 1887	1894	L. V., 1900
Seaboard Building and Loan Association.....	Dec. 1, 1927	1928	
Silver Gate Building and Loan Association.....	May 22, 1890	1894	
Sunset Building and Loan Association.....	April 1, 1926	1927	
San Fernando, Los Angeles County.			
San Fernando Valley Building and Loan Association.....	April 12, 1927	1928	D. 25, 1929
San Francisco, San Francisco County.			
Acme Building and Loan Association.....	Mar. 14, 1891	1894	L. V., 1910
Aetna Mutual Building and Loan Association.....	May 19, 1893	1894	L. V., 1907
Alliance Building and Loan Association.....	Oct. 14, 1890	1894	L. V., 1907
Alto Building and Loan Association.....	Feb., 1891	1894	L. V., 1906
American National Building and Loan Association.....	May 24, 1929	No Rep.	
Argonaut Mutual Building and Loan Association.....	Jan. 31, 1891	1894	D. 11, 1920
Atlas Building and Loan Association.....	Oct. 14, 1890	1894	L. V., 1905
Bankers Loan and Trust Company.....	June 22, 1900	1905	A. 11, 1906
Bay City Building and Loan Association.....	May 9, 1889	1894	D. 12, 1920
Bay View Building and Loan Association.....	Nov. 18, 1911	1912	
Borrowers Mutual Building and Loan Association.....	Feb. 13, 1896	1897	L. V., 1900
Building and Loan Federation of California.....	April 8, 1929	No Rep.	
California Guarantee Investment Company.....	Aug. 2, 1890	1894	L. V., 1903
California Home Building-Loan Company.....	June 28, 1889	1897	
California Mutual Savings Fund, Loan and Building Association.....	Mar. 26, 1887	1894	
Capital Building and Loan Association.....	June, 1890	1894	L. V., 1905
Central Mutual Building and Loan Association.....	April 15, 1907	1909	L. V., 1909
Citizens Building and Loan Association.....	Jan. 14, 1885	1894	
City Building and Loan Association.....	Mar. 26, 1891	1894	D. 3, 1911
Columbia Building and Loan Association.....	May 2, 1890	1894	L. V., 1907
Commercial Building and Loan Association.....	Dec. 21, 1886	1894	D. 4, 1905
Commonwealth Mutual Building and Loan Association.....	July 26, 1889	1894	A. 9, 1904
Continental Building and Loan Association.....	July 17, 1889	1894	L. B., 1915
Cooperative Mutual Building and Loan Association.....	Sept. 16, 1892	1894	L. V., 1899
Cosmos Loan Association.....	April 30, 1890	1894	L. V., 1903
Economy Building and Loan Association.....	Dec. 31, 1889	1894	D. 5, 1909
Eintracht Spar and Ban Verein.....	July 12, 1884	1894	C. 3, 1906

LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO
JUNE 30, 1929, INCLUSIVE—Continued

	Organized	First report	Closed
San Francisco, San Francisco County—Continued.			
El Dorado Loan Association.....	Mar. 14, 1890	1894	L.V., 1907
Empire Building and Loan Association.....	Aug. 24, 1889	1894	
Enterprise Mutual Building and Loan Association.....	Mar. 2, 1891	1894	L.V., 1898
Equitable Building and Loan Association.....	Dec. 7, 1908	1910	C.5, 1909
Equitable Building and Loan Association.....	Oct. 27, 1885	1894	L.V., 1896
Eureka Building and Loan Association.....	Nov., 1890	1894	
Eureka Loan Association.....	May 16, 1889	1894	L.V., 1902
Excelsior Loan Association.....	Jan. 3, 1889	1894	L.V., 1905
Fairmont Loan Association.....	Mar. 2, 1891	1894	L.V., 1916
Federal Safe Deposit Company.....	Dec. 16, 1904	1905	L.V., 1906
Fidelity Building and Loan Association.....	Mar. 19, 1887	1894	
Franklin Mutual Building and Loan Association.....	Oct. 22, 1906	1907	
Franklin Savings and Building Association.....	Nov. 18, 1875	1894	L.V., 1907
Germania Building and Loan Association.....	June 6, 1889	1894	L.V., 1912
Globe Mutual Building and Loan Association.....	Mar. 30, 1898	1899	
Golden Gate Mutual Building and Loan Association.....	Aug. 31, 1892	1894	L.V., 1901
Golden Rule Building and Loan Association.....	May 17, 1892	1894	L.V., 1904
Golden West Building and Loan Association.....	Mar. 23, 1890	1894	L.V., 1906
Granite Mutual Building and Loan Association.....	Aug. 18, 1890	1894	L.V., 1907
Guardian Loan Association.....	April 18, 1890	1894	L.V., 1904
Home Investment Association.....	Mar. 22, 1890	1894	C.4, 1903
Home Mutual Building and Loan Association.....	Dec. 2, 1885	1894	B.4, 1907
Home Mutual Deposit Loan Company.....	Dec. 2, 1885	1894	
Homeseekers Loan Association.....	Sept. 30, 1890	1894	L.V., 1901
Householders Building and Loan Association.....	Oct. 5, 1889	1894	D.6, 1909
Humboldt Building and Loan Association.....	Sept. 26, 1890	1894	L.V., 1911
Industrial Building-Loan Association.....	Feb. 25, 1925	1925	
Inter Nos Building and Loan Association.....	May 27, 1889	1894	L.V., 1907
Investors Home Mutual Building and Loan Association.....	Jan. 24, 1896	No Rep.	L.V., 1897
Italian Swiss Mutual Loan Association.....	April 1, 1887	1894	L.V., 1912
Mechanics Building and Loan Association.....	Jan. 6, 1891	1894	
Merchants Loan Association.....	June 21, 1889	1894	L.V., 1910
Metropolitan Guarantee Building-Loan Association.....	Dec. 18, 1924	1925	
Metropolitan Mutual Building and Loan Association.....	April 25, 1895	Never operated	
Mission Building and Loan Association.....	Oct. 5, 1923	1924	
Mission Home and Loan Association.....	Mar. 12, 1889	1894	L.V., 1915
Mission Improved Building and Loan Association.....	Jan. 22, 1902	1903	A.10, 1907
Monarch Mutual Building and Loan Association.....	May 10, 1891	1894	L.V., 1910
Mutual Savings Fund, Loan and Building Association.....	June 4, 1883	1894	L.V., 1903
National Home and Loan Association.....	Nov. 5, 1885	1894	L.V., 1904
Northern California Building and Loan Association.....	Oct. 2, 1911	1912	
Occidental Loan Association.....	Aug. 25, 1885	1894	D.24, 1928
Pacific Coast Loan Association.....	Oct. 3, 1893	1894	L.V., 1905
Pacific Coast Savings Society.....	Jan. 26, 1891	1894	L.R., 1905
Pacific Loan Association.....	Dec. 3, 1884	1894	D.13, 1920
Pacific Mutual Building and Loan Association.....	Aug. 21, 1891	1894	L.V., 1900
Pacific States Savings and Loan Company.....	June 14, 1889	1894	
Phoenix Savings and Loan Association.....	Nov. 17, 1889	1894	E.1, 1905
Progress Mutual Loan Association.....	Dec. 31, 1894	1895	
Provident Mutual Loan Association.....	Sept. 20, 1887	1894	
Prudence Building and Loan Association.....	May 19, 1891	1894	A.11, 1913
Renters Cooperative Investment Company.....	Nov. 24, 1890	1894	E.2, 1906
Republic Savings, Building and Loan Association of California.....	Oct. 11, 1889	1894	B.5, 1900
Richmond Mutual Building and Loan Association.....	July 2, 1897	1898	L.V., 1907
Safety Mutual Building and Loan Association.....	May 12, 1894	1895	D.7, 912
San Francisco Building and Loan Association.....	April 30, 1923	1923	
San Francisco Home Mutual Loan Association.....	Nov. 8, 1890	1894	L.V., 1911
San Francisco Mutual Loan Association.....	Oct. 28, 1882	1894	L.V., 1911
San Francisco and Oakland Mutual Loan Association.....	Jan. 2, 1889	1894	L.V., 1911
Security Loan Association.....	April 19, 1888	1894	L.V., 1900
Standard Building and Loan Association.....	Oct. 24, 1924	1925	
Standard Loan and Trust Company.....	Jan. 14, 1903	1905	A.12, 1906
State Building and Loan Corporation.....	Oct. 16, 1916	No Rep.	E.4, 1917
State Rural Credit Association.....	Jan. 20, 1916	1916	E.3, 1916
Sterling Building and Loan Association.....	July 16, 1911	1913	L.V., 1913
Sun Mutual Building and Loan Association.....	Aug. 1, 1894	No Rep.	D.8, 1895
Triumph Building and Loan Association.....	Jan. 30, 1891	1894	L.V., 1907
Union Building and Loan Association.....	May 6, 1881	1894	D.14, 1920
Union Building and Loan Association.....	Jan. 22, 1924	1925	
Visitacon Home Building and Loan Association.....	Jan. 12, 1909	1910	L.V., 1912
West Shore Mutual Loan Association.....	Aug. 4, 1890	1894	L.V., 1910
Western Loan Association.....	Nov. 12, 1886	1894	
Western Security Building and Loan Association.....	April 20, 1928	1928	
Yerba Buena Mutual Building and Loan Association.....	May 2, 1891	1894	L.V., 1900

LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO JUNE 30, 1929, INCLUSIVE—Continued

	Organized	First report	Closed	
San Jose, Santa Clara County.				
California Mutual Building and Loan Association.....	Mar. 12, 1889	1894	B.7, 1924	
Guaranty Building and Loan Association.....	June 2, 1919	1920		
Home Owners Building and Loan Association.....	Oct. 31, 1919	1920		
Independent Building-Loan Association.....	May 29, 1929	No Rep.		
Mutual Building and Loan Association of San Jose and College Park.....	Mar. 12, 1889	1894		
Nucleus Building and Loan Association.....	Mar. 26, 1889	1894		
Reserve Building and Loan Association.....	April 19, 1926	1926		
San Jose Building and Loan Association.....	June 30, 1885	1894		
Surety Building and Loan Association.....	Jan. 20, 1926	1926		
San Luis Obispo, San Luis Obispo County.				
Guarantee Building and Loan Association.....	Oct. 25, 1927	1928	L.V., 1922 D.21, 1928	
San Luis Building and Loan Association.....	Mar. 1, 1888	1894		
San Mateo, San Mateo County.				
Peninsula Building and Loan Association.....	Nov. 24, 1922	1923		
San Mateo Mutual Building and Loan Association.....	Jan. 2, 1896	1897		
San Pedro, Los Angeles County.				
Harbor Mutual Loan Association.....	July 26, 1920	1921		
San Pedro Building and Loan Association.....	May 3, 1926	1926		
Marine Building and Loan Association.....	Nov. 20, 1926	1927		
San Rafael, Marin County.				
Marin County Mutual Building and Loan Association.....	July 19, 1886	1894	L.C., 1913	
Santa Ana, Orange County.				
Home Mutual Building and Loan Association.....	April 1, 1893	1894		
Orange County Mutual Building and Loan Association.....	Mar. 7, 1901	1903		
Santa Ana Building and Loan Association.....	Mar. 28, 1923	1923		
Southwest Building-Loan Association.....	May 21, 1928	No Rep.		
Santa Barbara, Santa Barbara County.				
City Building and Loan Association.....	Oct. 21, 1924	1925		
Loan and Building Association.....	May 23, 1887	1894		
Santa Barbara Mutual Building and Loan Association.....	May 20, 1901	1902		
Santa Clara, Santa Clara County.				
Santa Clara Building and Loan Association.....	Mar. 15, 1889	1894	F.2, 1928	
Santa Cruz, Santa Cruz County.				
Santa Cruz County Building and Loan Association.....	May 20, 1908	1909		
Santa Maria, Santa Barbara County.				
Santa Maria Guarantee Building-Loan Association.....	Nov. 14, 1927	1928		
Santa Monica, Los Angeles County.				
Bay Cities Guaranty Building-Loan Association.....	May 27, 1921	1922		
Century Building and Loan Association.....	Feb. 14, 1927	1927		
Citizens Guarantee Building-Loan Association.....	Jan. 21, 1929	No Rep.		
Santa Paula, Ventura County.				
Santa Paula Building and Loan Association.....	April 21, 1890	1894	A. 24	
Santa Rosa, Sonoma County.				
Santa Rosa Building and Loan Association.....	Oct. 3, 1898	1894		
Sausalito, Marin County.				
Sausalito Mutual Loan Association.....	Dec. 20, 1887	1894		
Sherman, Los Angeles County.				
Sherman Building and Loan Association.....	April 21, 1926	1926		
Sonora, Tuolumne County.				
Sonora Guarantee Building-Loan Association.....	June 21, 1929	No Rep.		
South Pasadena, Los Angeles County.				
Morthland Building and Loan Association.....	Aug. 27, 1928	1929	E.7, 1928	
Republic Building and Loan Association.....	Oct. 19, 1925	1926		
South San Francisco, San Mateo County.				
Pacific American Building-Loan Association.....	June 27, 1929	No Rep.		
Stockton, San Joaquin County.				
San Joaquin Valley Building and Loan Association.....	June 17, 1889	1894		
Security Building-Loan Association.....	Oct. 25, 1912	1913		
State Building and Loan Association.....	Nov. 10, 1922	1923		
Stockton Land, Loan and Building Association.....	Jan. 3, 1887	1894		

LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO
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	Organized	First report	Closed
Sunnyvale, Santa Clara County. Sunnyvale Guaranty, Loan and Investment Company.....	Aug. 19, 1908	1909	L.V., 1911
Susanville, Lassen County. Honey Lake Building and Loan Association.....	Nov. 29, 1919	1920	L.V., 1923
Tiburon, Marin County. Northwestern Building and Loan Association.....	May 21, 1923	1924	
Torrance, Los Angeles County. Torrance Mutual Building and Loan Association.....	Sept. 25, 1922	1923	
Tulare, Tulare County. Guarantee Building and Loan Association.....	Jan. 20, 1923	1924	
Tulare Building and Loan Association.....	Jan., 1889	1894	
Turlock, Stanislaus County. Turlock Building and Loan Association.....	Nov. 29, 1911	No bus.	L.V., 1912
Turlock Guarantee Building-Loan Association.....	May 23, 1929	No Rep.	
Ukiah, Mendocino County. Ukiah Mutual Building and Loan Association.....	May 1, 1894	1895	L.V., 1904
Upland, San Bernardino County. Magnolia Mutual Building and Loan Association.....	Sept. 24, 1901	1902	
Vallejo, Solano County. Vallejo Building and Loan Association.....	Oct. 26, 1911	1912	L.V., 1919
Van Nuys, Los Angeles County. Provident Building-Loan Association.....	May 1, 1925	1925	
Van Nuys Building and Loan Association.....	Aug. 30, 1925	1926	
Venice, Los Angeles County. Washington Building-Loan Association.....	July 26, 1926	1928	
Ventura, Ventura County. Universal Building-Loan Association.....	Dec. 29, 1926	1927	
Ventura Building and Loan Association.....	June 24, 1920	1921	A.22, 1928
Ventura Guarantee Building and Loan Association.....	Dec. 14, 1926	1927	
Ventura Mutual Building and Loan Association.....	Feb. 1, 1897	1898	L.V., 1902
Visalia, Tulare County. Visalia Building and Loan Association.....	Jan. 5, 1887	1894	
Watsonville, Santa Cruz County. Watsonville Building and Loan Association.....	Sept. 18, 1925	1926	
Watsonville Mutual Building and Loan Association.....	April 14, 1897	1898	L.V., 1901
West Hollywood, Los Angeles County. Security Building-Loan Association.....	April 21, 1926	1926	
Whittier, Los Angeles County. Mutual Building and Loan Association.....	April 19, 1920	1921	
Quaker City Building and Loan Association.....	Jan. 2, 1926	1927	
Whittier Building and Loan Association.....	Oct. 25, 1920	1921	
Wilmington, Los Angeles County. Harbor Building and Loan Association.....	Aug. 18, 1922	1924	
Wilmington Mutual Building and Loan Association.....	Sept. 23, 1920	1921	
Woodland, Yolo County. Woodland Building and Loan Association.....	June 8, 1886	1894	L.V., 1900
Northern California Building and Loan Association.....	Oct. 2, 1911	1912	C.7, 1920

EXPLANATION KEY TO REFERENCES UNDER "CLOSED" COLUMN

- L.V. Liquidated voluntarily.
- L.R. Liquidated by receiver.
- L.C. Liquidated by commissioner.
- I.B. In liquidation by trustee in bankruptcy.
- I.C. In liquidation by commissioner since 1917.
- I.V. In liquidation, voluntary.
- I.R. In liquidation by receiver.
- A. 1. Absorbed by Globe Mutual Building and Loan Association, S. F., July, 1908.
- A. 2. Absorbed by Continental Building and Loan Association, San Francisco.
- A. 3. Absorbed by Los Angeles Building and Loan Association, L. A., December, 1901.
- A. 4. Absorbed by Mechanics Mut. Building and Loan Association, L. A., Sept., 1895.
- A. 5. Absorbed by Fidelity Savings and Loan Association, Los Angeles, Feb., 1914.
- A. 6. Absorbed by California Home Building-Loan Company, San Francisco, 1913.
- A. 7. Absorbed by California Security Loan Corporation, Pasadena, 1916.
- A. 8. Absorbed by National Building and Loan Association, Los Angeles, 1896.
- A. 9. Absorbed by Standard Loan and Trust Company, San Francisco, 1904.
- A. 10. Absorbed by Householders Building and Loan Association, S. F., December, 1907.
- A. 11. Absorbed by California Home Building and Loan Company, S. F., May, 1913.
- A. 12. Absorbed by Renters Cooperative Investment Company, San Francisco, 1916.
- A. 13. Absorbed by State Mutual Building and Loan Association, Los Angeles, 1904.
- A. 14. Absorbed by State Savings and Commercial Bank, San Francisco, 1906.
- A. 15. Absorbed by Home Guaranty Building and Loan Association, Oakland, 1926.
- A. 16. Absorbed by Peoples Guarantee Building and Loan Association, Ontario, 1927.
- A. 17. Absorbed by Northern California Building and Loan Association, S. F., 1927.
- A. 18. Absorbed by Bay City Building and Loan Association, San Diego, 1927.
- A. 19. Absorbed by The Mutual Building and Loan Association, Long Beach, 1926.
- A. 20. Absorbed by California Guarantee Building and Loan Assn., Oakland, 1927.
- A. 21. Absorbed by Reliance Guaranty Building and Loan Association, Oakland, 1927.
- A. 22. Absorbed by Ventura Guarantee Building and Loan Association, Ventura, 1928.
- A. 23. Absorbed by Investment Building and Loan Association, Los Angeles, 1928.
- A. 24. Absorbed by The Coast Mutual Building and Loan Association, L. A., 1928.
- A. 25. Absorbed by North American Building-Loan Association, Los Angeles, 1929.
- B. 1. Name changed to State Mutual Building and Loan Association, 1896.
- B. 2. Name changed to Pasadena Building and Loan Association, April, 1914.
- B. 3. Name changed to State of California Mutual Building and Loan Association.
- B. 4. Name changed to Home Mutual Deposit Loan Company, 1907.
- B. 5. Name changed to Phoenix Savings, Building and Loan Association, 1900.
- B. 6. Name changed to Home Building and Loan Association, 1922.
- B. 7. Name changed to California Mutual Building and Loan Association, 1924.
- B. 8. Name changed to Redlands Building and Loan Association, 1923.
- B. 9. Name changed to Oakland Guarantee Building and Loan Association, 1924.
- B. 10. Name changed to College Building and Loan Association, 1927.
- B. 11. Name changed to Burlingame Building-Loan Association, 1927.
- B. 12. Name changed to Southern California Loan Association, 1922.
- B. 13. Name changed to Southern California Building and Loan Association, 1926.
- C. 1. Removed to San Diego, in liquidation by receiver.
- C. 2. Removed to Los Angeles in 1898.
- C. 3. Removed to Berkeley, name changed to Berkeley Loan and Security Company.
- C. 4. Removed to Redlands, 1903.
- C. 5. Removed to Berkeley, 1909.
- C. 6. Removed to Oakland, 1917; name changed to Cal. Home Investment Assn.
- C. 7. Removed to San Francisco in 1910.
- C. 8. Removed to Oakland.
- C. 9. Removed to Los Angeles; name changed to North American Building-Loan Association, 1928.
- C. 10. Removed to Oakland, 1927.
- C. 11. Removed to San Jose, 1926.
- C. 12. Removed to Grass Valley, 1929.
- D. 1. Consolidated with "Home Security" of Oakland, and name changed to Alameda County Loan Association.
- D. 2. Consolidated with "Alameda Building and Loan Association," and name changed to Alameda County Loan Association.
- D. 3. Consolidated with "Prudence Building and Loan Association," S. F., 1911.
- D. 4. Consolidated with "Home Mutual Building and Loan Association," S. F., 1905.
- D. 5. Consolidated with "Safety Mutual Building and Loan Assn.," S. F., 1909.
- D. 6. Consolidated with "Safety Mutual Building and Loan Assn.," S. F., 1909.
- D. 7. Consolidated with "Citizens Building and Loan Association," S. F., 1912.
- D. 8. Consolidated with "Triumph Loan Association," San Francisco, 1895.
- D. 9. Consolidated with "Equitable Building and Loan Assn.," Berkeley, 1912.
- D. 10. Consolidated with "Southern California Loan Association," L. A., and name changed to Southern California-Metropolitan Loan Association.
- D. 11. Consolidated with "Occidental Loan Association," San Francisco, 1920.
- D. 12. Consolidated with "Western Loan Association," San Francisco, 1920.

EXPLANATION KEY TO REFERENCES UNDER "CLOSED" COLUMN—Continued

- D. 13. Consolidated with "Occidental Loan Association," San Francisco, 1920.
- D. 14. Consolidated with "Western Loan Association," San Francisco, 1920.
- D. 15. Consolidated with "Angelus Building and Loan Association," L. A., 1924.
- D. 16. Consolidated with "Consolidated Building and Loan Assn.," Compton, 1928.
- D. 17. Consolidated with "The Coast Mutual Building-Loan Association," L. A., 1928.
- D. 18. Consolidated with "Western States Building-Loan Association," L. A., 1928.
- D. 19. Consolidated with "The Railway Mutual Building and Loan Association," L. A., 1927.
- D. 20. Consolidated with "Angelus Building-Loan Association," L. A., 1928.
- D. 21. Consolidated with "Mercantile Building-Loan Association," Oakland, 1929.
- D. 22. Consolidated with "United Building and Loan Association," Beverly Hills, 1929.
- D. 23. Consolidated with "Bay City Building and Loan Association," San Diego, 1929.
- D. 24. Consolidated with "Western Loan Association," San Francisco, 1928.
- D. 25. Consolidated with "Bay Cities Guaranty Building and Loan Association," Santa Monica, 1929.
- E. 1. Secured a banking license by permission of Attorney General, 1905.
- E. 2. Secured a banking license by permission of Attorney General, 1905.
- E. 3. Transferred business to State Building and Loan Corporation, S. F., 1916.
- E. 4. Transferred business to Security Savings and Loan Assn., Reno, Nev., 1917.
- E. 5. Transferred business to Golden State Building and Loan Assn., Glendale, 1923.
- E. 6. Transferred business to Pacific States Savings and Loan Company, S. F., 1927.
- E. 7. Transferred business to Pacific States Savings and Loan Company, S. F., 1928.
- E. 8. Transferred business to Bay Cities Guaranty Building and Loan Association, Santa Monica, 1929.
- E. 9. Transferred business to Pacific States Savings and Loan Company, S. F., 1929.
- E. 10. Transferred business to Prudential Building and Loan Association, L. A., 1928.
- E. 11. Transferred business to International Building and Loan Association, and name changed to Spring Street Guaranty Building and Loan Association, L. A., 1928.
- E. 12. Transferred business to Guaranty Building and Loan Association, L. A., 1929.
- F. 1. Name of city changed to North Hollywood, 1928.
- F. 2. Name of city changed to West Hollywood and name of association changed to Security Building-Loan Association, 1928.

APPENDIX (C)

**General Laws Governing Building and Loan Associations.
Building and Loan Commission Act.**

Additional Laws pertaining to Building and Loan Associations.

Principal Proceedings involved in forming Building and Loan Associations.

Articles of Incorporation of a California Building and Loan Association.

By-Laws of a California Building and Loan Association.

Recent rulings of the Building and Loan Commissioner issued to all associations.

STATE OF CALIFORNIA

General Laws Governing Building and Loan Associations, and Building and Loan Commission Act

As amended, effective August 14, 1929

CIVIL CODE

TITLE XVI

BUILDING AND LOAN ASSOCIATIONS

- Section 633. Formation, powers, and organization.
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Powers—Purposes for which formed.

633. Building and loan associations as hereinafter in this title defined, shall have power to receive money and accumulate funds to be loaned, and to loan the same to their shareholders, investors and others; to permit shareholders and investors to withdraw part or all of their payments, investments or stock deposits, and to prescribe the

terms and conditions of such withdrawal; to cancel shares of stock, the payments on which have been withdrawn; to receive money and to execute certificates therefor, which must specify the date, amount, rate of interest, and when the principal and interest are payable, and also the withdrawal value thereof at the end of each year; to borrow money for the purpose of making loans and of paying withdrawals and maturities; and shall have such further powers as may be specifically set forth under this title; *provided, however*, that no such association shall, at any time, have or carry upon its books, for any member or investor, any demand, commercial or checking account or any credit to be withdrawn upon the presentation of any negotiable check or draft.

Every such corporation hereafter formed, setting forth the purposes for which it is formed, shall state, in its articles of incorporation, that it is formed to encourage industry, frugality, home building, and savings among its shareholders and members; the accumulation of savings; the loaning to its shareholders and members of the moneys or funds so accumulated, with the profits and earnings thereon, and the repayment to each of his savings and profits, whenever they have accumulated to the full par value of the shares, or at any time when he shall desire the same or when the corporation shall desire to repay the same, as it may be provided in the by-laws; and shall also state that it is formed for all the purposes specified in this title, and nothing in the statutes of this state, to the contrary notwithstanding, shall preclude any such association in any of its advertising from setting forth any of the foregoing purposes. (Effective July 29, 1927.)

Capital—How accumulated; classes of shares.

634. The capital of every such corporation shall be divided into shares of the matured or par value of one hundred or two hundred dollars each, as provided by the articles of incorporation, and shall be paid in by the subscribers in the manner provided by the by-laws. All such payments shall be called dues. Certificates shall be issued to each shareholder on the first payment of dues by him. Shares pledged as security for the payment of a loan shall be called pledged shares, and all others, free shares. All shares matured and surrendered or canceled, shall become the property of the corporation and may be reissued. The capital shall consist of the accumulated dues, together with the apportioned profits of the corporation, and shall be accumulated by the issuance of shares in any one or more of the following forms, viz: "installment shares," "full paid shares," "pass book shares" and "guarantee stock."

Installment shares.

(a) Installment shall be either "serial" or "permanent" in form. When issued in "serial" form the periodical dues on shares in each series shall commence with the date of the issue of such series and the holder must pay such dues and such amounts per share and at such times as the by-laws may provide, and such payments must continue on each share until, with the profits allotted thereto, it reaches its matured value or is withdrawn or canceled. On all such issues the dividends shall be apportioned or credited equally to each share in each series. No share of a prior series shall be issued after the issue of shares in a new

series, except by way of transfer. Shares issued in "permanent" form may be issued at any time and the dividends thereon may be credited in the pass books of the members. Shares of either form may be issued in "classes" with a different periodical payment for each class designation, to be specified in the by-laws, and shall be issued with full participation in the profits subject to apportionment as dividends.

Full paid shares.

(b) Full paid shares shall be shares upon which a single payment of dues amounting to one hundred or two hundred dollars per share shall be paid at the time of subscription and upon which the holder shall be entitled to either such participation in the net profits, not exceeding the rate apportioned to installment shares, as the board of directors shall determine, or to an agreed rate of dividends not exceeding six per cent per annum, payable semiannually in cash, such agreed rate, if any, to be specified in the body of the certificate issued. All such shares may be issued in separate classes as to participation, under regulations to be provided in the by-laws and which must be fully set forth in or upon each certificate issued.

Pass book shares.

(c) Pass book shares are shares which shall participate in the apportionment of net profits and be credited therewith at a rate not exceeding the rate apportioned to installment shares, as the board of directors shall determine, and upon which the dues may be paid in at such times and in such amounts as the holder thereof may elect until said shares reach their matured value or are withdrawn.

Guarantee stock.

(d) Guarantee stock shall be stock, provided by the by-laws, to be set apart and sold as a fixed, permanent or guarantee capital, and shall be issued with full participation in the profits subject to apportionment as dividends. When any such stock has been once so set apart, sold and issued it shall thereafter remain as a fixed, permanent and guarantee capital, and shall be subjected to all the conditions and liabilities attaching to the paid-in capital stock of other classes of corporations. Such guarantee stock shall protect and guarantee all other stockholders and creditors against any loss, and when once paid it must be kept unimpaired.

May issue investment certificates to minors.

(e) Every corporation specified in this title, in addition to being entitled to issue investment certificates to adults, shall also have power to issue one or more investment certificates to a minor of any age and receive payments thereon by or for such minor. If such minor be fourteen years of age or over, he shall be entitled to withdraw, transfer or pledge any such certificate owned by him and to receive from such corporation any and all interest or other moneys at any time becoming due thereon and his receipt or acquittance therefor shall constitute a valid release and discharge to the corporation for the payment of such money.

Investment certificates reserve required.

(f) Every corporation specified in this title issuing installment or full paid investment certificates, or both, shall at all times have issued and fully paid for, either an amount of guarantee capital stock, or permanent nonwithdrawable capital stock, or both such guarantee capital stock and permanent nonwithdrawable capital stock, or a reserve fund, equal to ten per cent of the aggregate amount of its liability on its said installment investment certificates and full paid investment certificates; *provided, however*, that the aggregate of guarantee capital stock, or permanent nonwithdrawable capital stock, or both such guarantee capital stock and permanent nonwithdrawable capital stock, or a reserve fund, of every building and loan association issuing installment or full paid investment certificates, or both, must equal the following percentages of its investment certificate liabilities:

1. Ten per centum of any amount up to and including one million dollars.
2. Seven and one-half per centum of any amount in excess of one million dollars, up to and including two million dollars.
3. Five per centum of any amount in excess of two million dollars, up to and including five million dollars.
4. Three per centum of any amount in excess of five million dollars.

Guaranteed stock may have majority of directors.

(g) Corporations specified in this title, issuing guarantee stock, may provide in their by-laws that a majority of the board of directors shall be selected from the holders of such stock.

Entrance and transfer fees.

(h) Every corporation specified in this title shall also have power, by its by-laws, to charge and collect an entrance fee, for each share of stock, or membership share, or investment certificate, it may issue, not exceeding one dollar on each share or investment certificate having a matured or face value of one hundred dollars, and also to charge and collect a transfer fee, not exceeding ten cents on each share, or investment certificate, all of which fees shall be accounted for by the corporation like other funds of the association. No other fee, charge or deduction shall ever be made, or permitted to be made against any shareholder or certificate holder, or against any of his shares or certificates, hereafter issued, or the dues paid thereon for the purpose of creating a fund to be used in the payment of current or running expenses. (Effective August 14, 1929.)

Retiring free shares.

635. The directors may in their discretion, under the regulations prescribed by the by-laws, retire any free shares of stock, other than those of the guarantee stock, by enforcing the withdrawal thereof, but whenever the withdrawal of any shares is to be enforced, the holders thereof must be paid the amount actually paid in, and the full amount of earnings at the date of retirement; *provided*, that shares of installment stock shall not be forced out until after they shall have become four years old.

Maturity of shares, and payment.

636. When any stock shall have reached its matured value, payment of dues thereon shall cease. Borrowing stockholders whose loans are fully paid shall have their securities released and returned to them. Holders of free shares of stock shall be paid the matured value thereof out of the funds of the corporation with interest at such rate as the by-laws shall provide, from the time the board of directors shall declare such shares to have been matured, until paid; but at no time shall more than one-half of the receipts of the corporation be applicable to the payment of matured shares without the consent of said board. The order of the payment of matured shares, if not otherwise determined by the by-laws, shall be in the numerical order of issuance.

Loans—Officers and directors may not borrow; no loans on guarantee stock or mining stock.

637. Loans may be made upon the “mutual plan” or upon the “definite contract plan.” Loans made upon the mutual plan shall be accompanied by a pledge of shares having a matured or par value equal to the face of the loan. Definite contract loans shall be repayable in a definite number of equal periodical installments, to be named in the note or obligation, each in an amount sufficient for the aggregate of all to repay the principal of the loan together with interest on the unpaid periodical balances, within the time and at the rate agreed upon. It shall be unlawful for any director or officer of any corporation governed by this title, directly or indirectly, for himself, or as a partner or agent for others, to borrow any of the funds of such corporation, and any officer or director violating the provisions of this section shall be guilty of a felony. Any officer or director of any such corporation who consents on behalf of such corporation to make a loan to any officer or director of such corporation shall be guilty of a felony, and shall also be personally liable to the corporation for the full amount thereof. Any officer, director, or employee of such corporation who asks or receives or consents or agrees to receive any commission, emolument, gratuity or reward, or any money, property or thing of value, for his own personal benefit or of personal advantage, for procuring or endeavoring to procure for any person, firm or corporation any loan from such corporation, is guilty of a felony. It shall be unlawful for any building and loan association, corporation or society operating under the provisions of this title to loan any of its funds upon any of its own guarantee stock or upon its permanent nonwithdrawal capital stock as security. Any officer or director of an association who shall make any such loan for and on behalf of any association shall be personally liable to the corporation for the full amount thereof, and shall also be deemed guilty of a felony. It shall be unlawful for any building and loan association, corporation or society, operating under the provisions of this title, to loan any of its funds upon the security of, or to invest any of its funds in mining shares or mining stocks, or in the stocks or bonds of any corporation, other than in this title provided; and any officer or director who, on behalf of any such corporation, shall make any such loan or investment, or who shall consent thereto, shall be personally liable to the corporation for the whole amount of any such loan or investment, and shall also be guilty of a felony. (Effective July 29, 1927.)

Security for loans—Interest, rate to appear.

638. For every loan made a note or obligation, expressing and setting forth the exact rate of interest, must be executed by the borrower, secured by a first mortgage or deed of trust upon unencumbered real estate having an appraised value of not less than twenty-five per cent in excess of the face of the loan, except such loans as may be made upon the security of bonds specified in section six hundred forty-seven; or in lieu of a mortgage or deed of trust, loans to the extent of not exceeding ninety per cent of the then withdrawable value, may be made upon the pledge of free shares or certificates as security for their repayment. The board of directors may from time to time fix the rate of interest to be charged on loans. A borrower may at any time repay his loan together with interest or arrears due thereon and upon the surrender of the shares, or certificate pledged as security therefor. (In effect July 27, 1917.)

Arrears in payment; default; forfeitures.

639. Whenever any non-borrowing member shall be six months in arrears in the payment of his dues upon free shares, the secretary may give him notice thereof in writing, and a statement of his arrearages, by mailing the same to him at his last post-office address given by him to the association; and if he shall not pay all arrearages within two months thereafter, the board of directors may, at their option, declare his shares forfeited, and at the time of such forfeiture, the withdrawal value thereof shall be determined and stated, and the defaulting member shall be entitled to withdraw the same without interest, upon such notice as shall be required of a withdrawing shareholder. Whenever a borrower shall be three months in arrears in the payment of his dues or interest or loan installments, the whole loan shall become due at the option of the board of directors, and they may proceed to enforce collection upon the securities held by the association. The withdrawal value, at the time of exercising such option, of all shares pledged as collateral security, shall be applied to the payment of the loan, and said shares from that time shall be deemed surrendered to the association and canceled.

May purchase real estate on foreclosure sale.

640. Any such association may purchase at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien, or other incumbrance, or in which it may have an interest, and may sell, lease, or mortgage the same at pleasure to any person or persons.

Apportionment of profits; reserve—Guarantee stock participation and reserve.

641. Profits and losses shall be apportioned at least annually, and shall be apportioned to all shares in each class at the time of such apportionment, according to the actual or book value thereof. If the guarantee capital herein provided for if any there be, together with the reserve fund, or if the reserve fund, where there be no guarantee capital, shall not equal five per cent of the outstanding loans at the time of each apportionment of profits, the directors shall set aside, as a reserve fund, not less than five per cent of the net profits accruing

since the last prior apportionment, and shall continue so to do until said fund shall amount to at least five per cent of the loans in force, at which figure said fund shall thereafter be maintained. Said reserve fund shall at all times be available to meet losses arising from any source not heretofore provided to be assumed by the guarantee capital. Every such corporation having a paid-in guarantee capital stock, may provide in its by-laws, that an amount not exceeding one per cent per annum on the average loans in force shall be set aside from and out of the net profits, at each annual distribution thereof, or a proportionate amount at each semi-annual distribution, from which to declare additional dividends on and provide a reserve fund that shall be specially applicable thereto. At least one-tenth of the amount so set aside shall be carried to such reserve fund until the same shall amount to at least twenty-five per cent of the paid-in guarantee stock. (Effective July 29, 1927.)

Withdrawals; conditions and limitations.

642. A stockholder or investor, desiring to withdraw from any such corporation or to surrender a part or all of his stock, or investment certificate, may do so by giving thirty days' notice, in writing, of his intention or desire so to do. On the expiration of such notice, he is entitled to receive the full amount paid in upon the stock or investment certificate surrendered, exclusive of the entrance fee, together with such proportion of the earnings thereon as the by-laws may provide, or as may be fixed by the board of directors; but not more than one-half of the monthly receipts in any one month must be applied to withdrawals for that month, without the consent of the board of directors, and no stockholder must be permitted to withdraw whose stock is pledged to the corporation as security for a loan, until such loan is fully paid. All withdrawals must be paid in succession in the order that the notices of intention are given. Whenever the demands of withdrawing stockholders or investors exceed the money applicable to their payment, the notices of intention to withdraw must be registered in the order of filing and payments thereon must be made in succession, in the order that such notices were filed and registered. The board of directors may permit the withdrawal of a part of the accumulations to the credit of a stockholder or member, on shares of installment stock not issued in serial form, without thereby reducing the number of shares held by him. (In effect July 24, 1925.)

Demands unpaid for two years, business may be taken over.

642a. Whenever an application for withdrawal of free shares or certificates shall have been on file, or the payment of matured shares demanded, and either shall have remained unpaid for a period of one year, all the receipts of the association from dues, interest, premium, loans repaid, and the proceeds of all other investments, shall, after the payment of expenses and general indebtedness, be applied toward the payment of withdrawals and maturities; and the board of directors or the official vested by law with powers of state supervision and license may direct that such payments shall be made upon a ratable and proportionate basis. Whenever such applications or demands, whether heretofore or hereafter made, have been on file and remain unpaid in whole or in part for more than two years the official vested by law with

powers of state supervision and license, may in his discretion forthwith take possession of the property and business of such association, and retain such possession until its affairs be finally liquidated in the manner provided by law for the liquidation of associations by him. (In effect August 8, 1915.)

Who may become members.

643. Any person of full age and sound mind may become a member of an association by taking one or more shares therein and subscribing to the by-laws, and annexing to his signature his post-office address. A minor may hold shares in the name of a parent, guardian, or next friend, as trustee. The shares of stock in any such corporation held by any person, to the extent of one thousand dollars, shall be exempt from execution.

State supervision and control.

644. All building and loan associations, as in this title defined, doing business in this state, shall be under the supervision and control of such official or officials as are by law vested therewith; and except in the manner provided in this title, no corporation, firm, or association shall conduct or carry on the business of accumulating the savings of its shareholders, members, or investors, and loaning such accumulations to them, in the manner of building and loan associations.

Annual and other reports; penalties.

645. Every association organized under the provisions of this title, and every other association doing a similar business, shall annually make a full report, in writing, of the affairs and condition of such corporation, within thirty days after its annual meeting, to the official or officials vested with powers of state supervision and license. Such reports shall be verified by the oath of the officers making the same, and a copy of the same shall be delivered to every stockholder, from the office of the corporation, who may call for such report. Every association shall make any further reports which the said official or officials may require, and in such form and as to such matters relating to the conduct of the business of the association as such official or officials may designate. Any wilfully false statement in making and verifying said report shall be perjury. Any such association which shall fail to furnish the said official or officials any such report required, within thirty days after demand, shall forfeit the sum of ten dollars per day for every day such report shall be delayed or withheld, which may be recovered in an action brought by the attorney general in the name of the people of this state; and all moneys so recovered shall be paid to the treasurer of this state, who shall pay the same into such fund as may be provided by law, for the purposes of the official or officials vested with power of supervision and license.

Foreign association; deposit required.

646. No building and loan association or other corporation, association or society organized under and by virtue of the laws of any other state or territory or of any foreign country, for the purpose of conducting and carrying on a business of a character similar to that authorized by this title, or whose by-laws, rules, prospectus, contracts

or methods of business provide for the conducting or carrying on the business of accumulating the periodical payments or savings of its shareholders, members or investors in the manner of building and loan associations, or as authorized and provided in this title, shall enter the State of California for the transaction of business or for selling its bonds, debentures, certificates, shares of stock, shares of membership, contracts or other similar securities or shall sell any of its bonds, debentures, certificates, shares of stock, shares of membership, contracts or other similar securities or otherwise transact any of its business of a character similar to that authorized by this title, without first complying with all the requirements of the laws of this state relative to building and loan associations as defined in this title and in an act entitled "The building and loan commission act," approved April 5, 1911, and acts amendatory thereof and supplemental thereto, and until such building and loan association, corporation or society has applied for and received from the building and loan commissioner a certificate of authority or license to transact business in this state as required of building and loan associations organized under the laws of this state, and without having deposited with the building and loan commissioner the money or securities hereinafter in this section required for the transaction of such business within this state. Every such foreign building and loan association, corporation or society transacting business in this state of a character similar to that authorized by this title, or in such a manner as might lead the public to believe that its business is that of a building and loan association, shall become subject to the supervision of the building and loan commissioner, and shall conduct all its business in accordance with the statutes governing building and loan associations organized under the laws of this state.

Every building and loan association, and every other corporation, association or society organized under and by virtue of the laws of any other state or territory or of any foreign country, for the purpose of conducting and carrying on a business of a character similar to that authorized by this title, or whose by-laws, rules, prospectus, contracts or methods of business provide for the conducting or carrying on the business of accumulating the periodical payments or savings of its shareholders, members or investors in the manner of building and loan associations, or as authorized and provided in this title, desiring to enter the State of California for the transaction of business or for selling its bonds, debentures, certificates, shares of stock, shares of membership, contracts, or other similar securities, must first deposit with the building and loan commissioner not less than fifty thousand dollars in lawful money of the United States or in bonds of the United States or of the State of California, or of any county, municipality or school district of said state, or of any public utility corporation, or of any irrigation district in said state, the bonds issued by which district are legal investments for savings banks or any notes or bonds secured by mortgage or deed of trust payment of which is guaranteed by a policy of mortgage insurance, or mortgage participation certificates, issued by a mortgage insurance company in accordance with the provisions of chapter eight, title two, part four of division first of the Civil Code or in lieu thereof promissory notes secured by first mortgages or deeds of trust upon unencumbered real estate located within this state, satisfactory to the

building and loan commissioner, all duly assigned or endorsed in blank, to be held by him as a guarantee fund for the protection and indemnity of residents of the State of California who shall invest in any of its bonds, debentures, shares, contracts, agreements or other securities, or with whom it shall do business.

With the consent of the building and loan commissioner any of the securities deposited as herein provided may be withdrawn at any time upon the substitution and deposit of others of form and character herein specified and of like or greater net value, so long as the aggregate net convertible value of all equals or exceeds the amount named herein. The fund thus created is not to be foreclosed or realized upon except for the liquidation of a final judgment in favor of residents of California who were investors in any of the above mentioned securities of such foreign association, corporation or society, and then only after certified proof thereof has been filed with the custodian.

Except as above provided, securities deposited as herein specified shall not be withdrawn until satisfactory proof of the liquidation of all liabilities to residents of California, approved by the building and loan commissioner, shall be filed with the custodian, when all may then be withdrawn.

Any person who shall be found in the state, as principal, agent, solicitor, or in any other capacity, soliciting or conducting the business of selling, disposing of, or taking or soliciting subscriptions for the sale of any of the forms of bonds, debentures, shares, contracts, agreements or other securities of any such foreign company, corporation or association which has not complied with all the requirements of this section and which is not at that time the lawful holder of a license to transact business in this state, issued by the building and loan commissioner, and then in force, shall be deemed guilty of a misdemeanor, punishable, upon conviction, by a fine of not less than one hundred dollars nor more than one thousand dollars or by imprisonment in the county jail for not less than one month nor more than twelve months, or by both such fine and imprisonment. (Effective August 14, 1929.)

Investments permitted; approval required.

647. Any building and loan association may invest in or loan upon bonds of the United States, of the State of California, or of any county, municipality or school district of said state, or of any public utility corporation, or notes or bonds secured by mortgage or deed of trust, payment of which is guaranteed by a policy of mortgage insurance, or mortgage participation certificates, issued by a mortgage insurance company, in accordance with the provisions of chapter eight of title two of part four of division one of the Civil Code, and may also invest in bonds or securities certified by the superintendent of banks to be legal as investments for savings banks in accordance with the provisions of an act entitled "An act to define and regulate the business of banking," approved March 1, 1909, and acts amendatory thereof and supplemental thereto, and in full paid investment certificates issued by any building and loan association licensed by, and under the direct supervision of the building and loan commissioner of the State of California in accordance with the provisions of this title, the total of which investments shall not at any time exceed twenty-five per centum

of the assets of such investing association; and may also invest in the capital stock of a building and loan association organized under the laws of this state, licensed by, and under the direct supervision of the building and loan commissioner; *provided*, all of the stock, excepting directors' qualifying shares, of such building and loan association so invested in, shall be originally issued to other building and loan associations organized under the laws of this state, or to individuals with written options to one or more building and loan associations organized under the laws of this state, to purchase said stock within six months after such associations may become legally empowered to own said stock, *and provided*, that said building and loan association so invested in, shall be operated for the mutual benefit and protection of its stockholder associations; *provided, further*, that any such loan or investment, made by such association, must first be approved by the official, or officials, vested with the powers of supervision and license; *provided, further*, the total investments herein permitted by a building and loan association organized under the laws of this state, licensed by, and under the direct supervision of the building and loan commissioner, all of the stock of which, excepting directors' qualifying shares, shall have been originally issued to other building and loan associations organized under the laws of this state or to individuals with written options to such associations as hereinbefore provided, may at any time exceed twenty-five per centum of the assets of such investing association. (Effective August 14, 1929.)

Consolidation of associations.

647a. Any two or more building and loan associations may unite and become incorporated in one body, with or without any dissolution or division of the funds of either of them; or any such corporation, association or society may transfer its engagements, funds and property to any other like corporation, association or society upon such terms as may be agreed by an unanimous vote of their respective boards of directors, ratified by the written consent of the shareholders holding more than two-thirds of the shares in force in each of the respective contracting associations; *provided, however*, that any such consolidation or transfer must also be approved by the official or officials vested by law with powers of state supervision and license. (In effect July 22, 1919.)

Name; to include what.

648. The name "building and loan associations" as used in this title shall include:

Mutuals.

First—Corporations formed for the purpose of receiving money from, and loaning money to, their members only.

Corporations operating on similar lines.

Second—Corporations, associations, companies, copartnerships, and individuals transacting the business of issuing or selling bonds, debentures, certificates, shares of stock, or other papers, by whatever names said instruments may be designated, whether said instruments are

issued for money paid in advance or for money to be paid in installments, but with an intent, either implied or expressed, that the proceeds or accumulated installments thereof and thereon are to be withdrawable or repayable, with accumulated profits, at some future fixed, or indefinite date of maturity; *provided always*, that this section does not include persons, copartnerships or corporations engaged in any kind of banking business. (In effect March 22, 1909.)

Formation with or without capital stock.

648a. Building and loan associations may be formed under this title with or without guarantee or other capital stock, with all the rights, powers and privileges and subject to all the restrictions and liabilities set forth in this title. If formed without any capital stock or with guarantee capital stock only, the working capital may be accumulated by the issue of membership shares, units or certificates having a paid-up or ultimate matured installment value of one hundred or two hundred dollars each, and entitled to all the rights, powers and privileges and subject to all the restrictions and liabilities provided in this title for shares of authorized capital stock of a similar class. Any building and loan association heretofore formed may reincorporate under the provisions of this section and may substitute membership shares, units or certificates of similar classes for its outstanding or authorized shares of capital stock, other than guarantee capital stock by amending its articles of incorporation in the manner prescribed by section three hundred sixty-two of this code, except that such amended articles of incorporation must be adopted by a unanimous vote of the board of directors. (In effect July 29, 1921.)

Branch associations.

648b. No building and loan association organized under the laws of this state or of any other state or territory or of any foreign country, transacting business within this state, or any officer or director thereof shall open, maintain, or conduct a branch, other than its principal place of business in this state, without first having obtained the written approval of the building and loan commissioner to the opening of such branch; *provided*, that no building and loan association with a guarantee capital stock, or a permanent nonwithdrawable capital stock, or any officer or director thereof, shall open or maintain any such branch unless the amount of guarantee capital stock, or permanent nonwithdrawable capital stock, actually paid in, in cash, or a reserve fund, or both such guarantee capital stock and permanent nonwithdrawable capital stock, or a reserve fund, shall exceed the amount required by subdivision (f) of section 634 of the Civil Code by the sum of twenty-five thousand dollars for each branch opened, conducted or maintained. *Provided, further*, that no building and loan association without a guarantee capital stock or permanent nonwithdrawable capital stock or any officer or director thereof, shall open, conduct or maintain one or more such branch or branches, unless such building and loan association shall thereafter, while maintaining same, at each apportionment of profits, set aside to its reserve fund one per cent of its net profits since the last prior apportionment, in addition to the amount required to be so set aside by section 641 of the Civil Code, until said reserve fund shall

exceed the maximum amount required by said section 641 of the Civil Code for such association by the amount of twenty-five thousand dollars, for each branch so opened, maintained or conducted. Every building and loan association before it shall hereafter open a branch must apply for and procure from the building and loan commissioner a certificate of authority or license for the opening of such branch. The applicant shall pay for such certificate of authority or license a fee of fifty dollars, and said license shall continue in force and effect until canceled by the building and loan commissioner for cause.

The word "branch" as used in this section shall be construed to mean any office owned and operated by a building and loan association, other than at its principal place of business in this state, where subscriptions are sold, taken or solicited for bonds, debentures, certificates, shares of stock, shares of membership, contracts or other similar securities of such building and loan association or where such shares or securities are sold or issued, excepting where such shares of stock or shares of membership are sold or issued only as security for or in connection with a loan by such association.

Every building and loan association violating the provisions of this section shall be guilty of a public offense and shall be punishable by a fine not exceeding ten thousand dollars. Every officer, agent or employee of any such building and loan association and every other person who knowingly authorizes, directs or aids in the establishment of a branch of any building and loan association in nonconformity with a certificate of authority or license of the building and loan commissioner, then in effect, authorizing the establishment of such branch, or contrary to the provisions of this section, is guilty of a misdemeanor. (Effective August 14, 1929.)

BUILDING AND LOAN COMMISSION ACT

- Section 1. Bureau of building and loan supervision.
- 1a. Sale of guarantee capital stock.
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 3. Salaries and expenses.
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CHAPTER 354.

[Approved April 5, 1911. Stats. 1911, p. 607.]

(Amendments effective December 18, 1911, March 23, 1912, August 8, 1915, July 27, 1917, July 29, 1921, August 17, 1923, July 24, 1925, July 29, 1927, and August 14, 1929.)

The people of the State of California, represented in senate and assembly, do enact as follows:

SECTION 1. There is hereby created a bureau, to be known and designated as the "Bureau of building and loan supervision," with powers of supervision, examination and license of all building and loan associations, mutual loan associations, cooperative home associations, and all other corporations, associations, and societies whenever, wherever and however formed, which are based, or are operating on plans or methods similar to building and loan associations as defined in section 648 of the Civil Code. Said bureau is charged with the enforcement of all laws designed for the formation, government or operation, in this state, of any such association, corporation or society, and is vested with power to determine what associations, corporations and societies come within the purview of the laws, and is vested with

full power and jurisdiction over the issuance of all bonds, debentures, certificates, shares of stock, shares of membership, contracts or other securities, or interests therein, of all building and loan associations, mutual loan associations, cooperative home associations, and all other corporations, associations, and societies whenever, wherever and however formed, which are based, or are operating on plans or methods similar to building and loan associations as defined in title sixteen of part four of division one of the Civil Code, whether issued at the time of formation thereof or subsequent thereto. (Effective August 14, 1929.)

Sale of guarantee capital stock,

SEC. 1a. No building and loan association formed with guarantee capital stock, or permanent nonwithdrawable capital stock, shall sell, except upon a sale for a delinquent assessment made in accordance with the provisions of article two of chapter two of title one of part four of division one of the Civil Code; or offer for sale, negotiate for the sale of, or take subscriptions for any of its guarantee capital stock, or permanent nonwithdrawable capital stock, until it shall have first applied for and secured from the building and loan commissioner a permit authorizing it so to do. Such application shall be in writing, shall be verified as provided in the Code of Civil Procedure for the verification of pleadings, and shall be filed in the office of the commissioner. In such application the applicant shall set forth the names and addresses of its officers, the location of its office, an itemized account of its financial condition, the amount and character of its assets and liabilities, a copy of any contract it proposes to make concerning the sale of its guarantee capital stock, or permanent nonwithdrawable capital stock, a copy of any prospectus or advertisement, or other description of said stock, then prepared by or for it for distribution or publication, and such additional information concerning the association, its condition and affairs as the commissioner may require. It shall also file with its application a copy of all minutes of any proceedings of its directors or stockholders or members relating to or affecting the issue of such stock, and also a copy of its articles of incorporation and of its by-laws and of any amendments thereto. Upon the filing of such application, it shall be the duty of the commissioner to examine it and the other papers and documents filed therewith, and he may, if he deems it advisable, make or have made a detailed examination, audit, and investigation of the applicant and its affairs. If he finds that the proposed plan for the issue and sale of such stock is not such as, in his opinion, will work a fraud upon the purchaser thereof, the commissioner shall issue to the applicant a permit authorizing it to issue and dispose of its said guarantee capital stock, or permanent nonwithdrawable capital stock, as therein provided, in this state, in such amounts and for such considerations and upon such terms and conditions as the commissioner may in said permit provide. Otherwise, he shall deny the application and refuse such permit and notify the applicant in writing of his decision. Every permit shall recite in bold type that the issuance thereof is permissive only and does not constitute a recommendation or endorsement of the stock permitted to be issued. The commissioner may impose conditions requiring the impoundment of the proceeds from the sale of

such stock, limiting the expense in connection with the sale thereof, and such other conditions as he may deem reasonable and necessary or advisable to insure the disposition of the proceeds from the sale of such stock in the manner and for the purposes provided in such permit. The commissioner may from time to time amend, alter, or revoke any permit issued by him, or temporarily suspend the rights of the applicant under such permit. The commissioner shall have the power to establish such rules and regulations as may be reasonable or necessary to carry out the purposes and provisions of this section.

Every building and loan association which shall directly or indirectly offer for sale, or negotiate for the sale of or sell, or issue, or cause to be issued any of its guarantee capital stock, or permanent nonwithdrawable capital stock, contrary to the provisions of this section, or of the constitution of this state, or in nonconformity with a permit of the building and loan commissioner authorizing the same, or which applies the proceeds from the sale thereof, or any part thereof, to any purpose other than the purpose or purposes, if any, specified in such permit, or to any purpose specified in such permit in excess of any amount limited in such permit to be used for such purpose, shall be guilty of a public offense and shall be punishable by a fine not exceeding ten thousand dollars. Every officer, agent, or employee of any building and loan association, and every other person, who knowingly authorizes, directs, or aids in the issue or sale of, or issues or executes, or sells, or causes or assists in causing to be issued, executed, or sold, any of the guarantee capital stock, or permanent nonwithdrawable capital stock, of any building and loan association, in nonconformity with a permit of the building and loan commissioner then in effect authorizing such issue, or contrary to the provisions of this section or of the constitution of this state, is guilty of a misdemeanor. (Effective August 14, 1929.)

Building and loan commissioner.

SEC. 2. The administration of said bureau shall be vested in a commissioner, to be known and designated as the "building and loan commissioner," who shall be appointed by the governor and hold office for a term of four years. He must be a citizen of the state; and he must not be in any way connected with any association or corporation or society coming under his supervision. He shall appoint a chief deputy building and loan commissioner with full power as such, who must be a practical, skilled accountant, fully conversant with the building and loan systems and accounts; he may appoint an appraiser and such other examiners, deputies, assistants, clerks and stenographers as shall be found necessary for the proper conduct of the business of his office and the making of examinations of associations. (Effective August 14, 1929.)

Salaries and expenses.

SEC. 3. The commissioner shall receive a salary of six thousand dollars, per annum. He shall, subject to the approval of the board of control, have power to fix the salaries and compensation of an appraiser, examiners, deputies, assistants and employees. There shall also be allowed and paid the necessary traveling expenses of the commissioner and his deputies incurred while traveling in the line of their duties.

The commissioner shall procure and have an office in the city of San Francisco. Said commissioner shall also provide for such stationery, printing, postage and all other necessary expenditures as may be necessary for the proper conduct of his office. All said salaries and expenses shall be audited and paid in the same manner as the salaries and expenses of other state offices. Said salaries and expenses shall be paid from the "building and loan inspection fund." (Effective July 29, 1927.)

Bonds and oath of office.

SEC. 4. Before entering upon their duties, the commissioner and his deputies shall each execute an official bond in the penal sum of five thousand dollars, each of which bonds must be guaranteed by a duly authorized surety or bonding company, the premium on which shall be paid from the allowance for office expenses. Any bond executed under this section must be approved by the governor and filed and reported in the office of the secretary of state, and such commissioner and deputies must take the oath of office as prescribed by the Political Code for the state officers in general. (In effect July 29, 1921.)

Commissioner to license and report to governor.

SEC. 5. It shall be the duty of the commissioner to furnish all associations, corporations or societies, which, in his judgment, legally come under his jurisdiction, and that have otherwise complied with the requirements of law, a license authorizing them to transact business for one year from the date of said license; to receive and place on file in his office the annual or other reports required by law to be made by building and loan associations, licensed by him; to supply each with blank forms for such statement; and to make, on or before the first day of October in each year, a tabulated report to the governor of this state, showing the condition of all such associations, corporations or societies reporting to him, with such recommendation as he may deem proper, accompanied by a detailed statement of all moneys received by him since his last report and the disposition thereof. (In effect July 29, 1921.)

Examinations of domestic and foreign associations.

SEC. 6. It shall be the duty of the commissioner, in person, or one of his deputies at least once in each year, without previous notice, to visit and examine into the affairs of every such association, corporation or society licensed by him, incorporated or doing business in this state; on such occasions he shall have free access to all the books, records, securities and papers of every such association, corporation or society, and shall first count the cash and check the bank balance of such corporation or association with the proper amount of funds as shown by the books to be on hand and at the date and hour of such examination, and shall then examine and verify the books, accounts, and securities, and, so far as possible and consistent, the values of all property owned or held as collateral security for moneys loaned, and otherwise use reasonable diligence to ascertain the financial condition and solvency thereof. He and his deputies shall have power to

administer oaths in the line of duty, and to examine under oath the officers, employees and agents, or the custodian or receiver, relative to any or all the business thereof. Whenever the result of any such examination shall develop a condition demanding an extended audit of the books and affairs, the commissioner may, for such purpose, appoint a competent auditor at the expense of the association, corporation or society examined. The expense of such audit shall be fixed by the commissioner and shall not exceed fifteen dollars per diem, plus traveling and hotel expenses, for each day actually engaged in the making of the audit and the preparation of the report.

The commissioner or his deputies shall examine, or cause to be examined, the books and affairs of any such association, corporation or society formed under the laws of any other state, territory or foreign country applying for a license to enter this state for the transaction of business, prior to the granting of such license and annually thereafter, and for every such examination made outside the state the actual traveling and hotel expenses incurred shall be paid by the association, corporation or society so examined: *provided*, that the result of any similar examination made and certified by the duly constituted authorities of any state having similar laws of supervision may be accepted by the commission. (In effect July 29, 1921.)

Books and accounts required; appraisalment of real estate.

SEC. 7. To facilitate the examination specified in the foregoing section, he shall require every such association, corporation, or society to keep its books in such form as to accurately show its assets and liabilities in detail and to keep records written in ink, showing the appraised values of the real estate security held in connection with each loan, and signed in each case by the appraiser, officer or committee charged with making such estimated valuations. The commissioner may make a revaluation of the real estate owned, and of other securities of any such association, corporation or society licensed by him, on which the loan payments may be delinquent for six months or more, and may, for that purpose, appoint local appraisers, who shall be disinterested persons, at the expense of such association, corporation or society; the expense of such appraisalment to be fixed by the commissioner, but not to exceed the sum of five dollars for property located outside of any incorporated limits and three dollars for property located inside of any incorporated limits for each property so examined and appraised. Each appraiser so appointed shall be required to make a sworn report to the commissioner of his estimated valuations of all property so examined and appraised.

Power to issue subpoenas.

SEC. 8. The commissioner shall have power to issue subpoenas and require attendance of any or all trustees, or agents of any such association, corporation or society, and such other witnesses as they may deem necessary, in relation to its affairs, transactions and condition, and any such person so served with such subpoena may upon application of the commissioner be required by order of the superior court of the county where the corporation, association or society has its principal place of business to appear and answer such pertinent questions as may be put to him by such commissioner and be required to produce such books,

papers or documents in his possession as may be required by such commissioner.

Powers of commissioner in unsafe practices and conditions, and in liquidations.

SEC. 9. If the commissioner, as the result of any examination, or from any report made to him or to the shareholders, shall find that any association, corporation or society licensed by him, is violating the provisions of its charter or of the laws of this state provided for its government, or is conducting its business in an unsafe or unauthorized manner, he may, by an order addressed to the association, corporation or society so offending, direct a discontinuance of such violations or unsafe practices and a conformity with all the requirements of law; and if such association, corporation or society shall refuse or neglect to comply with such order within the time specified therein; or if it shall appear to the commissioner that any such association, corporation or society is in an unsafe condition, or is conducting its business in an unsafe manner, such as to render its further proceeding hazardous to the public, or to those having funds in its custody; or if he shall find that its assets are impaired to such an extent that, after providing for all liabilities other than to shareholders, members and investors, they do not exceed in volume the dues or principal payments paid in by the shareholders, members and investors and accredited to or on account of all classes of stock, shares, or certificates of investment, issued and outstanding, he shall, in order to prevent waste and diversion of assets, assume and take charge of the affairs and business of such association, corporation or society and possession and control of all its property and assets, and retain such possession pending action by the proper court. Upon taking such action, he may, under his hand and official seal, appoint a custodian, require from him a good and sufficient bond, and place him in charge as his representative. He shall immediately notify the attorney general of his action and of all the necessary facts in connection therewith; and thereupon it shall become the duty of the attorney general to at once apply to the superior court of the county in which such association, corporation or society has its principal place of business, for an order citing such association, corporation or society to show cause, if any it may have, within not exceeding ten days, why the action of the commissioner should not be approved and confirmed by the court, and made permanent. Such court may in such application, and after a full hearing, approve or disapprove of the action of the commissioner. If the court shall approve and confirm the action of the commissioner, such approval and confirmation shall operate as a permanent injunction against the further prosecution of business by such association, corporation or society, and the commissioner shall proceed immediately to liquidate the business and affairs thereof, and so continue until such liquidation has been completed. If the action of the commissioner shall be disapproved by the court, the commissioner shall cause all reasonable expenses incurred by him during his occupancy or possession, including not exceeding eight dollars per diem, for each business day, as the compensation of the custodian, to be paid from the funds of such association, corporation or society, and immediately restore the balance of the property and assets thereof to the possession of the proper officers.

The approval and confirmation of the action of the commissioner, by the court, shall operate to empower the commissioner to collect all moneys, debts and claims due to or belonging to such association or society and to give full receipt therefor; to release or reconvey all real or personal property pledged as security for loans; to approve and pay all just and equitable claims; to prosecute all actions necessary to enforce liquidations; and, on the order of the court, to compound bad and doubtful debts and to sell and convey real and personal property.

As soon as practicable after the approval and confirmation of the action of the commissioner, by the court, he shall cause an inventory of all the assets of such association, corporation or society to be made in duplicate, the original to be filed with the proper court and the duplicate in the office of the commissioner. He shall cause due notice to be given by publication, weekly, for four successive weeks, in some newspaper published at or near the principal place of business of such association, corporation or society, requesting all persons having claims against it as creditors, shareholders, members or investors, to present same and make legal proof thereof, at a place and within a time to be designated in such publication; and he shall cause a copy of such notice to be mailed to all persons whose names appear of record upon its books as creditors, shareholders, members or investors; and upon the expiration of the time fixed for the presentation of claims the commissioner shall prepare or cause to be prepared, in duplicate, a full and complete schedule of all claims presented, specifying by classes those that have been approved and those that have been disapproved, and file the original with the proper court and the duplicate in the office of the commissioner. Due notice shall be mailed to all claimants whose claims may have been rejected. Action to enforce the payment of any rejected claim must be brought and service had within thirty days from and after the date of filing of the schedule of claims with the proper court, otherwise all such actions shall be forever barred. The commissioner may, under his hand and official seal, appoint one or more special deputies to assist in the duties of liquidation and distribution, under his direction, and may also employ such counsel and clerical assistance as may be needful and requisite, and fix the salaries and compensation to be allowed and paid to each. All such salaries, together with such other reasonable and necessary expenses as may be incurred in the liquidation, shall be paid by him from the funds of such association, corporation or society in his hands, and from the net realization of assets, in excess of such salaries and expenses, the commissioner shall first pay all approved claims other than to stockholders, shareholders and members; and thereafter he shall distribute and pay dividends, in liquidation to the stockholders, other than guarantee, and to the shareholders and members, as fast as funds to the amount of ten (10) per cent of such approved claims are available therefor, and so continue until all the assets have been realized upon and a final dividend in liquidation shall be declared and paid. Upon the payment of a final dividend in liquidation, the commissioner shall prepare and file with the proper court a full and final statement of the liquidation, including a summary of the receipts and disbursements, and a duplicate thereof shall be filed in the office of the commissioner, and after due hearing and approval by the court the liquidation shall be deemed to be closed. The approval and confirmation of the action of the commissioner, in the manner herein

provided, shall operate to dissolve or stay any or all actions or attachments initiated or levied within thirty days next preceding the date of notification of the attorney general by the commissioner; and, pending the process of liquidation, as herein provided, no attachment or execution shall be levied nor lien created upon any of the property of such association, corporation, or society.

In every case where any such association, corporation or society shall have a paid in guarantee capital, and the realization of assets shall be insufficient to meet the liabilities due to all other classes of stockholders, shareholders, members and investors, the commissioner shall enforce, by action or otherwise, the liability of each and every of the holders of the guarantee capital stock for his or their respective pro rata of any such deficiency. Whenever, in all cases where there shall be a paid in guarantee capital, the commissioner shall have fully liquidated all approved claims, and shall have made due provision for any and all known but unclaimed liabilities, guarantee capital excepted, and shall have paid all expenses of liquidation, any surplus that may then remain in his hands, together with all the records and effects, shall be delivered over to the holders of the guarantee capital stock at a meeting thereof to be called by the commissioner for that purpose. (In effect March 23, 1912.)

Penalty for noncompliance with orders; sheriff may enforce demands.

SEC. 9a. Whenever it shall become necessary for the commissioner to take action against any association because of unsafe practices and of conditions unsafe and hazardous to the public and to those having funds in its custody, as provided in section nine, the refusal of any officer or director to comply with his written demand for possession of the property and assets shall constitute a misdemeanor punishable by a fine of not more than five hundred dollars or by imprisonment in the county jail for not more than ninety days, or by both such fine and imprisonment; and if such demand be not complied with within twenty-four hours after service the commissioner may call to his assistance the sheriff of the county in which the principal place of business of such association is located, by written demand under his hand and official seal, whereupon it shall become the duty of such official to enforce the demands of the commissioner. (In effect August 8, 1915.)

Officers must furnish schedule of property.

SEC. 10. Upon the approval of the action of the commissioner, in the manner and for the cause set forth in section nine, the commissioner shall require the president and secretary of such association, corporation or society to, and such officers shall, make a schedule of all its property and make oath that such schedule sets forth all the property which such association, corporation or society owns or to which it is entitled, and deliver such schedule, and the possession of any and all such property as may not have been so previously delivered, to the commissioner, who may at any time examine under oath such president and secretary, or other officers, to determine whether or not all the property which such association, corporation or society owns, or to which it is entitled, has been transferred and delivered into his possession. (In effect March 23, 1912.)

Receivers, duties and powers.

SEC. 11. Receivers, heretofore appointed, must, at least annually, make due report of all their doings and accounts to the proper court, and immediately thereafter file a copy thereof with the commissioner; and the commissioner shall, at least once in each year, and as much oftener as he may deem expedient, examine the accounts and doings of such receivers, and, for such purpose, shall have full and free access to all books, accounts and vouchers relating to such liquidation, and any defect, irregularity or misconduct on the part of such receivers as he may find to exist shall be, by the commissioner, reported to the proper court. (In effect March 23, 1912.)

Special examinations on request.

SEC. 12. Upon the certificate, under oath, of any ten or more officers, trustees, creditors, shareholders or depositors of any such association, corporation or society, setting forth their interest and the reason for the making of such examination, directed to the commissioner, and requesting him so to do, he shall forthwith make a full investigation of its affairs, in the manner provided.

Failure of commissioner to act.

SEC. 13. If the commissioner, having knowledge of the insolvent condition, or of any violation of law or unsafe practice of any such association, corporation or society under his supervision, such as renders, in his opinion, the conduct of its business hazardous to its shareholders, creditors or depositors, shall fail to take the proper action required by this act, or shall refuse or neglect to perform the official duties pertaining to his office, then upon conviction thereof the office of such commissioner shall be declared vacant by the governor, and a successor be appointed to fill the unexpired term.

Assessments for salaries and support.

SEC. 14. To meet the salaries and expenses provided for by this act, the commissioner shall require every association, corporation or society licensed by him or coming under his supervision to pay in advance, to him; and prior to the issuance of any license, its pro rata amount of all such salaries and expenses, and it is hereby made the duty of every such association, corporation or society to pay the same; such pro rata shall be fixed and determined by the proportion which its assets bear to the aggregate assets of all such associations, corporations, or societies, receiving licenses, as shown by the last reports of such corporations, associations, or societies to the commissioner. On or before the thirtieth day of December, in each year, the commissioner shall notify each of such associations, corporations or societies, through the United States mail, of the amount assessed and levied against it and that the same must be paid within twenty days thereafter; and should payment not be made to him within said twenty days, he shall then assess and collect a penalty, in addition thereto, of ten per cent per day for each day that such payment may be delayed or withheld; *provided, however*, that in the levy and collection of such assessment, no such association, corporation or society shall be assessed for, nor be permitted to pay less than ten dollars per annum, and any such association hereafter

formed in this state, shall be required to pay not less than one dollar per month for the unexpired term ending December thirty-first, succeeding application; and in like manner any such association organized outside this state shall be required to pay not less than three dollars per month, for such unexpired term, for its first license.

Requirement for license and renewal; commissioner may revoke license.

SEC. 15. It shall be the duty of the commissioner to require every such association, corporation or society coming under his supervision, to procure from him, prior to the transaction of any business, a certificate of authority or license to transact business in this state; and it is hereby made the duty of every association, corporation or society to comply with such requirement. To procure such license, there must be filed with and approved by the commissioner, a certified copy of its articles of incorporation, constitution and by-laws and all subsequent amendments thereto, accompanied by the license fee herein provided for; and after the expiration of the term for which a license may have been granted to it, no such association, corporation or society shall be permitted to continue to transact business without first procuring a renewal of such license on the terms provided in this act, and any such association, corporation or society violating the provisions hereof shall be subject to a penalty of ten per cent per day of the amount of the license fee required to be paid under section fourteen of this act, in addition thereto, for each day during the continuance of such offense. The commissioner is authorized and empowered to revoke the license of any such association, corporation or society under his supervision, the solvency whereof may have become imperiled by losses or irregularities; and immediately upon the revoking of any such license he shall report the facts to the attorney general, who shall thereupon take such proceedings as are provided in section nine of this act.

Agents' licenses and renewals.

SEC. 15a. No person receiving compensation therefor, other than an officer, director or salaried employee, no part of whose compensation consists of commissions, or other than a local resident agent who has resided in the county in which he holds such local agency for a period of not less than one year prior to the time that he took such agency, of a building and loan association or other similar corporation or society which is duly licensed by the commissioner, shall act as solicitor or agent for the sale of the shares of stock, shares of membership, certificates or other securities or forms of investment issued by, or for the securing of loans from any such association, corporation or society until he has first procured from the commissioner a license therefor. To obtain such license there must be filed with the commissioner a duplicate of the authorization or appointment issued to him by, together with a request from, a licensed association, corporation or society that a license be issued to him to act as an agent or solicitor for it, and accompanied by a fee of one dollar. All such licenses shall expire by limitation on the thirtieth day of June succeeding their issue, but may be renewed from time to time, for an additional period of one year upon a request therefor from the association, corporation or society originally applying, and payment of a renewal fee of one dollar. Any such license may be revoked at any time on the application of the association, corporation

or society for whom it was issued, or may be revoked by the commissioner for cause.

The commissioner shall keep an alphabetical list of the names of persons to whom such licenses are issued with the date of issue and renewal, and the name of the association, corporation or society for whom such licensee is authorized to act. All such licenses shall be issued under rules and regulations to be prescribed by the commissioner. (In effect July 27, 1917.)

Bonds of officers to be filed with the commissioner.

SEC. 15b. The commissioner shall require all officers and employees of every association, corporation or society licensed by him or coming under his supervision, having access to moneys or negotiable securities of such association, corporation or society in the regular discharge of their duties, before entering upon their duties and throughout the entire term of office and employment, and any subsequent term of office or employment, of such officers or employees to give to the employing association, corporation or society a good and sufficient bond. Such bond shall indemnify such association, corporation, or society against loss of money or property by reason of any dishonesty on the part of said officers or employees covered. The commissioner shall prescribe the amount and form of said bond and the term during which it shall run, and the sufficiency of the surety or sureties thereon shall at all times be subject to the approval of the commissioner. Each of such officers and employees shall renew his bond upon the expiration of its term. The commissioner may at any time require an additional bond or security, when, in his opinion, any such bond then in force is insufficient. All such bonds shall be filed in the commissioner's office.

The provisions of this section shall be considered to be the latest legislative expression upon the matters herein contained, irrespective of any other bill or law heretofore enacted, and it is intended that the provisions of the same shall supersede the provisions of chapter twenty of the laws of 1929. (Effective August 14, 1929.)

Articles of incorporation—Must be approved.

SEC. 15c. Before the articles of incorporation of any building and loan association, hereafter desiring to incorporate, under the laws of this state, shall be filed in the office of the secretary of state of the State of California, there must be attached thereto, the certificate of approval of the building and loan commissioner. Such proposed articles shall be submitted to the commissioner, and upon receipt of same, he shall immediately examine into all the facts connected with the formation of such intended corporation, including its location, and proposed incorporators. If it appears to him that such corporation, if formed, will be entitled to commence the business for which it is organized, and authorized under the law to conduct, the commissioner shall execute his certificate of approval; *provided, however*, that the commissioner may refuse to execute such certificate, if, upon his examination and investigation, he has reason to believe that the proposed corporation is to be formed for any business, other than legitimate building and loan business, or that the persons proposing to incorporate such corporation, lack the character and general fitness to engage in

such business; and *provided, further, however*, that the commissioner shall not issue such certificate until he has given written notice by mail to every building and loan association licensed by him having a name raising the presumption hereinafter mentioned, directed to it with postage thereon prepaid, at its office at its principal place of business in this state, that an application for the issuance by him of such certificate has been made, together with the name of the proposed corporation applying therefor, and that a hearing will be held by him at his office at a time to be therein specified, which shall not be less than ten days after the mailing thereof, and the commissioner shall give such notices, and at the time and place specified in said notices shall hold a hearing at which any person, firm or corporation may appear in person or by agent, or attorney, and orally or in writing show cause why such certificate should not be granted upon the ground that the name of such proposed corporation is the same as one already adopted or appropriated by any building and loan association then existing in this state, or so similar thereto as to be likely to mislead the public, and if, upon such hearing or his examination or investigation, the commissioner shall have reason to believe that the name of the proposed corporation is the same as one already adopted or appropriated by any building and loan association then existing in this state, or so similar thereto as to be likely to mislead the public, he shall refuse to issue the said certificate, and the commissioner shall conclusively presume that the use of any word or words in the name of the proposed corporation the same as or similar in spelling or sound to any word or words already adopted, appropriated, or used in its corporate name by any building and loan association then existing in this state, except the words: "the," "and," "mutual," "guaranty," "guarantee," "building," "loan," "association," "company," "society," or "corporation," constitutes such similarity of names as to be likely to mislead the public; *provided, further, however*, that if any and all building and loan associations then existing in this state causing such presumption file consent in writing thereto with the commissioner, the commissioner may nevertheless issue such certificate; *provided, further, however*, that before any articles of incorporation amended to set forth a new name of any incorporated building and loan association shall be filed in the office of the secretary of state of the State of California, or before any petition for a change of name of any incorporated building and loan association in this state is heard or granted by any court in this state, such corporation shall attach to said amended articles of incorporation, or present to and file with such court at the hearing, as the case may be, the certificate of approval of the building and loan commissioner of the new name proposed for said corporation, and said certificate shall only be granted by the commissioner, after and upon the same notice, proceedings, and reasons to believe, and subject to the same rules, presumptions and restrictions as hereinabove set forth in relation to the matters of the name of a proposed corporation. (Effective August 14, 1929.)

Restrictions to use of name "building and loan."

SEC. 15*d*. No person, firm, company, association, copartnership, or corporation, either domestic or foreign, unless he or it is the lawful

holder of a license, to transact business in this state, issued by the building and loan commissioner, and then in force, and is actually engaged in carrying on a building and loan business in this state, shall hereafter transact business under any name or title which contains the term "building and loan," nor use any sign or circulate or use any letterhead, billhead, circular, or paper whatever, or advertise in any manner, which indicates that his or its business is the character or kind of business, carried on or transacted by a building and loan association, or which is calculated to lead the public to believe that his or its business is that of a building and loan association. Any violation of any of the provisions of this section shall constitute a misdemeanor, punishable by a fine of not exceeding five hundred dollars, or by imprisonment in the county jail for not exceeding ninety days, or by both such fine and imprisonment. Upon action brought by the commissioner, the court may also issue an injunction, restraining any person, firm, company, copartnership, or corporation from continuing to violate any provision of this section. (In effect July 24, 1925.)

Annual report required and penalty for failure to report.

SEC. 16. The commissioner shall require every association, corporation or society licensed by him, and including associations in liquidation, within thirty days after the close of its annual fiscal term to make a report to him in writing, verified by the oath of its president and secretary, showing accurately its financial condition at the close of such term; such report shall also include all the receipts and disbursements and income and expenses for the term, together with such statistical and other information as may be deemed essential; all and every of such reports shall be in such form as the commissioner may prescribe, and upon blanks to be by him furnished therefor. Every such association, corporation or society is hereby required to make and file all such reports within the time specified herein, and for failure or neglect so to do shall be subject to a penalty of ten dollars per day for each and every day the same shall be delayed or withheld.

Disposition of moneys—Revolving fund.

SEC. 17. The collection of all moneys assessed, as herein provided, for the payment of salaries and annual expenses, or forfeitable as fines for failure to make payment of assessments, procure licenses, or make and file reports as herein specified, and due from any such association, corporation or society coming within the provisions of this act, or imposed as a penalty for violation of any order or summons, may be enforced by the commissioner by action instituted in any court of competent jurisdiction; and all moneys collected or received by the commissioner under this act, shall be deposited with the state treasury, to be credited to a fund to be known and designated as the "building and loan inspection fund"; which said fund shall only be used in defraying the salaries and expenses provided for by this act; *provided, however*, that the commissioner shall, without at the time furnishing vouchers and itemized statements, withdraw from said fund, a sum not to exceed five hundred dollars. The sum so drawn shall be used as a revolving fund where cash advances are necessary and at any time upon the demand of the board of control, must be accounted for and substantiated

by vouchers and itemized statements submitted to and audited by the board of control and the controller. (In effect July 24, 1925.)

Repealing act of 1905 and earlier acts.

SEC. 18. An act approved March 21, 1905, entitled "An act creating a bureau of building and loan supervision; providing for the appointment of administration officials therefor to be known as the building and loan commissioners; prescribing their duties, powers and compensation; providing for a secretary, his powers and compensation; providing for the rental of offices for the use of the bureau and for traveling and office expenses; providing a system for licensing building and loan and other associations, and for assessing and collecting the license fees necessary to meet the salaries and other expenses; providing a course of procedure where violations of law, or unsafe practices are found to exist, or are reported by the commissioners to the attorney general; providing for involuntary liquidation by trustees, and proceedings in connection therewith; providing for exemption of property of associations in liquidation from attachments, executions and liens, pending liquidation; providing for and requiring associations to procure licenses, pay assessments levied for pro rata of salaries and expenses, and to make and file reports; providing penalties for violations of law and orders of the commissioners; providing for succession in office, and repealing all acts and parts of acts in conflict herewith." Also an act approved March 23, 1907, entitled "An act to amend section sixteen (16) of an act entitled 'An act creating a bureau of building and loan supervision; providing for the appointment of administration officials therefor to be known as the building and loan commissioners; prescribing their duties, powers and compensation; providing for a secretary, his powers and compensation; providing for the rental of offices for the use of the bureau and for traveling and office expenses; providing a system for licensing building and loan and other associations, and for assessing and collecting license fees necessary to meet the salaries and other expenses; providing a course of procedure where violations of law, or unsafe practices are found to exist, or are reported by the commissioners to the attorney general; providing for involuntary liquidation by trustees, and proceedings in connection therewith; providing for exemption of property of associations in liquidation from attachments, executions, and liens pending liquidation; providing for and requiring associations to procure licenses, pay assessments levied for pro rata of salaries and expenses, and to make and file reports; providing penalties for violations of law and orders of the commissioners; providing for succession in office, and repealing all acts and parts of acts in conflict herewith,' " approved March 21, 1905, relating to and providing for reports to building and loan commissioners and the publication thereof. Also an act approved March 20, 1909, entitled "An act creating a bureau of building and loan supervision; providing for the appointment of administration officials therefor to be known as the building and loan commissioners; prescribing their duties, powers and compensation; providing for a secretary, his powers and compensation; providing for the rental of offices for the use of the bureau and for traveling and office expenses; providing a system for licensing building and loan and other associations, and for assessing and collect-

ing license fees necessary to meet the salaries and other expenses; providing a course of procedure where violations of law, or unsafe practices are found to exist or are reported by the commissioners to the attorney general; providing for involuntary liquidation by trustees, and proceedings in connection therewith; providing for exemption of property of associations in liquidation from attachments, executions and liens pending liquidation; providing for and requiring associations to procure licenses, pay assessments levied for pro rata of salaries and expenses, and to make and file reports; providing penalties for violations of law and orders of the commissioners; providing for succession in office, and repealing all acts and parts of acts in conflict herewith," approved March 21, 1905, relating to the powers and duties and salaries of the state building and loan commissioners, and all acts or parts of acts inconsistent with the provisions of this act are hereby repealed.

Transfer of powers from board of commissioners to commissioner.

SEC. 19. The building and loan commissioner provided for by this act shall be the successor in interest of, and shall succeed to all the rights, powers and privileges possessed by, the building and loan commissioners under and by virtue of that certain act entitled "An act approved March 21, 1905, as amended March 23, 1907, and as amended March 20, 1909, entitled 'An act creating a bureau of building and loan supervision; providing for the appointment of administration officials therefor to be known as the building and loan commissioners; prescribing their duties, powers and compensation; providing for a secretary, his powers and compensation; providing for the rental of offices for the use of the bureau and for traveling and office expenses; providing a system for licensing building and loan and other associations, and for assessing and collecting the license fees necessary to meet the salaries and other expenses; providing a course of procedure where violations of law or unsafe practices are found to exist, or are reported by the commissioners to the attorney general; providing for involuntary liquidation by trustees, and proceedings in connection therewith; providing for exemption of property of associations in liquidation from attachments, executions and liens, pending liquidation; providing for and requiring associations to procure licenses, pay assessments levied for pro rata of salaries and expenses and to make and file reports; providing penalties for violations of law and orders of the commissioners; providing for succession in office and repealing all acts and parts of acts in conflict herewith'"; and any and all actions or proceedings taken or commenced by the said building and loan commissioners, under the act aforesaid, shall continue in full force and effect and the said actions and proceedings shall not abate and the said building and loan commissioner provided for by this act shall be substituted for and continue in the place and stead of the said building and loan commissioners under the act aforesaid, and likewise all books, documents, records and property of every kind and description obtained or possessed by the building and loan commissioners or their secretary or clerks, examiners or employees under the provisions of the said act of March 21, 1905, shall immediately be turned over and delivered to the said building and loan commissioner herein provided for.

Title of act.

SEC. 20. This act shall be known as the building and loan commission act.

When in effect.

SEC. 21. This act shall take effect immediately.

ADDITIONAL LAWS.

(Not included in sections 633 to 648b, inclusive.)

An act to add a new article to chapter three of title one of part three of the Political Code, to be numbered article two l, embracing sections 375 to 375d inclusive, relating to a department of investment for purposes of representation in the governor's council.

[Approved by the Governor May 14, 1929.]

The people of the State of California do enact as follows:

SECTION 1. The Political Code is hereby amended by adding a new article to chapter three of title one of part three thereof, to be numbered article two l, embracing sections 375 to 375d inclusive and to read as follows:

ARTICLE III

DEPARTMENT OF INVESTMENT

375. The superintendent of banks, the commissioner of corporations, the insurance commissioner, the state real estate commissioner and the building and loan commissioner are hereby constituted a board of investment, which for purposes of representation in the governor's council shall be known as the department of investment, and which shall exercise only such functions as are specifically set forth in this article.

375a. The term "department" or "bureau" as heretofore applied to the respective governmental agencies presided over by the officials named in section 375 of this article may, and for purposes of this act, shall be changed to the term "division"; *provided*, that the powers heretofore or hereafter vested by law in said governmental agencies shall continue to be so vested, and shall not be transferred or consolidated in the department of investment.

375b. The names of the governmental agencies, the heads of which shall constitute the members of the board of investment provided for in section 375 of this article, shall be the division of banking, the division of corporations, the division of insurance, the division of real estate, and the division of building and loan.

375c. Within thirty days after this article takes effect, the officials named in section 375 of this article shall meet in the state capitol at Sacramento for the purpose of organizing the board of investment provided for in said section 375. Each of said officials shall

serve as chairman of such board for a period of six months in rotation with the chief of each other division, the permanent order of rotation to be determined by lot at the first meeting of said board. During his services as chairman of the board of investment the said chairman shall be known as the "director of investment," and he shall be a member of the governor's council.

375d. The officials named in section 375 of this article shall meet monthly at the state capitol, and shall then, and at such other times as the governor may require, make reports of the work of their respective divisions to the board; *provided*, that such reports shall not include data concerning individuals, institutions, corporations or agencies, when such data are by law or in fact confidential; and the report of the director of investment to the governor's council shall be upon such matters as have been considered or discussed at the previous meeting of the board of investment.

An act making full paid investment certificates issued by any building and loan association licensed by, and under the direct supervision of the building and loan commissioner of the State of California in accordance with the provisions of title sixteen, part four, division first of the Civil Code, legal investments for certain purposes.

The people of the State of California do enact as follows:

SECTION 1. All full paid investment certificates issued by any building and loan association licensed by, and under the direct supervision of the building and loan commissioner of the State of California in accordance with the provisions of title XVI of part IV of division I of the Civil Code shall be legal investments for the funds of executors, administrators, guardians, receivers, and trustees of every kind and nature, and for the funds of all insurance companies.

SEC. 2. This act is intended to be, and shall be considered, the latest enactment upon the matters herein contained, and is supplemental to any and all other acts regulating, relating to and declaring what shall be, legal investments for the funds of executors, administrators, guardians, receivers or trustees or for the funds of insurance companies. (Effective July 29, 1927.)

An act to amend sections six hundred sixteen and six hundred seventeen of the Civil Code of the State of California, relating to cemetery corporations.

The people of the State of California do enact as follows:

SECTION 1. Section 616 of the Civil Code of the State of California, is hereby amended to read as follows:

616. Any corporation organized to establish and maintain, or to improve, a cemetery, may take and hold any property bequeathed, granted, or given to it in trust, to apply the proceeds or income thereof

to any and all of the following purposes: To the improvement or embellishment of such cemetery or of any lot therein; or to the erection, renewal, repair or preservation of any monument, fence or other structure in such cemetery; or to the planting or cultivation of trees, shrubs, or plants in or around such cemetery, or any lot therein; or to the improving, ornamenting, or embellishing of such cemetery, or any lot therein, in any other mode or manner not inconsistent with the purposes for which such cemetery was established or is being maintained. Such property and the proceeds or income thereof shall be invested and reinvested in bonds of the United States, or of this state, or of any municipality of this state, or in first mortgages on real estate, or in centrally located income producing improved real estate in any city, or city and county in this state, or in investment certificates of any building and loan association organized and existing under the laws of this state, if such investment is not repugnant to the terms of the bequest, grant, or gift.

SEC. 2. Section 617 of the Civil Code of the State of California, is hereby amended to read as follows:

617. Any cemetery corporation or association under contract for the perpetual care of a certain lot or lots in the cemetery of said corporation or association, is hereby expressly forbidden to use the funds received for the perpetual care of any lot or lots under such contract or contracts, for any other purpose than to provide the perpetual care mentioned in said contract, and it shall be the duty of the board of directors, or board of trustees of a cemetery corporation or association receiving funds from perpetual care contracts, to invest or reinvest such funds in bonds of the United States or the State of California, or of any county, city and county, or city, of the State of California, or in first mortgages on real estate, or in centrally located income producing improved real estate in any city or city and county in this state, or in bonds legal for investment by savings banks in this state, or in investment certificates of any building and loan association organized and existing under the laws of this state. (Effective July 29, 1927.)

An act to add a new section to the Code of Civil Procedure to be numbered one thousand four hundred fifty-four a, relating to the collection of money by heirs.

[Approved by the Governor April 13, 1927.]

The people of the State of California do enact as follows:

SECTION 1. A new section is hereby added to the Code of Civil Procedure to be numbered 1454a, and to read as follows:

1454a. The surviving husband or wife, or the guardian of the estate of any insane or incompetent husband or wife, of any deceased person, or if no husband or wife is living, then the children, or the guardian of the estates of any minor or insane or incompetent children of said deceased, or, if no children are living, then the father or mother or guardian of the estate of any insane or incompetent father or mother of such decedent, and if neither the father nor mother is living, then the

brothers and sisters or the guardian of the estates of any minor or insane or incompetent brothers and sisters of such decedent may, without procuring letters of administration, collect any and all moneys which such decedent, if living, would have been entitled to collect from any building and loan association in this state, including any moneys of such decedent invested in, or represented by, shares of stock, membership shares, investment certificates, promissory notes or other evidences of indebtedness, standing in his name, on the books or records of such association, at the time of his death; *provided*, that all of such moneys do not, in the aggregate, exceed the sum of one thousand dollars. Any building and loan association upon receiving an affidavit stating that said investor in, or creditor of, such association is dead, and that affiant is the surviving husband or wife or the guardian of the estate of an insane or incompetent surviving husband or wife, as the case may be, of said decedent, or stating that decedent left no husband or wife, and that affiant is the child, or that affiants are the children, or the guardians of the estates of the minor, insane or incompetent children, as the case may be, of said decedent, or stating that decedent left neither husband, wife nor children, and that affiant is the father or mother, or the guardian of the estate of the insane or incompetent father or mother, as the case may be, of said decedent, or stating that the decedent left neither husband, wife, children, father nor mother, and that affiants are the brothers and sisters, or the guardians of the estates of the minor, insane or incompetent brothers and sisters, as the case may be, of said decedent, and that the entire amount of investments of said decedent in shares of stock, membership shares, investment certificates, promissory notes and other evidences of indebtedness, standing in his name on the books or records of any and all building and loan associations in this state, at the time of his death, including all moneys owing to said decedent, at the time of his death, from any such association in this state, does not exceed in the aggregate the sum of one thousand dollars, may pay to said affiant or affiants any and all such moneys, if the total amount thereof does not exceed the sum of one thousand dollars and the receipt of such affiant or affiants shall constitute sufficient acquittance therefor and shall fully discharge such association from any further liability with reference thereto. (Effective July 29, 1927.)

PENAL CODE, SECTION 563c.

Any person who wilfully and knowingly makes, circulates or transmits to another or others any statement or rumor, written, printed or by word of mouth, which is untrue in facts and is directly or by inference derogatory to the financial condition or affects the solvency or financial standing of any building and loan association, doing business in this state, or who knowingly counsels, aids, procures or induces another to start, transmit or circulate any such statement or rumor, is guilty of a misdemeanor punishable by a fine of not more than one thousand dollars or by imprisonment for not more than one year, or both. (Effective July 29, 1927.)

PENAL CODE, SECTION 564.

Every director, officer, or agent of any corporation or joint stock association, who knowingly concurs in making, publishing, or posting

either generally or privately to the stockholders or other persons, any written report, exhibit, or statement of its affairs or pecuniary condition, or book or notice containing any material statement which is false, or any untrue or wilfully or fraudulently exaggerated report, prospectus, account, statement of operations, values, business, profits, expenditures, or prospects, or any other paper or document intended to produce or give, or having a tendency to produce or give, the shares of stock in such corporation a greater value or a less apparent or market value than they really possess, or refuses to make any book or post any notice required by law, in the manner required by law, is guilty of a felony.

INSTRUCTIONS FOR FORMING NEW ASSOCIATIONS**Effective August 14, 1929**

First—A “Guarantee Capital” association, irrespective of the authorized capital, has certain paid-in requirements. The amounts range from \$25,000 to \$100,000, according to the location of the proposed association, at the discretion of the Commissioner.

All shares of “Guarantee Capital” stock must be in denominations of \$100, and when sold to provide the initial paid-in capital must be fully paid.

In organizing a “Guarantee Capital” association, an organization fund of not less than \$10 per share on the shares actually subscribed must be provided, in addition to the required capital.

Second—Select a name not now in use by any association now operating in the state, with a first, second and third choice to be used if the name selected is not available. The name should embrace the words “Building and Loan Association” or “Building-Loan Association.” A written request should be submitted to the Building and Loan Commissioner, with the names selected, as to the amount of paid-in capital requirements for the proposed association, and for the following forms:

1. Specimen copy of articles of incorporation;
2. Application for certificate of approval to the proposed organization of the association;
3. Copy of instructions for preparing application for the issuance of a permit by the Commissioner for the sale of, or soliciting subscriptions to, the capital stock, in accordance with the provisions of section 1a of the Building and Loan Commission Act, effective August 14, 1929;
4. Specimen copy of by-laws for a guarantee capital association;
5. A copy of the general laws governing building and loan associations in effect August 14, 1929.

Third—All moneys collected for the organization fund must be paid into the treasury to the credit of that fund, to be used to defray the expenses of the association until it has been placed on a self-supporting basis.

Fourth—No window, door or office signs of any kind advertising the proposed association may be displayed until the organizers have been assured *in writing* by this department that a license will be granted to the association, or until such license has actually been granted.

Fifth—All manuscripts or proofs or circulars or advertisements must be submitted to the Commissioner for approval before being printed or circulated.

Sixth—The words “Trust” or “Savings” must not be used as a part of the corporate name of a building and loan association.

Seventh—Section 15*b* of the Building and Loan Commission Act provides that all officers and employees of every building and loan association must give a good and sufficient bond to the employing association before entering upon their duties and throughout their term of office and employment, subject to the approval of the Commissioner. All bonds must be filed in the Commissioner's office.

(SPECIMEN COPY)

Articles of Incorporation for a Guarantee Capital Association

KNOW ALL MEN BY THESE PRESENTS :

That we, the undersigned, citizens and residents of the State of California, have this day voluntarily associated ourselves together for the purpose of forming a corporation under the laws of the State of California.

AND WE HEREBY CERTIFY.

First—That the name of said corporation shall be _____

Second—That the purposes for which said corporation is formed are to encourage industry, frugality, home-building, and savings among its shareholders and members, and others; the accumulation of savings; the loaning to its shareholders, members and others of the moneys or funds so accumulated, with the profits and earnings thereon, and the repayment to each of his savings and profits, whenever they have accumulated to the full par value of the shares, or at any time when he shall desire the same or when the corporation shall desire to repay the same, as it may be provided in the by-laws; and generally to do any and all other acts and things authorized by law, and more particularly by and under Title XVI, Part IV, Division 1 of the Civil Code of the State of California, and for all the purposes and with all the rights, powers, privileges and immunities in said title set forth.

Third—That the principal office for the transaction of the business of the corporation is to be located in the county of _____, State of California.

Fourth—That the number of shares of guarantee capital stock of this corporation which may be issued is _____ shares of the par value of \$_____ each, the aggregate par value of all shares being \$_____, all of which, when issued, shall be set apart as a fixed and permanent guarantee capital. Additional working capital may be accumulated by the issuance of membership shares, units and certificates, both installment and fully paid, as provided for in section 648*a* of the Civil Code.

Fifth—That the total number of shares actually subscribed for is _____, and the names of the subscribers and number of shares, respectively, for which they have subscribed, and the amount to be paid by them for such shares, are as follows:

NAMES OF SUBSCRIBERS	NUMBER OF SHARES	AMOUNT
_____	_____	_____
_____	_____	_____

Sixth—That the number of directors of said corporation shall be _____, a majority of whom shall at all times be the owner and holder of not less than _____ shares of the guarantee capital stock, and that the names and residences of the directors who are appointed to act until the first annual meeting of shareholders, or until the selection and qualification of their successors, are as follows, to wit:

NAMES	WHOSE RESIDENCE IS
_____	_____
_____	_____

IN WITNESS WHEREOF, The undersigned subscribers hereto and the persons named herein as directors of said corporation, have hereunto set their hands this _____ day of _____, A. D., 19____.

State of California, }
 County of -----, } ss.

On this ----- day of -----, A. D. 19____, before me, -----, a notary public in and for said county, residing therein, duly commissioned and sworn, personally appeared -----, known to me to be the persons whose names are subscribed to the foregoing instrument, and they each duly acknowledged to me that they executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, at my office in said ----- county, the day and year in this certificate first above written.

[SEAL]

 Notary Public in and for the County

of -----, State of California.

BY-LAWS OF A GUARANTEE CAPITAL ASSOCIATION

ARTICLE I

NAME, LOCATION AND OBJECTS

Section 1. This corporation shall be known as the _____ of _____, California.

Sec. 2. The principal place of business of the corporation shall be in the city of _____, county of _____, State of California.

Sec. 3. The object and purpose of this corporation shall be to encourage industry, frugality and the accumulation of savings among its shareholders, members and others, and to make loans to its shareholders, members and others for the purpose of aiding them in acquiring and improving real estate.

ARTICLE II

GUARANTEE CAPITAL STOCK

Section 1. The capital stock of this corporation shall be _____ divided into _____ shares of a par value of one hundred dollars each, of which _____ shares shall be set apart and sold as a fixed, permanent, or guarantee capital stock, and shall be issued at such times and in such amount as the board of directors may determine. It may be sold upon subscriptions, at not less than par, payable not less than _____ per cent at the time of subscription and the balance as may be ordered by the board of directors. This stock is not withdrawable until final liquidation, and no loans shall ever be made upon the pledge of any of its shares, as security, to the corporation.

Sec. 2. A majority of the board of directors shall always be selected from the holders of shares of the guarantee capital, holding in their names ten shares or more of guarantee stock.

Sec. 3. The guarantee capital shall participate in the net earnings of the association to the full extent permitted under the provisions of section 641 of the Civil Code. As provided in said section, an amount not exceeding one per cent per annum on the average loans in force, may be set aside from and out of the net profits, at each annual distribution thereof, or a proportionate amount at each semiannual distribution, from which to declare dividends on and provide a reserve fund that shall be specially applicable thereto. The reserve fund shall be created and maintained in amount as provided in said section.

ARTICLE III

OFFICERS

Section 1. The affairs of the corporation shall be managed by a board of _____ directors, who shall be elected annually from the shareholders and members, in the manner provided by law, to hold office for one year, and until their successors are duly elected and qualified.

Sec. 2. Immediately following the annual meeting of the shareholders and members, the directors shall organize by the election of a president, and one or more vice presidents from among their own members, a secretary and one or more assistant secretaries, who may or may not be directors but must be shareholders or members. They shall also select an attorney and a treasurer; provided that a banker or banking corporation may be selected as a treasurer or depository. They shall also select from their own number a security committee to consist of three members, and a finance committee to consist of two members.

ARTICLE IV

POWERS AND DUTIES OF DIRECTORS

Section 1. The board of directors shall have power :

First—To suspend or remove, for cause, any elected or appointed officer of the corporation.

Second—To require any officer to produce for inspection at any time, any or all books, papers or documents in his possession relating to the business of the corporation.

Third—To fill all vacancies that may occur in the Board of Directors or elected or appointed officers.

Fourth—To loan the funds of the corporation, or such portion thereof as may be advisable, upon such securities as are provided by law, and to prescribe the terms and conditions upon which loans may be made; provided, that whenever loans are made upon the definite contract plan the body of the note or obligation shall set forth the number of installments, and the amount of each installment required to repay the principal of the loan, together with the interest on the periodical unpaid balances, within the time agreed upon, the exact rate of interest to be specified in each note or obligation.

Fifth—To borrow money for the purpose of making loans or with which to pay withdrawals or maturities.

Sec. 2. A majority of the board shall constitute a quorum for the transaction of business; provided that no action relating to the final disposition of funds or other financial matters under consideration shall become effective except by an affirmative vote of a majority of the whole board.

ARTICLE V

PRESIDENT AND VICE PRESIDENT

Section 1. It shall be the duty of the President, or in his absence, of one of the vice presidents :

First—To preside at all meetings of the shareholders and members of the board of directors; to sign all certificates of stock or membership, contracts, deeds, leases, releases, and orders on the treasurer for the payment of money, and to perform such other duties as may be ordered by the board of directors.

SECRETARY

Section 1. It shall be the duty of the secretary, or in his absence, of the assistant secretary :

First—To attend all meetings of the corporation, and of the board of directors and to keep correct minutes thereof; to receive and receipt for all moneys paid to the corporation, to endorse all checks or drafts made payable to its order, and to deposit with the treasurer or depository all funds coming into his or her possession and take a proper receipt therefor.

Second—To keep proper and accurate account with the shareholders, members and investors; to draw and sign all orders on the treasury or depository; to counter-sign all documents requiring the signature of the president or vice president, and to affix the seal of the corporation whenever such is required to authenticate the acts of the corporation.

Third—To furnish the board of directors at each monthly meeting with a statement of financial and other transactions since the prior report and semiannually, immediately after the first day of _____ and _____, of each year, a statement of the condition of the corporation and of the business of the past semiannual term, and, after approval by the board, to cause the same to be printed for the information of the shareholders and members.

Fourth—To have the custody of, and properly care for, all notes, mortgages, deeds of trust, deeds, leases, insurance policies and other documents pertaining to the business of the association, subject only to the orders of the board of directors.

Fifth—To require that the interest of the corporation in any property or building it may own or on which it may have a loan is properly insured, in an acceptable insurance company, against loss or damage by fire.

Sixth—To protect the interest of the corporation in all tax sales or forfeitures, and for this purpose to draw on the treasurer for the proper funds, without

further notice or orders of the board; provided, however, he or she shall report the facts at the first stated meeting of the board thereafter.

Seventh—To deliver to his or her successor all books, vouchers, securities, documents and property of every kind, of which he or she is the custodian for the corporation, whenever he or she may retire from office, or within three days thereafter.

Eighth—To do and perform such further acts as may be required by the board of directors.

TREASURER OR DEPOSITARY

Section 1. It shall be the duty of the treasurer or depositary to receive all moneys deposited by the secretary for account of the corporation, and to disburse same only on orders signed by the secretary and countersigned by the president or a vice president, and to render a proper account thereof at the close of each month.

ATTORNEY

Section 1. It shall be the duty of the attorney to attend the meetings of the board of directors whenever requested to do so; to examine into the sufficiency of title of any property offered as security for loans that may be referred to him, and to perform such other duties and render such other services as may be required by the board of directors.

COMMITTEES

SECURITY COMMITTEE

Section 1. It shall be the duty of the security committee to ascertain the market value of each and every piece of property offered as security for any proposed loan and to report thereon, in writing, at the next meeting of the board of directors.

Sec. 2. Every application for a loan shall be approved in writing, by at least two members of said committee before the loan shall be made.

FINANCE COMMITTEE

Section 1. It shall be the duty of the finance committee:

First—To examine and report upon all bills or claims against the corporation, prior to the same being ordered paid.

Second—To examine and report upon the books and accounts of the secretary and treasurer, at least semiannually, and for that purpose, they may employ an expert of accounts to assist them, at a compensation to be fixed by the board of directors.

ARTICLE VI

BONDS AND SALARIES

Section 1. The secretary and treasurer (except where the treasurer shall be a bank or bankers), and such other employees as the board of directors shall determine, shall give good and sufficient bond, in such amount as the board of directors shall from time to time require, with corporate surety, the expense to be borne by the association.

All subject to the approval of the State Building and Loan Commissioner.

Sec. 2. The president, vice presidents, secretary, treasurer, assistant secretary, assistant treasurer, attorney, and the members of the security and finance committees shall receive such compensation for their services as the board of directors shall determine.

Sec. 3. The compensation of the directors, as such directors, in excess of five dollars each, for each meeting attended, shall be fixed by the stockholders at the annual meeting.

ARTICLE VII

MEETINGS

Section 1. The annual fiscal term shall end June 30, _____, and the annual meeting of the stockholders and members shall be held at the office of the corporation, at _____, California, on the _____ in each year, notice of which must be given in the manner prescribed in section 301

of the Civil Code. Special meetings may be called by the board of directors, on their own initiative, and shall be called upon the written request of ten or more shareholders and members. Notice of special meetings shall be mailed to each shareholder and member, at his last known address, at least two weeks prior to the date of holding such meeting.

Sec. 2. The board of directors shall convene for the transaction of business on ----- in each month, and as much oftener as the necessities of business may demand. Notice of all meetings of the board of directors shall be given to each director in writing, by the secretary, at least twenty-four hours prior to the time of the holding of the meeting.

Sec. 3. All meetings of the board of directors shall be open to all shareholders and members.

ARTICLE VIII

MEMBERSHIP SHARES

Section 1. Membership shares having an ultimate matured or par value of ----- dollars each may be issued in either of the following forms, viz: "Installment" or "Full paid."

Sec. 2. Installment membership shares, Class "A," may be subscribed for and issued at any time. Each subscriber to those shares shall on or before ----- pay dues in an amount not less than ----- upon each share held by him, until such payment, together with the profits apportioned thereto, shall amount to the sum of one hundred dollars for each of such shares, at which time the shares shall mature and payments thereon shall cease.

Sec. 3. Installment membership shares, Class "D.C.," whenever authorized by the board of directors, will be issued only to borrowers on mortgage or deed of trust security, and then only to those who borrow on the "Definite contract" plan. The monthly payment of dues on this class will be five cents per share of one hundred dollars matured or par value, and must be paid with, and in addition to, the monthly payments required to be paid upon the loan. Such shares shall participate pro rata with other classes of installment shares in the net profits subject to distribution and, upon the repayment of the loan with which they are pledged, the then book value will be paid to the borrower, or credited as part payment on the loan, and the shares surrendered and canceled.

Sec. 4. Full paid membership shares may be issued at such times as the board of directors may determine to any subscriber paying in the full face value of one hundred dollars each. Dividends at such rate per annum as may be fixed by the board of directors, not in excess of six per cent per annum, shall be paid on these shares, semiannually in ----- and -----

-----, and in consideration of such payments the holders shall waive all right to further participation in profits of the corporation. These shares are withdrawable, with accrued interest to the date of the notice, at any time after thirty days written notice of the intention to withdraw, but subject in other respects to the restrictions set forth in section 642 of the Civil Code. The corporation reserves the right to retire any or all of these shares, in the order of issuance, at any time after two years from issue, upon sixty days written notice to the holders by paying the face value plus accrued interest to date of expiration of notice.

Sec. 5. Full paid membership shares may also be issued at such times as the board of directors may determine to subscribers paying in the full face value of one hundred dollars per share. Dividends at such rate per annum as may be fixed by the board of directors, not exceeding a full participation in the net profits, shall be paid on these shares, semiannually in ----- and -----

Sec. 6. Holders of either form of membership shares are members of the corporation, with all the rights, powers and privileges incident thereto, including the right to vote at all meetings of the shareholders and members—one vote for each share—and are subject to the same restrictions and liabilities.

Sec. 7. An entrance fee of not exceeding one dollar per share may be charged and collected upon all installment membership shares.

ARTICLE IX

INVESTMENT CERTIFICATES

Section 1. Investment certificates having an ultimate matured or par value of one hundred dollars each, may be issued in either of the following forms: "Installment investment certificates" and "Full paid investment certificates."

Sec. 2. Installment investment certificates may be subscribed for and issued at any time. Each subscriber to these certificates shall, on or before the ----- day of each month, pay dues in an amount of not less than ----- upon each certificate held by him, until such payments, together with the profits apportioned thereto, shall amount to the sum of one hundred dollars for each of such certificates, at which time the certificates will mature and payments may cease. An entrance fee of one dollar per certificate may be charged and collected upon this class of installment investment certificates.

Sec. 3. Installment investment certificates may also be issued, upon which payments may be made at such times and in such amounts as the holder thereof may elect until said certificates reach their matured value or are withdrawn. No membership fee, fine or forfeiture shall be chargeable against the holder of these certificates.

Sec. 4. Full paid certificates may be issued at such times as the board of directors may determine, to any subscriber paying in the full face value of one hundred dollars each. Dividends at such rate per annum as may be fixed by the board of directors will be paid semiannually on these certificates, in ----- and -----, and in consideration of such payments the holders shall waive all right to participation, in excess thereof, in the profits of the corporation. These investment certificates are withdrawable, with accrued unpaid interest, to date of notice, at any time after one year from date of issue, upon thirty days written notice of intention to withdraw, but otherwise subject to the restrictions set forth in section 642 of the Civil Code. The corporation reserves the right to retire any or all of these certificates, in the order of issuance, at any time after two years from date of issue, upon sixty days written notice to the holder, upon the payment of the face value plus accrued and unpaid interest to date of expiration of notice.

Sec. 5. Holders of either form of these investment certificates are *not* members of the corporation and have none of the rights, powers and liabilities incident thereto.

ARTICLE X

WITHDRAWALS AND MATURITIES

Section 1. Holders of installment membership shares, and of installment investment certificates, desiring to withdraw a part or all of the amount to the credit of their shares or certificates, may do so by giving thirty days written notice of their intention or desire so to do. On the expiration of such notice, they are entitled to receive the full amount paid in upon their membership shares or investment certificates, exclusive of any entrance fee charged and collected, together with such proportion of the earnings thereon as may have been fixed by the board of directors; provided, that not more than one-half of the monthly receipts of any one month shall, without the consent of the board of directors, be applicable to withdrawals for that month. All withdrawals will be paid in succession and in the order in which the notices of intention were filed. Shares or certificates pledged as security for or with a loan can not be withdrawn in money until the loan is fully paid.

ARTICLE XI

LOANS

Section 1. Loans may be made on such terms and at such rate of interest as the board of directors may determine; provided, that whenever loans are made for a definite period on the installment plan, the number of installments, and the amount of each installment required to pay the principal of the loan together with interest at the agreed rate on the periodical balances, within the time specified, must be expressed in the face of the note or obligation taken.

Sec. 2. Loans will only be made upon the security of a first mortgage or deed of trust of real estate, the several classes of bonds named in section 647 of the Civil

Code, and upon the security or pledge of free "Membership shares," or "Investment certificates" of this association.

Sec. 3. Loans upon the security of membership shares or investment certificates shall not be made in excess of ninety per cent of the withdrawal value of such shares or certificates.

Sec. 4. Loans made for a definite period on the installment plan may be repaid at any time by paying the balance then unpaid on the principal and all arrears of interest, if any. The corporation reserves the right to charge a penalty of two months' interest on the unpaid balance if repaid within one year from date of note, or a penalty of one months' interest on the unpaid balance if repaid after one year from date of the note but in advance of the time set forth in the contract.

Sec. 5. Whenever a borrower shall be three months in arrears in the payment of his interest or loan installments, unless otherwise provided in the note, the whole loan shall become due, at the option of the board of directors, and they may proceed to enforce collection upon the securities held by the corporation. The withdrawal value of all shares or certificates pledged as collateral security shall be applied in part payment of the loan and said shares or certificates shall be deemed canceled and surrendered to the corporation.

Sec. 6. All expenses incident to abstracts, examinations of title, execution of papers, attorney's fees, or sale of securities pledged as security for loans or advances, shall be paid by the party offering the security or securing the loan.

Sec. 7. Borrowers must furnish, at their own expense, acceptable policies of fire insurance on all improved realty pledged as security for loans granted, with the usual mortgage clause making loss, if any, payable to the corporation, as its interest may appear.

ARTICLE XII

PENALTIES

Section 1. Borrowers who neglect or fail to pay their interest or loan installments in accordance with the terms of the note or obligation may be charged interest at such rate as shall be determined by the board of directors, but not exceeding one per cent per month on the amount of such delinquent indebtedness.

Sec. 2. The same rate of interest shall apply to all advances made by the association for insurance premium, street or sewer assessments, balances due for unpaid taxes on property pledged as security for loans or other like advances.

ARTICLE XIII

Section 1. Each member or investor shall be entitled to a certificate of "Membership shares" or "Investment certificates," showing the number of such shares or certificates held, and their par or ultimate value, and each member or investor holding installment membership shares or installment investment certificates shall also be furnished with a pass book, in which to record the periodical payments made by him, and in which the terms and conditions attaching thereto shall be fully set forth. These certificates may be transferred by assignment, in person or by an attorney, but no such assignment shall be valid, except between the parties thereto until duly entered upon the books of the corporation. A transfer fee of ten cents for each share or certificate transferred will be charged by the corporation.

Sec. 2. In the event of loss of any certificates of stock, membership shares or investment certificates, the recorded owner shall be entitled to a duplicate upon making an affidavit setting forth the facts of the loss and the filing of an acceptable bond, with two or more sureties, in an amount equal to the book value of the certificate lost.

Sec. 3. The board of directors may provide that partial withdrawals, made "mid-term" shall not participate in the earnings on the amount withdrawn, that shall have accumulated since the last apportionment of profits.

Sec. 4. The seal of the corporation shall be circular in form, bearing the name of the corporation and the date when incorporated.

Sec. 5. As to all features not specifically covered by these by-laws, the provisions of sections 633 to 648a, inclusive, of the Civil Code shall govern the transaction of business by this corporation.

ARTICLE XIV

Section 1. These by-laws may be amended at any annual or special meeting of the shareholders and members by an affirmative vote of two-thirds of all such

shares of stock and membership, issued and in force. The signature of the holders of two-thirds of all such shares shall be effective to adopt such amendments, without the holding of a meeting.

CONSENT TO AND ADOPTION OF BY-LAWS

We, the undersigned, subscribers to the number of shares of the _____ Building and Loan Association of _____, set opposite our respective names, in all amounting to more than two-thirds of all subscribed shares, hereby give our written assent and consent to the adoption of the foregoing code of by-laws for the government of said corporation, and we hereby adopt the same.

NAMES

SHARES

CERTIFICATE OF ADOPTION OF BY-LAWS

We, the undersigned, directors of the _____ Building and Loan Association, and the secretary thereof, hereby certify that the foregoing code of by-laws was adopted by the signatures of the subscribers to more than two-thirds of all the subscribed shares of said corporation on the _____ day of _____, 19____.

[SEAL]

Directors

Attest: _____

Secretary

RECENT RULINGS OF THE BUILDING AND LOAN COMMISSIONER ISSUED TO ALL ASSOCIATIONS

Entrance Fees

The following order of the Commissioner was issued under date of July 22, 1927:

To all building and loan associations of California—Because of the number of complaints coming to this office regarding building and loan stock selling agents in various parts of the state, who either fail to properly explain that the entrance fee is not returnable to the investor, or who sell a greater number of shares to an individual than it is reasonable to expect can be paid for from his income, it has become necessary for me to lay down certain rules for the benefit of all concerned.

It is therefore ordered and directed, that on and after August 1, 1927, all entrance fees, or initial payments made to agents on installment investment certificates, installment certificates of stock, or installment membership shares, must be sent to the home office, and an office record made of the same. Immediately upon receipt of such funds, the secretary of the association shall communicate with the subscriber for such installment shares, or certificates, not only acknowledging receipt of same, but must inform the investor of the nature of his contract, and specifically call his attention to the fact that the membership fee is **not** returnable; or, if it is, under what terms. If within a reasonable time thereafter the subscriber sets forth that he was not properly informed by the selling agent as regards the membership fee and the withdrawal value of his shares or certificates, the association must cancel his contract and return the fee or initial payment. If, on the other hand, the investor acknowledges by his answer that he understands the terms of his contract, or gives tacit assent thereto by his silence, the company may accept the subscription and pay the agent his stipulated fee.

Seven Per Cent Full Paid Certificates

On January 30, 1929, the commissioner sent the following letter to the various associations:

In my opinion the time has arrived when building and loan associations of California, irrespective of size or location, should immediately cease issuing 7 per cent, full paid investment certificates, whether they are for a term or withdrawable on the customary notice being filed.

I consider it an unsafe condition for any association to issue certificates upon which more than 6 per cent is promised. As I consider it now an unsafe practice for any association to issue such 7 per cent full paid certificates, I shall take advantage of section 9 of the Building and Loan Commission Act, which authorizes me, when I find an unsafe condition, to order and direct a discontinuance of the practices which I consider unsafe.

You are therefore hereby ordered and directed to issue no more full paid investment certificates after February 1, 1929, promising more than 6 per cent interest per annum thereon.

Section 9 of the Building and Loan Commission Act reads, in part, as follows:

“If the commissioner, as the result of any examination, or from any report made to him * * * shall find that any association, corporation or society licensed by him, is violating the provisions of its charter or of the laws of this state provided for its government, or is conducting its business in an unsafe or unauthorized manner, he may, by an order addressed to the association, corporation or society so offending, direct a discontinuance of such violations of unsafe practices and a conformity with all the requirements of law; * * *.”

This order applies to new business only. A prompt compliance therewith will be appreciated.

Sale of Guarantee Capital Stock

Under date of June 10, 1929, the following order was issued:

Your attention is called to the fact that Senate Bill No. 874 has been signed by Governor Young and goes into force and effect on or about August 15, 1929.

One of the important features of this measure is that providing a building and loan association, incorporated with guarantee capital stock, “shall not sell, offer for sale, negotiate for the sale of, or take subscriptions for any of its guarantee capital stock, until it shall have first applied for and secured from the Building and Loan Commissioner a permit authorizing it so to do * * *. The Commissioner may impose conditions governing the placing of such stock and may limit the expense in connection with the sale thereof,” etc., etc. The Commissioner may also “amend, alter, or revoke, any permit issued by him.”

While the provisions of the act enumerated above do not go into effect for some time to come, nevertheless I deem it proper at this time (and in order to give all associations now selling permanent capital stock due notice) to rule that no more than \$5 per share will ever be allowed as a selling charge. I do not believe such ruling on the part of this office will ever work a hardship on those desirous of engaging in the building and loan business, but will be the means of preventing promotion that is liable to be detrimental.

Misleading Advertising Matter

The following instructions were issued on August 9, 1929:

To all building and loan associations of California—Because of the many errors and misleading statements made by building and loan associations in printed circulars and in newspaper and other advertising matter, it is hereby ordered and directed that all associations which have been in operation for less than one year must submit to this office proofs of all advertisements for newspapers, magazines, circulars, etc., before same are printed or published.

All associations located south of the Tehachapi, and south of San Luis Obispo County on the coast, may submit such proofs to our Los Angeles office, and those north thereof to our San Francisco office.

APPENDIX (D)
Detailed Statements of the Condition
OF EACH
Building and Loan Association
IN THE
State of California
(Including two Foreign Associations)

**As Compiled from the Reports to the Commissioner during the Fiscal
Year Ended June 30, 1929**

ARRANGED ALPHABETICALLY BY CITIES, TOWNS AND NAMES

No. 1—ALAMEDA

CENTRAL BUILDING AND LOAN ASSOCIATION

Park Street at Central Avenue, Alameda

Incorporated July 29, 1929. Fiscal year ended June 30, 1929

Officers—J. L. Delanoy, President; J. D. Rhodes and Frederick Maurer, Vice Presidents; L. Pickersgill, Secretary.

Directors—J. A. Powell, R. V. Powell, M. Stafford, H. D. Schultz, E. A. Randlett, H. Rosenthal.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$3,940,028 91	\$2,943,227 52	\$996,801 39
Arrearages—Interest, dues, etc.----	20,001 50	14,728 93	5,272 57
Cash in office and bank-----	140,215 81	136,928 44	3,287 37
Real estate—Held for sale-----	24,347 80	11,765 08	12,582 72
Real estate—Office building-----	160,098 75	56,000 00	104,098 75
Furniture and fixtures-----	9,000 00	9,000 00	-----
Total assets-----	\$4,293,692 77	\$3,171,649 97	\$1,122,042 80

LIABILITIES

Investment certificates-----	\$3,597,338 27	\$2,712,577 31	\$884,760 96
Notes payable-----	100,000 00	100,000 00	-----
Incomplete loans-----	97,792 40	75,143 40	22,649 00
Guarantee stock—Capital-----	377,200 00	195,800 00	181,400 00
Guarantee stock—Surplus-----	32,750 00	38,950 00	*6,200 00
Undivided profits-----	68,610 60	34,450 33	34,160 27
Interest earned but uncollected-----	20,001 50	14,728 93	5,272 57
Total liabilities-----	\$4,293,692 77	\$3,171,649 97	\$1,122,042 80

*Decrease.

No. 2—ALBANY

ALBANY GUARANTEE BUILDING AND LOAN ASSOCIATION

1055 Solano Avenue, Albany

Incorporated October 5, 1928. Fiscal year ended December 31, 1928

Officers—W. C. Pomeroy, President; Jack L. Stein, Vice President; Cyril C. Lotz, Secretary.

Directors—W. C. Pomeroy, Jack L. Stein, Ed. W. Kieseling, Cyril C. Lotz, L. L. Lotz.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$14,800 00	-----	\$14,800 00
Cash in office and bank-----	7,786 62	-----	7,786 62
Certificates of other associations-----	11,500 00	-----	11,500 00
Furniture and fixtures-----	305 26	-----	305 26
Other assets-----	66 00	-----	66 00
Total assets-----	\$34,457 88	*None	\$34,457 88

LIABILITIES

Investment certificates-----	\$38 50	-----	\$38 50
Notes payable and overdrafts-----	4,500 25	-----	4,500 25
Other liabilities-----	146 43	-----	146 43
Guarantee stock—Capital-----	28,807 65	-----	28,807 65
Guarantee stock—Surplus-----	965 05	-----	965 05
Total liabilities-----	\$34,457 88	*None	\$34,457 88

*Commenced business November 7, 1928.

No. 3—ALHAMBRA

ALHAMBRA BUILDING AND LOAN ASSOCIATION

200 W. Main Street, Alhambra

Incorporated June 25, 1921. Fiscal year ended June 30, 1929

Officers—Frank T. Olson, President; B. N. Marriott, First Vice President; Elmer Burlingame, Second Vice President; J. Homer Hough, Secretary-Treasurer; W. M. Northrup, Attorney; A. G. Kruse, Assistant Secretary.

Directors—Frank T. Olson, B. N. Marriott, Elmer Burlingame, J. Homer Hough, W. M. Northrup, R. F. Bishop, Scott M. Adams, Charles Emory Barber.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$770,249 39	\$591,162 12	\$179,087 27
Arrearages—Interest, dues, etc.----	9,563 88	3,404 14	6,159 74
Cash in office and bank-----	29,254 00	32,396 70	*3,142 70
Bond investments-----	37,701 14	-----	37,701 14
Certificates of other associations--	97,000 00	30,000 00	67,000 00
Real estate—Office building-----	110,258 93	107,852 16	2,406 77
Furniture and fixtures-----	5,929 84	7,807 06	*1,877 22
Other assets-----	1,440 22	-----	1,440 22
Total assets-----	\$1,061,397 40	\$772,622 18	\$288,775 22

LIABILITIES

Investment certificates-----	\$616,540 82	\$463,890 32	\$152,650 50
Notes payable-----	110,000 00	35,000 00	75,000 00
Incomplete loans-----	50,295 75	21,994 88	28,300 87
Unearned discount, prepaid interest--	1,750 00	-----	1,750 00
Other liabilities-----	2,341 00	15,819 37	*13,478 37
Installment membership shares-----	154,402 16	121,776 29	32,625 87
Guarantee stock—Capital-----	100,000 00	100,000 00	-----
Guarantee stock—Surplus-----	7,603 40	7,603 40	-----
Undivided profits-----	8,900 39	3,133 78	5,766 61
Interest earned but uncollected-----	9,563 88	3,404 14	6,159 74
Total liabilities-----	\$1,061,397 40	\$772,622 18	\$288,775 22

*Decrease.

No. 4—ALHAMBRA

MUTUAL BUILDING AND LOAN ASSOCIATION OF ALHAMBRA

10 South First Street, Alhambra

Incorporated June 27, 1927. Fiscal year ended June 30, 1929

Officers—S. W. Hudson, President; L. L. Lostutter and H. F. Roberts, Vice Presidents; P. J. Langlie, Secretary; M. L. Bangs, Assistant Secretary.

Directors—Sloan Pitzer, W. A. McCormick, N. W. Thompson, L. L. Lostutter, H. F. Roberts, P. J. Langlie, S. W. Hudson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$520,800 00	\$247,000 00	\$282,800 00
Arrearages—Interest, dues, etc.----	833 06	164 83	668 23
Cash in office and bank-----	23,870 48	25,105 34	*1,234 86
Certificates of other associations--	10,000 00	10,000 00	-----
Furniture and fixtures-----	1,200 00	1,711 10	*511 10
Total assets-----	\$565,703 54	\$283,981 27	\$281,722 27

LIABILITIES

Investment certificates-----	\$409,005 58	\$142,917 22	\$266,088 36
Incomplete loans-----	20,607 23	33,713 63	*13,106 40
Other liabilities-----	-----	4,622 41	*4,622 41
Installment membership shares-----	14,506 57	1,701 00	12,805 57
Guarantee stock—Capital-----	100,000 00	94,400 00	5,600 00
Guarantee stock—Surplus-----	3,730 63	2,832 00	898 63
Reserve-----	8,551 00	2,873 50	5,677 50
Interest earned but uncollected-----	508 90	96 83	412 07
Undivided profits-----	8,793 63	824 68	7,968 95
Total liabilities-----	\$565,703 54	\$283,981 27	\$281,722 27

*Decrease.

No. 5—ALHAMBRA

SAN GABRIEL VALLEY BUILDING-LOAN ASSOCIATION

200 West Main Street, Alhambra

Incorporated October 24, 1925. Fiscal year ended June 30, 1929

Officers—Frank T. Olson, President; B. N. Marriott, First Vice President; Elmer Burlingame, Second Vice President; J. Homer Hough, Secretary-Treasurer; W. M. Northrup, Attorney; A. G. Kruse, Assistant Secretary.

Directors—Frank T. Olson, B. N. Marriott, Elmer Burlingame, J. Homer Hough, W. M. Northrup, Charles Emory Barber, George W. Sanburn, George W. Burch.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$158,216 52	\$101,475 44	\$56,741 08
Arrearages—Interest, dues, etc.-----	1,114 07	706 38	407 69
Cash in office and bank-----	5,894 25	6,037 11	*142 86
Certificates of other associations-----	9,500 00	-----	9,500 00
Furniture and fixtures-----	409 70	409 70	-----
Other assets-----	473 75	250 00	223 75
Total assets-----	\$175,608 29	\$108,878 63	\$66,729 66

LIABILITIES

Investment certificates-----	\$65,018 36	\$40,612 11	\$24,406 25
Notes payable and overdrafts-----	10,000 00	-----	10,000 00
Incomplete loans-----	27,119 57	90 35	27,029 22
Other liabilities-----	4,759 88	4,192 03	567 85
Installment membership shares-----	9,271 12	7,735 60	1,535 52
Guarantee stock—Capital-----	50,000 00	50,000 00	-----
Guarantee stock—Surplus-----	3,936 96	3,936 96	-----
Undivided profits-----	4,388 32	1,605 20	2,783 13
Interest earned but uncollected-----	1,114 07	706 38	407 69
Total liabilities-----	\$175,608 29	\$108,878 63	\$66,729 66

*Decrease.

No. 6—ANAHEIM

ANAHEIM BUILDING AND LOAN ASSOCIATION

114 North Lemon Street, Anaheim

Incorporated June 21, 1921. Fiscal year ended December 31, 1928.

Officers—A. F. Youngbluth, President; Wm. Falkenstein and S. W. Todd, Vice Presidents; Fred Koesel, Vice President and Manager; Wm. Schumacher, Treasurer; Forrest F. Fowler, Secretary.

Directors—F. A. Youngbluth, Wm. Falkenstein, S. W. Todd, Fred Koesel, Wm. Schumacher, A. H. Domann, E. W. Stark.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$426,955 72	\$399,155 94	\$27,799 78
Arrearages—Interest, dues, etc.-----	1,514 75	-----	1,514 75
Cash in office and bank-----	1,346 51	3,640 42	*2,293 91
Certificates of other associations-----	5,000 00	15,000 00	*10,000 00
Real estate—Held for sale-----	22,845 26	8,679 53	14,165 73
Furniture and fixtures-----	500 00	500 00	-----
Total assets-----	\$458,162 24	\$426,975 89	\$31,186 35

LIABILITIES

Investment certificates-----	\$282,998 44	\$266,434 85	\$16,563 59
Notes payable and overdrafts-----	-----	9,000 00	*9,000 00
Incomplete loans-----	17,014 90	11,699 73	5,315 17
Other liabilities-----	140 91	58 89	82 02
Installment membership shares-----	50,219 44	33,647 38	16,572 06
Guarantee stock—Capital-----	100,000 00	100,000 00	-----
Guarantee stock—Surplus-----	4,750 00	3,050 00	1,700 00
Undivided profits-----	1,523 80	3,085 04	*1,561 24
Interest earned but uncollected-----	1,514 75	-----	1,514 75
Total liabilities-----	\$458,162 24	\$426,975 89	\$31,186 35

*Decrease.

No. 7—ANAHEIM

SAVINGS, LOAN AND BUILDING ASSOCIATION OF ANAHEIM

116 South Los Angeles Street, Anaheim

Incorporated January 8, 1889. Fiscal year ended April 30, 1929

Officers—William T. Wallop, President; Henry M. Adams, Vice President; Fred A. Backs, Secretary.

Directors—William T. Wallop, Henry M. Adams, Fred A. Backs, Leonard Evans, H. H. Benjamin, A. E. Schumacher, Herman Stern, H. A. Dickel, Chas. F. Grim, Elmer E. Bruce.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	April 30, 1929	April 30, 1928	Increase
Loans on real estate, shares, etc.	\$2,067,346 44	\$1,806,208 07	\$261,138 37
Arrearages—Interest, dues, etc.	11,832 48	13,293 49	*1,461 01
Cash in office and bank	146,252 52	207,040 00	*60,787 48
Certificates of other associations	65,304 50	30,000 00	35,304 50
Real estate—Held for sale	13,082 46	7,306 74	5,775 72
Real estate—Office building	28,013 40	-----	28,013 40
Furniture and fixtures	1,000 00	1,000 00	-----
Total assets	\$2,332,831 80	\$2,064,848 30	\$267,983 50

LIABILITIES

Investment certificates	\$1,274,733 97	\$1,140,133 74	\$134,600 23
Incomplete loans	31,375 80	14,028 56	17,347 24
Unearned discount, prepaid interest	372 10	381 10	*9 00
Other liabilities	1,608 92	572 75	1,036 17
Installment membership shares— Free shares	696,066 00	636,240 00	59,826 00
Installment membership shares— Pledged shares	215,682 60	173,448 83	42,233 77
Guarantee stock—Capital	50,000 00	50,000 00	-----
Reserve	32,250 00	27,250 00	5,000 00
Undivided profits	18,909 93	9,499 83	9,410 10
Interest earned but uncollected	11,832 48	13,293 49	*1,461 01
Total liabilities	\$2,332,831 80	\$2,064,848 30	\$267,983 50

*Decrease.

No. 8—ARCADIA

GREATER ARCADIA BUILDING-LOAN ASSOCIATION

109 East Huntington Drive, Arcadia

Incorporated April 1, 1927. Fiscal year ended December 31, 1928

Officers—A. F. Holt, President; G. S. Eberly, Vice President; J. E. Roecher, Secretary.

Directors—A. F. Holt, G. S. Eberly, Otto Momm, Fred E. Sockman, D. H. Roush, J. T. Wilcox, R. H. Schwarzkopf, J. B. Quinlan, J. E. Roecher.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.	\$104,774 16	\$53,776 31	\$50,997 85
Cash in office and bank	1,545 46	2,177 89	*632 43
Furniture and fixtures	792 00	864 03	*72 03
Total assets	\$107,111 62	\$56,818 23	\$50,293 39

LIABILITIES

Investment certificates	\$78,257 14	\$25,553 78	\$52,703 36
Incomplete loans	1,160 32	-----	1,160 32
Other liabilities	50 90	-----	50 90
Guarantee stock—Capital	25,000 00	25,000 00	-----
Guarantee stock—Surplus	2,500 00	1,734 79	765 21
Undivided profits	143 26	4,529 66	*4,386 40
Total liabilities	\$107,111 62	\$56,818 23	\$50,293 39

*Decrease.

No. 9—ATASCADERO

MORRO-ATASCADERO GUARANTEE BUILDING-LOAN ASSOCIATION

Hier Building, Atascadero

Incorporated January 7, 1929. Fiscal year ended June 30, 1929

Officers—Oscar L. Willett, President; Dr. C. W. Kellogg, Vice President; J. A. Hier-Johnson, Secretary.

Directors—Oscar L. Willett, J. A. Hier-Johnson, C. W. Kellogg.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$32,348 08	-----	\$32,348 08
Cash in office and bank-----	326 77	-----	326 77
Furniture and fixtures-----	398 23	-----	398 23
Total assets-----	\$33,073 08	*None	\$33,073 08

LIABILITIES

Investment certificates-----	\$1,688 64	-----	\$1,688 64
Notes payable and overdrafts-----	1,000 00	-----	1,000 00
Guarantee stock—Capital-----	27,300 00	-----	27,300 00
Guarantee stock—Surplus-----	2,730 00	-----	2,730 00
Undivided profits-----	354 44	-----	354 44
Total liabilities-----	\$33,073 08	*None	\$33,073 08

*Commenced business February 14, 1929.

No. 10—AUBURN

CENTRAL CALIFORNIA BUILDING AND LOAN ASSOCIATION

649 Lincoln Way, Auburn

Incorporated June 10, 1926. Fiscal year ended April 30, 1929

Officers—E. T. Robie, President; C. H. Robinson, Secretary.

Directors—E. T. Robie, Wendell T. Robie, W. B. Dearborn, Ina S. Robie, E. S. McBride.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	April 30, 1929	April 30, 1928	Increase
Loans on real estate, shares, etc.----	\$285,858 95	\$207,662 57	\$78,196 38
Arrearages—Interest, dues, etc.----	1,476 32	1,128 37	347 95
Cash in office and bank-----	17,860 36	1,735 25	16,125 11
Bond investments-----	20,000 00	-----	20,000 00
Furniture and fixtures-----	230 00	173 95	56 05
Total assets-----	\$325,425 63	\$210,700 14	\$114,725 49

LIABILITIES

Investment certificates-----	\$255,024 18	\$166,454 43	\$88,569 75
Notes payable-----	-----	11,500 00	*11,500 00
Incomplete loans-----	36,373 41	2,541 50	33,831 91
Other liabilities-----	267 79	-----	267 79
Guarantee stock—Capital-----	25,000 00	25,000 00	-----
Guarantee stock—Surplus-----	1,250 00	1,250 00	-----
Undivided profits-----	6,033 93	2,825 84	3,208 09
Interest earned but uncollected----	1,476 32	1,128 37	347 95
Total liabilities-----	\$325,425 63	\$210,700 14	\$114,725 49

*Decrease

No. 11—BAKERSFIELD

KERN COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION

803 Baker Street, Bakersfield

Incorporated July 29, 1901. Fiscal year ended December 31, 1928

Officers—J. F. Dugan, President; A. W. Marion, Vice President; Arthur S. Crites, Secretary; F. B. Duncan, Assistant Secretary; E. C. O'Boyle, Assistant Secretary-Manager.

Directors—J. F. Dugan, M. H. Warren, A. J. Woody, Arthur S. Crites, E. B. Duncan, E. C. O'Boyle, A. W. Marion.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$1,144,145 65	\$1,019,853 91	\$124,291 74
Arrearages—Interest, dues, etc.----	8,915 10	12,328 82	*3,413 72
Cash in office and bank.-----	38,819 19	33,794 42	5,024 77
Real estate—Held for sale.-----	11,553 11	4,482 92	7,070 19
Furniture and fixtures.-----	2,796 09	-----	2,796 09
Total assets.-----	\$1,206,229 14	\$1,070,460 07	\$135,769 07

LIABILITIES

Notes payable.-----	\$50,000 00	-----	\$50,000 00
Incomplete loans.-----	4,539 79	\$3,801 20	738 59
Full paid membership shares.-----	517,604 00	477,050 00	40,554 00
Installment membership shares.-----	585,389 65	548,183 12	37,206 53
Reserve.-----	38,932 00	29,096 93	9,835 07
Undivided profits.-----	848 60	-----	848 60
Interest earned but uncollected.-----	8,915 10	12,328 82	*3,413 72
Total liabilities.-----	\$1,206,229 14	\$1,070,460 07	\$135,769 07

*Decrease.

No. 12—BAKERSFIELD

PEOPLES MUTUAL BUILDING AND LOAN ASSOCIATION

1520 Nineteenth Street, Bakersfield

Incorporated January 27, 1892. Fiscal year ended January 31, 1929

Officers—H. I. Tupman, President; A. D. M. Osborne, Vice President; L. S. Robinson, Secretary.

Directors—H. I. Tupman, A. D. M. Osborne, E. W. Spiers, C. W. Robinson, W. W. Colm.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Jan. 31, 1929	Jan. 31, 1928	Increase
Loans on real estate, shares, etc.----	\$284,250 00	\$284,646 00	*\$396 00
Arrearages—Interest, dues, etc.----	1,197 62	581 75	615 87
Cash in office and bank.-----	3,764 10	5,558 54	*1,794 44
Furniture and fixtures.-----	200 00	250 00	*50 00
Total assets.-----	\$289,411 72	\$291,036 29	*\$1,624 57

LIABILITIES

Notes payable.-----	\$13,000 00	\$39,500 00	*\$26,500 00
Incomplete loans.-----	296 18	4,129 65	*3,833 47
Other liabilities.-----	24 00	23 90	10
Full paid membership shares.-----	126,700 00	98,200 00	28,500 00
Installment membership shares.-----	133,781 40	133,635 00	146 40
Reserve.-----	13,000 00	13,000 00	-----
Undivided profits.-----	1,952 92	1,965 99	*13 07
Interest earned but uncollected.-----	657 22	581 75	75 47
Total liabilities.-----	\$289,411 72	\$291,036 29	*\$1,624 57

*Decrease.

No. 13—BAKERSFIELD

UNITED STATES BUILDING AND LOAN ASSOCIATION

1731 Chester Avenue, Bakersfield

Incorporated December 28, 1927. Fiscal year ended December 31, 1928

Officers—George Habermfelder, President; Gilbert H. Beesemyer, J. P. Shields, Jos. Redlick, Vice Presidents; L. E. Chenoweth, Treasurer, Howard R. Link, Secretary.

Directors—George Habermfelder, Jerry P. Shields, L. E. Chenoweth, Jos. Redlick, Gilbert H. Beesemyer, George R. Dexter, Orville L. Routt, Chas. R. Stuart, Frederick G. Leonard, Harry E. Jones, A. Z. Taft, Jr.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$219,827 02	\$94,781 62	\$125,045 40
Cash in office and bank-----	39,477 89	18,684 53	20,793 36
Furniture and fixtures-----	3,046 19	2,059 25	986 94
Total assets-----	\$262,351 10	\$115,525 40	\$146,825 70

LIABILITIES

Investment certificates-----	\$219,892 31	\$83,219 73	\$136,672 58
Incomplete loans-----	5,801 70	-----	5,801 70
Guarantee stock—Capital-----	25,350 00	25,350 00	-----
Guarantee stock—Surplus-----	5,070 00	5,070 00	-----
Undivided profits-----	6,237 09	1,885 67	4,351 42
Total liabilities-----	\$262,351 10	\$115,525 40	\$146,825 70

No. 14—BELLFLOWER

BELLFLOWER BUILDING AND LOAN ASSOCIATION

398 Somerset Avenue, Bellflower

Incorporated March 5, 1928. Fiscal year ended June 30, 1929

Officers—J. E. Gregory, President; H. H. Law and S. I. Bacon, Vice Presidents; T. A. Gregory, Secretary and Treasurer; J. K. Reeder, Attorney and Assistant Secretary.

Directors—J. E. Gregory, H. H. Law, S. I. Bacon, M. T. Killingsworth, J. S. Watts, J. K. Reeder, T. A. Gregory.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$86,609 20	\$9,800 00	\$76,809 20
Cash in office and bank-----	11,089 98	23,328 55	*12,238 57
Certificates of other associations----	8,988 72	5,000 00	3,988 72
Furniture and fixtures-----	815 38	710 08	105 30
Total assets-----	\$107,503 28	†\$38,838 63	\$68,664 65

LIABILITIES

Investment certificates-----	\$70,511 23	\$5,809 55	\$64,701 68
Incomplete loans-----	7,427 61	6,103 92	1,323 69
Unearned discount, prepaid interest--	367 13	-----	367 13
Other liabilities-----	680 58	-----	680 58
Guarantee stock—Capital-----	25,000 00	25,000 00	-----
Guarantee stock—Surplus-----	2,500 00	1,925 16	574 84
Undivided profits-----	1,016 73	-----	1,016 73
Total liabilities-----	\$107,503 28	†\$38,838 63	\$68,664 65

*Decrease.

†Commenced business May 11, 1928.

No. 15—BERKELEY

BERKELEY GUARANTEE BUILDING AND LOAN ASSOCIATION

2101 Shattuck Avenue, Berkeley

Incorporated December 16, 1922. Fiscal year ended December 31, 1928

Officers—Perry T. Tompkins, President; C. C. Young, R. G. Sproul, Vice Presidents; G. Vanderende, Secretary, R. T. Farmer, Comptroller.

Directors—Duncan McDuffie, Perry T. Tompkins, C. C. Young, R. G. Sproul, C. M. Boynton, J. S. Hutchinson, Selden C. Smith, Warren Olney, H. C. Macauley, Chas. P. Howard.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$3,238,746 46	\$2,522,343 69	\$716,402 77
Arrearages—Interest, dues, etc.----	1,058 64	1,340 42	*281 78
Cash in office and bank.-----	186,402 20	38,584 85	147,817 35
Bond investments-----	25,000 00	-----	25,000 00
Certificates of other associations.-----	-----	80,000 00	*80,000 00
Real estate—Held for sale.-----	11,978 06	-----	11,978 06
Furniture and fixtures.-----	3,533 84	3,879 86	*346 02
Total assets.-----	\$3,466,719 20	\$2,646,148 82	\$820,570 38

LIABILITIES

Investment certificates.-----	\$3,017,848 29	\$2,293,364 27	\$724,484 02
Incomplete loans-----	129,252 73	99,770 72	29,482 01
Unearned discount, prepaid interest-----	48,878 65	43,239 45	5,639 20
Other liabilities.-----	5,748 74	-----	5,748 74
Guarantee stock—Capital.-----	165,000 00	147,500 00	17,500 00
Guarantee stock—Surplus.-----	73,260 00	40,135 00	33,125 00
Undivided profits.-----	25,672 15	20,798 96	4,873 19
Interest earned but uncollected.-----	1,058 64	1,340 42	*281 78
Total liabilities.-----	\$3,466,719 20	\$2,646,148 82	\$820,570 38

*Decrease.

No. 16—BERKELEY

COLLEGE BUILDING AND LOAN ASSOCIATION

2122 Shattuck Avenue, Berkeley

Incorporated June 5, 1925. Fiscal year ended December 31, 1928

Officers—W. P. Woolsey, President; Frank Wilkin, Vice President; Robert R. Porter, Secretary.

Directors—W. P. Woolsey, Frank Wilkin, F. L. Saylor, E. E. Nichols, Robert R. Porter.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$158,942 82	\$164,206 03	*\$5,263 21
Arrearages—Interest, dues, etc.----	1,354 01	1,155 90	198 11
Cash in office and bank.-----	24,776 85	14,140 68	10,636 17
Certificates of other associations.-----	35,000 00	15,000 00	20,000 00
Real estate—Held for sale.-----	25,249 94	8,758 20	16,491 74
Furniture and fixtures.-----	1,751 79	1,752 41	*62
Other assets.-----	-----	260 00	*260 00
Total assets.-----	\$247,075 41	\$205,273 22	\$41,802 19

LIABILITIES

Investment certificates.-----	\$128,979 49	\$83,033 88	\$45,945 61
Incomplete loans-----	-----	6,239 00	*6,239 00
Unearned discount, prepaid interest.-----	942 15	-----	942 15
Other liabilities.-----	46 55	46 55	-----
Guarantee stock—Capital.-----	109,843 75	109,203 75	640 00
Guarantee stock—Surplus.-----	5,834 14	5,594 14	240 00
Undivided profits.-----	75 32	-----	75 32
Interest earned but uncollected.-----	1,354 01	1,155 90	198 11
Total liabilities.-----	\$247,075 41	\$205,273 22	\$41,802 19

*Decrease.

No. 17—BERKELEY

**COMMUNITY BUILDING AND LOAN ASSOCIATION OF
BERKELEY**

2122 Shattuck Avenue, Berkeley

Incorporated December 21, 1927. Fiscal year ended June 30, 1929

Officers—Edward M. Marquis, President; W. E. Woolsey and W. P. Woolsey, Vice Presidents; F. R. Peake, Vice President and Manager; Robert R. Porter, Secretary.

Directors—Edward M. Marquis, W. E. Woolsey, W. P. Woolsey, Ira Abraham, Willard D. Ellis, F. R. Peake.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$568,754 09	\$283,542 62	\$285,211 47
Arrearages—Interest, dues, etc.----	1,762 25	827 50	934 75
Cash in office and bank-----	12,195 34	10,319 03	1,876 31
Certificates of other associations----	100 00	-----	100 00
Furniture and fixtures-----	4,773 79	2,502 70	2,271 09
Other assets-----	10,145 20	190 00	9,955 20
Total assets-----	\$597,730 67	\$297,381 85	\$300,348 82

LIABILITIES

Investment certificates-----	\$401,892 71	\$116,402 97	\$285,489 74
Notes payable and overdrafts----	40,000 00	39,487 62	512 38
Incomplete loans-----	59,552 16	55,782 00	3,770 16
Unearned discount, prepaid interest	4,032 19	1,135 41	2,896 78
Other liabilities-----	1,637 48	802 10	835 38
Guarantee stock—Capital-----	78,000 00	74,900 00	3,100 00
Guarantee stock—Surplus-----	7,800 00	7,490 00	310 00
Undivided profits-----	3,053 88	554 25	2,499 63
Interest earned but uncollected----	1,762 25	827 50	934 75
Total liabilities-----	\$597,730 67	\$297,381 85	\$300,348 82

No. 18—BERKELEY

FIDELITY GUARANTY BUILDING AND LOAN ASSOCIATION

2323 Shattuck Avenue, Berkeley

Incorporated August 17, 1921. Fiscal year ended June 30, 1929

Officers—Charles L. McFarland, President; W. H. Ratcliff, Vice President; Donald P. Wingate, Secretary; Hughbert S. Luce, Assistant Secretary.

Directors—Everett N. Bee, John W. Havens, John McCarthy, Chas. L. McFarland, F. Linden Naylor, Robert Sibley, Donald P. Wingate, W. H. Ratcliff, Jr.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$3,072,655 29	\$2,569,099 49	\$503,555 80
Arrearages—Interest, dues, etc.----	-----	5,086 51	*5,086 51
Cash in office and bank-----	138,872 36	85,242 04	53,630 32
Bond investments-----	200,878 14	49,966 27	150,911 87
Certificates of other associations----	35,001 06	15,001 00	20,000 06
Real estate—Held for sale-----	3,489 26	-----	3,489 26
Furniture and fixtures-----	449 25	246 30	202 95
Other assets-----	5,017 03	489 18	4,527 85
Total assets-----	\$3,456,362 39	\$2,725,130 79	\$731,231 60

LIABILITIES

Investment certificates-----	\$3,028,880 44	\$2,315,559 73	\$713,320 71
Incomplete loans-----	83,978 71	74,052 29	9,926 42
Other liabilities-----	8,853 58	13,593 99	*4,740 41
Full paid membership shares----	13,732 25	14,173 41	*441 16
Installment membership shares----	40,612 40	30,688 18	9,924 22
Guarantee stock—Capital-----	200,000 00	200,000 00	-----
Guarantee stock—Surplus-----	40,251 69	36,265 67	3,986 02
Reserve-----	26,590 35	40,797 52	*14,207 17
Undivided profits-----	13,462 97	-----	13,462 97
Total liabilities-----	\$3,456,362 39	\$2,725,130 79	\$731,231 60

*Decrease.

No. 19—BEVERLY HILLS

BEVERLY HILLS BUILDING AND LOAN ASSOCIATION

471 North Camden Drive, Beverly Hills

Incorporated May 29, 1922. Fiscal year ended June 30, 1929

Officers—O. N. Beasley, President; H. D. MacKinnon, Vice President; H. C. Clarke, Secretary; Beverly Hills Savings Bank, Treasurer.

Directors—O. N. Beasley, R. P. Bishop, H. C. Clarke, G. J. Fifield, O. E. McCartney, H. D. MacKinnon, L. P. Reeder, Thomas S. Spivey.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$978,804 12	\$734,824 73	\$243,979 39
Cash in office and bank-----	41,008 34	31,496 62	9,511 72
Bond investments-----	84,534 82	46,847 47	37,687 35
Furniture and fixtures-----	500 00	1,000 00	*500 00
Other assets-----	1,071 12	-----	1,071 12
Total assets-----	\$1,105,918 40	\$814,168 82	\$291,749 58

LIABILITIES

Investment certificates-----	\$877,850 16	\$643,914 59	\$233,935 57
Notes payable-----	50,000 00	-----	50,000 00
Incomplete loans-----	19,864 39	21,667 51	*1,803 12
Other liabilities-----	5,528 29	6,127 38	*599 09
Full paid membership shares-----	10,243 00	10,053 00	190 00
Guarantee stock—Capital-----	100,000 00	100,000 00	-----
Guarantee stock—Surplus-----	35,000 00	25,000 00	10,000 00
Undivided profits-----	7,432 56	7,406 34	26 22
Total liabilities-----	\$1,105,918 40	\$814,168 82	\$291,749 58

*Decrease.

No. 20—BEVERLY HILLS

PADWAY BUILDING AND LOAN ASSOCIATION

321 North Beverly Drive, Beverly Hills

Incorporated April 20, 1928. Fiscal year ended December 31, 1928

Officers—Benj. P. Weston, President; D. A. Weston, Vice President; C. E. Spencer, Secretary.

Directors—Benj. P. Weston, D. R. Weston, C. E. Spencer, Wm. S. Connor.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$358,935 76	-----	\$358,935 76
Arrearages—Interest, dues, etc.----	4,229 07	-----	4,229 07
Cash in office and bank-----	118,080 32	-----	118,080 32
Bond investments-----	50,000 00	-----	50,000 00
Total assets-----	\$531,245 15	*None	\$531,245 15

LIABILITIES

Investment certificates-----	\$307,966 22	-----	\$307,966 22
Incomplete loans-----	93,933 51	-----	93,933 51
Other liabilities-----	10,983 41	-----	10,983 41
Guarantee stock—Capital-----	100,000 00	-----	100,000 00
Guarantee stock—Surplus-----	10,000 00	-----	10,000 00
Undivided profits-----	4,132 94	-----	4,132 94
Interest earned but uncollected-----	4,229 07	-----	4,229 07
Total liabilities-----	\$531,245 15	*None	\$531,245 15

*Commenced business April 25, 1928.

No. 21—BEVERLY HILLS

UNITED BUILDING AND LOAN ASSOCIATION

474 North Beverly Drive, Beverly Hills

Incorporated January 9, 1925. Fiscal year ended December 31, 1928

Officers—C. W. Harrison, President; W. B. Smith, B. Y. McNairy, A. E. Burns, Prescott F. Cogswell, Vice Presidents; W. O. Welch, Chairman of the Board; R. L. Hargreaves, Treasurer; Roy Ammerman, Secretary; J. Wayne Harrison and H. M. Wilson, Assistant Secretaries; Jesse E. Jacobson, Attorney.
 Directors—Roy I. Sutton, A. S. Menefee, Herman Michel, J. Lynn Avery, Lewis Cruickshank, J. E. Rockhold.

STATEMENT OF FINANCIAL CONDITION

ASSETS			
	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$723,376 60	\$568,419 55	\$154,957 05
Arrearages—Interest, dues, etc.----	4,383 46	4,955 50	*572 04
Cash in office and bank-----	45,542 58	61,242 40	*15,699 82
Real estate—Held for sale-----	29,024 09	24,229 29	4,794 80
Furniture and fixtures-----	5,192 15	4,029 33	1,162 82
Other assets-----	2,715 78	1,468 20	1,247 58
Total assets-----	\$810,234 66	\$664,344 27	\$145,890 39
LIABILITIES			
Investment certificates-----	\$670,090 87	\$501,058 85	\$169,032 02
Notes payable and overdrafts-----	-----	224 42	*224 42
Incomplete loans-----	1,787 26	18,040 55	*16,253 29
Other liabilities-----	4,096 75	6,980 99	*2,884 24
Full paid membership shares-----	-----	900 00	*900 00
Installment membership shares-----	-----	6,018 28	*6,018 28
Guarantee stock—Capital-----	100,000 00	100,000 00	-----
Guarantee stock—Surplus-----	25,000 00	25,000 00	-----
Undivided profits-----	4,876 32	1,165 68	3,710 64
Interest earned but uncollected-----	4,383 46	4,955 50	*572 04
Total liabilities-----	\$810,234 66	\$664,344 27	\$145,890 39

*Decrease.

No. 22—BURBANK

BURBANK BUILDING-LOAN ASSOCIATION

226 North Olive Street, Burbank

Incorporated September 6, 1921. Fiscal year ended December 31, 1928

Officers—A. Sence, President; W. A. Blanchard, Vice President; Orville Myers, Vice President; J. J. King, Secretary.
 Directors—Don. G. Ferguson, George T. Reeves, F. F. Scribner.

STATEMENT OF FINANCIAL CONDITION

ASSETS			
	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$476,164 09	\$373,230 83	\$102,933 26
Cash in office and bank-----	52,561 20	11,923 18	40,638 06
Bond investments-----	7,952 92	-----	7,952 92
Real estate—Office building-----	14,000 00	14,700 00	*700 00
Furniture and fixtures-----	600 00	750 00	*150 00
Total assets-----	\$551,278 25	\$400,604 01	\$150,674 24
LIABILITIES			
Investment certificates-----	\$437,590 66	\$331,051 69	\$106,538 97
Notes payable and overdrafts-----	-----	2,000 00	*2,000 00
Incomplete loans-----	24,174 43	10,251 76	13,922 67
Unearned discount, prepaid interest-----	285 12	-----	285 12
Other liabilities-----	2,191 69	400 00	1,791 69
Guarantee stock—Capital-----	75,000 00	50,000 00	25,000 00
Guarantee stock—Surplus-----	10,000 00	5,000 00	5,000 00
Undivided profits-----	2,036 35	1,900 56	135 79
Total liabilities-----	\$551,278 25	\$400,604 01	\$150,674 24

*Decrease.

No. 23—BURBANK

SURETY BOND BUILDING-LOAN ASSOCIATION

130 West San Fernando Boulevard, Burbank

Incorporated April 23, 1928. Fiscal year ended December 31, 1928

Officers—T. D. Buffington, President; W. J. Riley and Philip Zeiss, Vice Presidents; Walter H. Long, Secretary.

Directors—T. D. Buffington, Walter H. Long, W. J. Riley, Philip Zeiss, E. R. Butterfield, W. H. Butterfield, Victor Lamer, W. R. McNaughton, E. E. Pratt.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$79,050 00	-----	\$79,050 00
Cash in office and bank-----	5,059 28	-----	5,059 28
Furniture and fixtures-----	1,591 44	-----	1,591 44
Other assets-----	832 20	-----	832 20
Total assets-----	\$86,532 92	*None	\$86,532 92

LIABILITIES

Investment certificates-----	\$55,915 35	-----	\$55,915 35
Incomplete loans-----	2,993 47	-----	2,993 47
Other liabilities-----	7 25	-----	7 25
Guarantee stock—Capital-----	25,000 00	-----	25,000 00
Guarantee stock—Surplus-----	2,500 00	-----	2,500 00
Undivided profits-----	116 85	-----	116 85
Total liabilities-----	\$86,532 92	*None	\$86,532 92

*Commenced business April 27, 1928.

No. 24—BURLINGAME

BURLINGAME BUILDING-LOAN ASSOCIATION

1223 Burlingame Avenue, Burlingame

Incorporated August 26, 1925. Fiscal year ended December 31, 1928

Officers—S. D. Merk, President; R. N. Faulkner, Vice President; Beryle Wells, Secretary.

Directors—S. D. Merk, R. N. Faulkner, Geo. W. Stolley, Francis T. Rapp, H. A. Manwaring, Charles Hammer, J. V. K. Dowsett, P. Roien, Harry F. Davis, M. R. McMillan, Atlas Holding Corp., Harry Hunter, Herman L. Maier.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$272,077 40	\$157,578 33	\$114,499 07
Cash in office and bank-----	7,362 05	435 02	6,927 03
Certificates of other associations----	6,000 00	-----	6,000 00
Furniture and fixtures-----	2,112 50	2,360 78	*248 28
Other assets-----	1,234 50	498 80	735 70
Total assets-----	\$288,786 45	\$160,872 93	\$127,913 52

LIABILITIES

Investment certificates-----	\$211,986 38	\$108,295 17	\$103,691 21
Notes payable and overdrafts-----	-----	9,500 00	*9,500 00
Incomplete loans-----	29,134 47	15,199 79	13,934 68
Other liabilities-----	120 34	52 00	68 34
Guarantee stock—Capital-----	35,100 00	25,100 00	10,000 00
Guarantee stock—Surplus-----	12,445 26	2,725 97	9,719 29
Total liabilities-----	\$288,786 45	\$160,872 93	\$127,913 52

*Decrease.

No. 25—CHINO

CHINO BUILDING AND LOAN ASSOCIATION

652 D Street, Chino

Incorporated April 1, 1922. Fiscal year ended December 31, 1928

Officers—Ralph C. Homan, President; W. A. Dickey, Vice President; William T. Clarke, Secretary-Treasurer.

Directors—E. C. Jertberg, O. Johnson, H. G. Shafer, W. C. Walker, Ralph C. Homan, W. A. Dickey, William T. Clarke.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$241,641 17	\$187,855 31	\$53,785 86
Arrearages—Interest, dues, etc.-----	113 97	-----	113 97
Cash in office and bank-----	13,280 66	12,848 25	432 41
Bond investments-----	14,736 12	15,458 34	*722 22
Furniture and fixtures-----	700 00	710 00	*10 00
Total assets-----	\$270,471 92	\$216,871 90	\$53,600 02

LIABILITIES

Investment certificates-----	\$209,388 93	\$145,557 90	\$63,831 03
Incomplete loans-----	4,710 09	8,228 65	*3,518 56
Full paid membership shares-----	18,100 00	26,800 00	*8,700 00
Installment membership shares-----	16,984 78	21,826 75	*4,841 97
Guarantee stock—Capital-----	16,500 00	11,300 00	5,200 00
Guarantee stock—Surplus-----	4,650 00	2,710 00	1,940 00
Undivided profits-----	24 15	448 60	*424 45
Interest earned but uncollected-----	113 97	-----	113 97
Total liabilities-----	\$270,471 92	\$216,871 90	\$53,600 02

*Decrease.

No. 26—CHULA VISTA

CHULA VISTA BUILDING-LOAN ASSOCIATION

305 Third Avenue, Chula Vista

Incorporated May 25, 1926. Fiscal year ended December 31, 1928

Officers—E. Melville, President; J. R. Scott, Vice President; C. S. Timmons, Treasurer; Kate P. Shook, Secretary.

Directors—E. Melville, C. C. Inskeep, Mark Skinner, J. R. Scott, W. H. Peters.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$115,558 06	\$61,565 06	\$53,993 00
Arrearages—Interest, dues, etc.-----	108 42	-----	108 42
Cash in office and bank-----	16,767 76	791 24	15,976 52
Furniture and fixtures-----	907 71	811 21	96 50
Other assets-----	853 43	943 07	*89 64
Total assets-----	\$134,195 38	\$64,110 58	\$70,084 80

LIABILITIES

Investment certificates-----	\$4,776 80	\$1,545 00	\$3,231 80
Incomplete loans-----	11,269 90	5,665 72	5,604 18
Other liabilities-----	339 83	85 25	254 58
Installment membership shares-----	61,677 84	16,810 89	44,866 95
Guarantee stock—Capital-----	48,300 00	34,600 00	13,700 00
Guarantee stock—Surplus-----	4,830 00	3,460 00	1,370 00
Undivided profits-----	2,892 59	1,943 72	948 87
Interest earned but uncollected-----	108 42	-----	108 42

Total liabilities-----	\$134,195 38	\$64,110 58	\$70,084 80
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*Decrease.

No. 27—COLTON

ORANGE BELT BUILDING-LOAN ASSOCIATION

124 East I Street, Colton

Incorporated August 8, 1927. Fiscal year ended December 31, 1928

Officers—D. W. Willets, President; Norman Cooley and Fred Beall, Vice Presidents; H. P. Willets, Treasurer; A. A. Hewitt, Secretary; Kathryn H. Breece, Assistant Secretary.

Directors—E. E. Pratt, D. W. Willets, T. Fred Robbins, Irvin Knopsnyder, M. O. Hert, Arthur A. Hewitt, Walter McMair, J. G. Knapp, C. S. Bull.

STATEMENT OF FINANCIAL CONDITION

ASSETS			
	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$126,486 10	\$58,600 00	\$67,886 10
Arrearages—Interest, dues, etc.-----	233 80	-----	233 80
Cash in office and bank-----	157 22	2,505 92	*1,348 70
Furniture and fixtures-----	1,578 50	1,287 25	291 25
Other assets-----	7,199 33	-----	7,199 33
Total assets-----	\$135,654 95	\$62,393 17	\$73,261 78
LIABILITIES			
Investment certificates-----	\$92,478 14	\$21,086 82	\$71,391 32
Notes payable-----	5,875 00	7,500 00	*1,625 00
Incomplete loans-----	2,675 77	7,575 73	*4,899 96
Other liabilities-----	8,161 62	-----	8,161 62
Guarantee stock—Capital-----	25,000 00	25,000 00	-----
Guarantee stock—Surplus-----	1,230 62	1,230 62	-----
Interest earned but uncollected-----	233 80	-----	233 80
Total liabilities-----	\$135,654 95	\$62,393 17	\$73,261 78

*Decrease.

No. 28—CORONA

CORONA MUTUAL BUILDING AND LOAN ASSOCIATION

520½ Main Street, Corona

Incorporated October 2, 1905. Fiscal year ended June 30, 1929

Officers—George E. Snidecor, President; R. L. Willits, Vice President; John P. Key, Secretary.

Directors—John P. Key, George E. Snidecore, R. L. Willits, H. M. Key, R. Lester Hampton.

STATEMENT OF FINANCIAL CONDITION

ASSETS			
	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$178,918 94	\$165,247 30	\$13,671 64
Arrearages—Interest, dues, etc.-----	650 92	1,133 20	*482 28
Cash in office and bank-----	557 03	5,198 31	*4,641 28
Real estate—Held for sale-----	1,560 65	-----	1,560 65
Furniture and fixtures-----	252 75	164 75	88 00
Other assets-----	152 89	-----	152 89
Total assets-----	\$182,093 18	\$171,743 56	\$10,349 62
LIABILITIES			
Notes payable-----	\$17,100 00	\$34,000 00	*\$16,900 00
Incomplete loans-----	-----	198 57	*198 57
Other liabilities-----	28 82	2,565 61	*2,536 79
Full paid membership shares-----	149,646 10	122,217 72	27,428 38
Installment membership shares-----	-----	21 66	*21 66
Guarantee stock—Capital-----	10,000 00	10,000 00	-----
Guarantee stock—Surplus-----	2,680 00	2,515 00	165 00
Undivided profits-----	1,987 34	225 00	1,762 34
Interest earned but uncollected-----	650 92	-----	650 92
Total liabilities-----	\$182,093 18	\$171,743 56	\$10,349 62

*Decrease.

No. 29—CUCAMONGA

CUCAMONGA BUILDING AND LOAN ASSOCIATION

Archibald Avenue, Cucamonga

Incorporated May 4, 1921. Fiscal year ended December 31, 1928

Officers—John H. Klusman, President; J. H. Williams, Vice President; C. T. Johns, Trustee; O. P. Whitney, Secretary.

Directors—John H. Klusman, J. H. Williams, W. J. Kincaid, Geo. A. Klusman, John Van Fleet, F. A. Lucas, C. T. Johns, L. F. Lucas.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$273,358 09	\$240,822 67	\$32,535 42
Arrearages—Interest, dues, etc.---	3,472 00	1,953 45	1,518 55
Cash in office and bank.---	2,270 53	25 00	2,245 53
Furniture and fixtures.---	1,608 05	1,608 05	-----
Total assets.---	\$280,708 67	\$244,409 17	\$36,299 50

LIABILITIES

Investment certificates.---	\$219,930 72	\$174,855 00	\$45,075 72
Notes payable.---	5,000 00	3,517 21	1,482 79
Incomplete loans.---	3,686 39	8,099 04	*4,412 65
Other liabilities.---	597 25	436 45	160 80
Installment membership shares.---	17,043 53	25,182 49	*8,138 96
Guarantee stock—Capital.---	30,000 00	30,000 00	-----
Reserve.---	1,080 00	365 53	714 47
Interest earned but uncollected.---	3,370 78	1,953 45	1,417 33
Total liabilities.---	\$280,708 67	\$244,409 17	\$36,299 50

*Decrease.

No. 30—CULVER CITY

PACIFIC BUILDING AND LOAN ASSOCIATION

9501 Washington Boulevard, Culver City

Incorporated June 2, 1919. Fiscal year ended June 30, 1929

Officers—Harry H. Culver, President; W. L. Hollingsworth and Benjamin F. Bledsoe, Vice Presidents; Henry A. Stern, Vice President-Manager; Chas. E. Lindblade, Treasurer; D. Arnold Hays, Secretary.

Directors—Harry H. Culver, Henry A. Stern, Hon. Benj. F. Bledsoe, W. I. Hollingsworth, Chas. E. Lindblade, Will A. Dunn, M. M. Kauffman.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.---	\$1,721,700 10	\$1,681,409 93	\$40,290 17
Arrearages—Interest, dues, etc.---	31,246 38	41,017 82	*9,771 44
Cash in office and bank.---	14,979 17	56,538 77	*41,559 60
Bond investments.---	80,407 96	39,593 93	40,814 03
Certificates of other associations.---	25,880 00	10,000 00	15,880 00
Real estate—Held for sale.---	180,535 88	90,040 59	90,495 29
Furniture and fixtures.---	4,909 95	5,491 56	*581 61
Other assets.---	2,419 65	7,592 67	*5,173 02
Total assets.---	\$2,062,079 09	\$1,931,685 27	\$130,393 82

LIABILITIES

Investment certificates.---	\$1,304,107 10	\$1,186,227 93	\$117,879 17
Notes payable.---	65,000 00	30,000 00	35,000 00
Incomplete loans.---	66,308 26	24,264 44	42,043 82
Other liabilities.---	16,149 85	59,016 69	*42,866 84
Installment membership shares.---	307,359 34	322,397 12	*15,037 78
Guarantee stock—Capital.---	200,000 00	200,000 00	-----
Surplus and undivided profits.---	71,908 16	68,761 27	3,146 89
Interest earned but uncollected.---	31,246 38	41,017 82	*9,771 44
Total liabilities.---	\$2,062,079 09	\$1,931,685 27	\$130,393 82

*Decrease.

No. 31—EL CENTRO

IMPERIAL VALLEY BUILDING AND LOAN ASSOCIATION

137 South Fourth Street, El Centro

Incorporated November 26, 1929. Fiscal year ended June 30, 1929

Officers—H. P. Meyer, President; J. L. Travers, Vice President; O. G. Horne, Treasurer; J. S. Jones, Secretary.
 Directors—H. P. Meyer, J. L. Travers, A. P. Nuffer Chas. E. Sones, W. W. McEuen, W. H. Brooke, J. S. Jones.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$86,277 12	\$69,231 70	\$17,045 42
Cash in office and bank-----	23,905 19	2,434 76	21,470 43
Real estate—Held for sale-----	3,104 55	-----	3,104 55
Furniture and fixtures-----	300 00	381 30	*81 30
Other assets-----	359 17	510 67	*151 50
Total assets-----	\$113,946 03	\$72,558 43	\$41,387 60

LIABILITIES

Investment certificates-----	\$48,706 89	\$12,042 72	\$36,664 17
Incomplete loans-----	1,889 86	900 00	989 86
Guarantee stock—Capital-----	50,000 00	50,000 00	-----
Guarantee stock—Surplus-----	11,800 00	8,000 00	3,800 00
Undivided profits-----	1,549 28	1,615 71	*66 43
Total liabilities-----	\$113,946 03	\$72,558 43	\$41,387 60

*Decrease.

No. 32—ELSINORE

MUTUAL BUILDING AND LOAN ASSOCIATION

103 South Main Street, Elsinore

Incorporated July 7, 1919. Fiscal year ended December 31, 1928

Officers—S. H. Burton, President; J. B. Lehigh, First Vice President; A. G. Keck, Second Vice President; G. R. Gough, Treasurer; C. A. Lovejoy, Secretary.
 Directors—S. H. Burton, J. B. Lehigh, G. R. Gough, A. G. Keck, Thos. Wilkes, F. A. Anderson, M. H. Wesner.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$90,049 97	\$82,295 00	\$7,754 97
Arrearages—Interest, dues, etc.----	919 47	-----	919 47
Cash in office and bank-----	5,636 08	5,875 28	*239 20
Real estate—Held for sale-----	-----	4,738 50	*4,738 50
Furniture and fixtures-----	130 00	-----	130 00
Other assets-----	167 73	-----	167 73
Total assets-----	\$96,903 25	\$92,908 78	\$3,994 47

LIABILITIES

Incomplete loans-----	\$1,407 90	\$183 04	\$1,224 86
Full paid membership shares-----	62,300 00	61,300 00	1,000 00
Installment membership shares-----	28,063 35	27,576 37	486 98
Undivided profits-----	4,212 53	3,849 37	363 16
Interest earned but uncollected-----	919 47	-----	919 47
Total liabilities-----	\$96,903 25	\$92,908 78	\$3,994 47

*Decrease.

No. 33—ESCONDIDO

ESCONDIDO MUTUAL BUILDING AND LOAN ASSOCIATION

111 North Lime Street, Escondido

Incorporated December 20, 1913. Fiscal year ended February 28, 1929

Officers—H. T. Lyon, President; F. B. Hunt, Jr., Vice President; Julius C. Deggelman, Treasurer; H. L. Gongwer, Secretary.

Directors—H. T. Lyon, F. B. Hunt, Jr., Julius C. Deggelman, Louis Leonard, C. A. Ashleigh, Graham H. Humphrey, H. E. Henderson, E. B. Buell, H. L. Gongwer.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Feb. 28, 1929	Feb. 29, 1928	Increase
Loans on real estate, shares etc.---	\$350,602 75	\$273,300 00	\$72,302 75
Arrearages—Interest, dues, etc.---	1,880 45	1,803 57	76 88
Cash in office and bank.---	23,939 30	9,860 48	14,078 82
Real estate—Held for sale.---	1,565 83	-----	1,565 83
Furniture and fixtures.---	400 00	482 63	*82 63
Total assets.---	\$378,388 33	\$290,446 68	\$87,941 65

LIABILITIES

Notes payable and overdrafts.---	-----	\$1,300 00	*\$1,300 00
Other liabilities.---	\$1,755 00	1,030 00	725 00
Full paid membership shares.---	156,400 00	110,100 00	46,300 00
Installment membership shares.---	211,167 15	170,509 18	40,657 97
Reserve.---	7,185 73	5,703 93	1,481 80
Interest earned but uncollected.---	1,880 45	1,803 57	76 88
Total liabilities.---	\$378,388 33	\$290,446 68	\$87,941 65

*Decrease.

No. 34—FILLMORE

RAMONA BUILDING-LOAN ASSOCIATION

350 Central Avenue, Fillmore

Incorporated April 15, 1927. Fiscal year ended December 31, 1928

Officers—W. H. Price, President; David Felsenthal, Vice President; Chas. W. Padelford, Treasurer; O. E. Pearson, Secretary.

Directors—W. H. Price, David Felsenthal, Chas. A. Padelford, J. M. Horton, F. M. Erskine, Harry P. Brown, Floyd S. Warring.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$211,269 71	\$109,078 82	\$102,190 89
Arrearages—Interest dues, etc.---	693 39	-----	693 39
Cash in office and bank.---	9,388 53	20,393 31	*11,004 78
Certificates of other associations.---	20,000 00	-----	20,000 00
Furniture and fixtures.---	1,428 09	1,126 99	301 10
Other assets.---	377 24	-----	377 24
Total assets.---	\$243,156 96	\$130,599 12*	\$112,557 84

LIABILITIES

Investment certificates.---	\$193,646 69	\$66,033 36	\$127,613 33
Incomplete loans.---	20,084 37	37,559 84	*17,475 47
Other liabilities.---	124 07	-----	124 07
Guarantee stock—Capital.---	25,000 00	25,000 00	-----
Guarantee stock—Surplus.---	2,500 00	2,005 92	494 08
Undivided profits.---	1,103 44	-----	1,108 44
Interest earned but uncollected.---	693 39	-----	693 39
Total liabilities.---	\$243,156 96	\$130,599 12	\$112,557 84

*Decrease.

No. 35—FORTUNA

FORTUNA BUILDING AND LOAN ASSOCIATION

Fortuna

Incorporated May 31, 1889. Fiscal year ended May 31, 1929

Officers—A. S. Fulmor, President; Frank Brelle, Vice President; C. H. Haight, Treasurer; E. J. Hunter, P. A. Hugo, R. G. Wise, Security Committee; Chas. A. Friedenbach, Secretary.

Directors—A. S. Fulmor, F. Brelle, C. H. Haight, E. J. Hunter, P. A. Hugo, R. G. Wise, A. A. Gordon.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	May 31, 1929	May 31, 1928	Increase
Loans on real estate shares, etc.----	\$96,800 00	\$100,300 00	*\$3,500 00
Arrearages—Interest, dues, etc.----	212 64	-----	212 64
Cash in office and bank-----	3,839 13	1,939 64	1,899 49
Total assets-----	\$100,851 77	\$102,239 64	*\$1,387 87

LIABILITIES

	May 31, 1929	May 31, 1928	Increase
Full paid membership shares-----	\$11,800 00	\$21,550 00	*\$9,750 00
Installment membership shares-----	86,011 10	77,952 87	8,058 23
Reserve-----	2,934 08	2,569 47	364 61
Undivided profits-----	39 95	167 30	*127 35
Interest earned but uncollected-----	66 64	-----	66 64
Total liabilities-----	\$100,851 77	\$102,239 64	*\$1,387 87

*Decrease.

No. 36—FRESNO

FRESNO GUARANTEE BUILDING-LOAN ASSOCIATION

853 Van Ness Avenue, Fresno

Incorporated December 23, 1919. Fiscal year ended December 31, 1928

Officers—Edwin M. Einstein, President; William Glass, Vice President; A. W. Bernhauer, Treasurer; Margaret E. Gast, Assistant Secretary; H. L. Andrews, Secretary.

Directors—Edwin M. Einstein, F. W. Docker, Clayton I. Chandler, William Glass, W. B. Minturn, E. M. McCardle, A. W. Bernhauer, Frank F. Minard, F. D. Bradford.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$1,651,452 57	\$1,263 594 07	\$387,858 50
Arrearages—Interest, dues, etc.----	5,473 56	3,646 19	1,827 37
Cash in office and bank-----	57,778 49	85,404 85	*27,626 36
Bond investments-----	114,260 95	14,098 28	100,162 67
Certificates of other associations-----	140,000 00	100,000 00	40,000 00
Real estate—Held for sale-----	-----	3,248 19	*3,248 19
Real estate—Office building-----	37,500 00	37,500 00	-----
Furniture and fixtures-----	5,165 77	2,760 29	2,405 48
Other assets-----	903 79	-----	903 79
Total liabilities-----	\$2,012,535 13	\$1,510,251 87	\$502,283 26

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$1,281,258 35	\$1,364,562 21	*\$83,303 86
Incomplete loans-----	43,028 19	4,612 02	38,416 17
Other liabilities-----	57 47	459 96	*402 49
Full paid membership shares-----	511,400 00	-----	511,400 00
Guarantee stock—Capital-----	157,050 00	126,725 00	30,325 00
Guarantee stock—Surplus-----	3,000 00	2,000 00	1,000 00
Undivided profits-----	11,267 56	9,077 98	2,189 58
Interest earned but uncollected-----	5,473 56	2,814 70	2,658 86
Total liabilities-----	\$2,012,535 13	\$1,510,251 87	\$502,283 26

*Decrease.

No. 37—FRESNO

THE MUTUAL BUILDING AND LOAN ASSOCIATION

1233 Broadway, Fresno

Incorporated March 17, 1892. Fiscal year ended December 31, 1928

Officers—Louis Gundelfinger, President; F. Dean Prescott, Vice President; Walter Shoemaker, Treasurer; Herbert Levy, Secretary.

Directors—Louis Gundelfinger, F. Dean Prescott, F. A. Homan, M. A. Penny, Walter Shoemaker, D. L. Newman, Dr. L. R. Packwood.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$776,794 73	\$694,940 59	\$81,854 14
Arrearages—Interest, dues, etc.----	2,539 50	1,103 97	1,435 53
Cash in office and bank-----	52,165 89	11,229 47	40,936 42
Bond investments-----	26,784 75	26,784 75	-----
Certificates of other associations----	70,000 00	60,000 00	10,000 00
Total assets-----	\$928,284 87	\$794,058 78	\$134,226 09

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$807,781 82	\$680,028 93	\$127,752 89
Incomplete loans-----	6,179 47	4,729 26	1,450 21
Other liabilities-----	2,500 00	2,250 00	250 00
Guarantee stock—Capital-----	100,000 00	100,000 00	-----
Guarantee stock—Surplus-----	4,250 00	3,250 00	1,000 00
Undivided profits-----	5,034 08	2,696 62	2,337 46
Interest earned but uncollected----	2,539 50	1,103 97	1,435 53
Total liabilities-----	\$928,284 87	\$794,058 78	\$134,226 09

No. 38—FRESNO

**UNITED STATES BUILDING AND LOAN ASSOCIATION OF
FRESNO**

2011 Tulare Street, Fresno

Incorporated December 20, 1924. Fiscal year ended December 31, 1928

Officers—D. H. Trowbridge, President; Orville L. Routt and A. G. Wishon, Vice Presidents; W. E. Durfey, Treasurer; Melbourne C. Routt, Secretary; Roy W. Bagby, Assistant Secretary.

Directors—D. H. Trowbridge, Orville L. Routt, A. G. Wishon, W. E. Durfey, Melbourne C. Routt, W. A. Sutherland, Irvine P. Aten, G. R. Dexter, Gilbert H. Beesemyer.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$1,468,654 26	\$748,624 36	\$720,029 90
Arrearages—Interest, dues, etc.----	18,653 68	-----	18,653 68
Cash in office and bank-----	39,431 15	16,262 76	23,168 39
Certificates of other associations----	41,532 88	12,934 95	28,597 93
Furniture and fixtures-----	6,452 21	5,903 67	552 54
Other assets-----	12,500 00	-----	12,500 00
Total assets-----	\$1,587,228 18	\$783,725 74	\$803,502 44

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$1,383,941 75	\$703,915 56	\$680,026 19
Notes payable and overdrafts-----	25,000 00	-----	25,000 00
Incomplete loans-----	16,592 36	9,774 58	6,817 78
Other liabilities-----	25,814 69	13,374 83	12,439 86
Guarantee stock—Capital-----	100,000 00	50,000 00	50,000 00
Guarantee stock—Surplus-----	15,000 00	5,000 00	10,000 00
Undivided profits-----	2,225 70	1,660 77	564 93
Interest earned but uncollected----	18,653 68	-----	18,653 68
Total liabilities-----	\$1,587,228 18	\$783,725 74	\$803,502 44

No. 39—FULLERTON

FULLERTON BUILDING-LOAN ASSOCIATION

107 W. Commonwealth, Fullerton

Incorporated July 9, 1927. Fiscal year ended June 30, 1929

Officers—H. H. Crooke, President; J. H. Lang and J. R. Gardiner, Vice Presidents;
 W. J. Cadman, Treasurer; H. L. Ustick, Secretary.
 Directors—H. H. Crooke, J. H. Lang, J. R. Gardiner, O. M. Thompson, Otto Miller,
 W. J. Cadman, C. M. Thorpe, B. D. Smiley, H. L. Ustick.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$242,750 00	\$125,594 50	\$117,155 50
Arrearages—Interest, dues, etc.----	1,046 60	251 19	795 41
Cash in office and bank-----	1,883 50	13,855 22	*11,971 72
Certificates of other associations----	45,000 00	-----	45,000 00
Real estate—Held for sale-----	3,418 77	-----	3,418 77
Furniture and fixtures-----	1,653 59	1,186 84	466 75
Other assets-----	326 00	793 80	*467 80
Total assets-----	\$296,078 46	\$141,681 55	\$154,396 91

LIABILITIES

Investment certificates-----	\$243,513 75	\$90,290 65	\$153,223 10
Notes payable-----	10,000 00	10,000 00	-----
Incomplete loans-----	12,927 33	13,958 52	*1,031 19
Other liabilities-----	-----	251 19	*251 19
Guarantee stock—Capital-----	26,000 00	25,000 00	1,000 00
Guarantee stock—Surplus-----	2,600 00	2,181 19	418 81
Undivided profits-----	389 78	-----	389 78
Interest earned but uncollected-----	647 60	-----	647 60
Total liabilities-----	\$296,078 46	\$141,681 55	\$154,396 91

*Decrease.

No. 40—FULLERTON

MUTUAL BUILDING AND LOAN ASSOCIATION OF FULLERTON

301 North Spadra Road, Fullerton

Incorporated January 5, 1923. Fiscal year ended December 31, 1928

Officers—G. W. Finch, President; R. S. Gregory, First Vice President; S. N. Fuller,
 Second Vice President; H. L. Parry, Secretary; Fred Fuller, Assistant Secretary;
 Lloyd Barchman, Treasurer.
 Directors—G. W. Finch, S. N. Fuller, R. S. Gregory, Jesse Chilton, Harry G. Maxwell,
 Angus McAulay, L. L. Lostutter.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$1,590,135 60	\$1,310,276 91	\$279,858 69
Arrearages—Interest, dues, etc.----	4,695 30	4,195 15	500 15
Cash in office and bank-----	54,159 38	49,351 00	4,808 38
Certificates of other associations----	45,000 00	15,000 00	30,000 00
Furniture and fixtures-----	1 00	1 00	-----
Total assets-----	\$1,693,991 28	\$1,378,824 06	\$315,167 22

LIABILITIES

Investment certificates-----	\$1,284,742 73	\$1,071,614 94	\$213,127 79
Incomplete loans-----	48,235 79	24,497 18	23,738 61
Other liabilities-----	41,043 25	33,659 75	7,383 50
Installment membership shares----	184,990 71	131,435 88	53,554 83
Guarantee stock—Capital-----	100,000 00	100,000 00	-----
Guarantee stock—Surplus-----	33,200 00	10,000 00	23,200 00
Undivided profits-----	-----	6,229 16	*6,229 16
Interest earned but uncollected-----	1,778 80	1,387 15	391 65
Total liabilities-----	\$1,693,991 28	\$1,378,824 06	\$315,167 22

*Decrease.

No. 41—GLENDALE

PIONEER BUILDING-LOAN ASSOCIATION

217 E. Broadway, Glendale

Incorporated October 19, 1925. Fiscal year ended December 31, 1928

Officers—J. F. Lilly, President; Arthur Campbell and Ed. M. Lee, Vice Presidents; Max L. Green, Treasurer; A. J. Lockwood, Secretary.

Directors—J. F. Lilly, Arthur Campbell, A. J. Lockwood, Herman Nelson, A. L. Baird, Charles F. Hahn, Francis Gordon, Peter L. Perry, Dr. T. C. Young.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$902,179 23	\$593,390 02	\$308,789 21
Arrearages—Interest, dues, etc.----	9,142 89	5,385 36	3,757 53
Cash in office and bank.-----	67,881 86	6,922 25	60,959 61
Bond investments-----	-----	4,989 59	*4,989 59
Certificates of other associations----	27,000 00	12,025 00	14,975 00
Furniture and fixtures-----	5,740 35	5,282 78	457 57
Total assets-----	\$1,011,944 33	\$627,995 00	\$383,949 33

LIABILITIES

Investment certificates-----	\$847,830 63	\$480,666 23	\$367,164 40
Notes payable and overdrafts-----	-----	20,000 00	*20,000 00
Incomplete loans-----	56,772 56	28,208 02	28,564 54
Unearned discount, prepaid interest	2,825 58	-----	2,825 58
Other liabilities-----	1,437 77	2,911 79	*1,474 02
Guarantee stock—Capital-----	79,000 00	79,000 00	-----
Guarantee stock—Surplus-----	12,000 00	10,400 00	1,600 00
Undivided profits-----	2,934 90	1,423 60	1,511 30
Interest earned but uncollected----	9,142 89	5,385 36	3,757 53
Total liabilities-----	\$1,011,944 33	\$627,995 00	\$383,949 33

*Decrease.

No. 42—GRASS VALLEY

NEVADA COUNTY BUILDING AND LOAN ASSOCIATION

138 South Auburn Street, Grass Valley

Incorporated August 6, 1928. Fiscal year ended June 30, 1929

Officers—H. W. Robinson, President; Harry B. Cox, Vice President; H. B. Dow, Secretary; L. Peters and E. Eilerman, Assistant Secretaries.

Directors—H. W. Robinson, Harry B. Cox, W. E. Moulton, Arthur B. Foote, C. E. Clinch, H. C. Bennetts, Charles A. Morandi, Vernon V. Rood, M. Angiolini, Henry O. Kohler, H. B. Dow.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$51,291 19	-----	\$51,291 19
Cash in office and bank-----	4,016 14	-----	4,016 14
Furniture and fixtures-----	2,914 13	-----	2,914 13
Other assets-----	4,986 15	-----	4,986 15
Total assets-----	\$63,207 61	*None	\$63,207 61

LIABILITIES

Investment certificates-----	\$14,058 22	-----	\$14,058 22
Notes payable-----	2,500 00	-----	2,500 00
Other liabilities-----	114 44	-----	114 44
Guarantee stock-----	46,534 95	-----	46,534 95
Total liabilities-----	\$63,207 61	*None	\$63,207 61

*Commenced business August 30, 1928.

No. 43—HEMET

HEMET HOME BUILDERS ASSOCIATION

410 E. Florida Avenue, Hemet

Incorporated June 20, 1920. Fiscal year ended June 30, 1929

Officers—H. H. Spaulding, President; John E. King, Vice President; Burdette Raynor, Secretary.

Directors—H. H. Spaulding, John E. King, John W. Isle, Ernest J. Lindquist, Burdette Raynor.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$175,044 11	\$134,945 34	\$40,098 77
Arrearages—Interest, dues, etc.-----	2,079 42	1,014 32	1,065 10
Cash in office and bank.-----	8,292 78	2,912 73	5,380 05
Certificates of other associations.---	3,000 00	6,000 00	*3,000 00
Real estate—Held for sale.-----	1,278 41	-----	1,278 41
Real estate—Office building.-----	8,695 86	8,910 24	*214 38
Furniture and fixtures.-----	639 54	752 29	*112 75
Other assets.-----	13 20	-----	13 20
Total assets.-----	\$199,043 32	\$154,534 92	\$44,508 40

LIABILITIES

Investment certificates.-----	\$177,791 71	\$139,097 53	\$38,694 18
Incomplete loans.-----	2,216 18	-----	2,216 18
Other liabilities.-----	889 50	185 43	704 07
Installment membership shares.---	675 16	562 44	112 72
Guarantee stock—Capital.-----	14,700 00	10,500 00	4,200 00
Guarantee stock—Surplus.-----	691 35	3,000 00	*2,308 65
Undivided profits.-----	-----	175 20	*175 20
Interest earned but uncollected.---	2,079 42	1,014 32	1,065 10
Total liabilities.-----	\$199,043 32	\$154,534 92	\$44,508 40

*Decrease.

No. 44—HUNTINGTON BEACH

THE NATIONAL BUILDING AND LOAN ASSOCIATION

228 Main Street, Huntington Beach

Incorporated November 9, 1922. Fiscal year ended February 28, 1929

Officers—L. B. Tannehill, President; Harvey S. Young and H. T. Dunning, Vice Presidents; Harvey S. Young, Secretary.

Directors—L. B. Tannehill, C. C. Tannehill, J. Ed. Huston, H. T. Dunning, Joseph Vavara, T. T. Rassmussen, E. G. Conrad, S. R. Bowen, H. S. Young.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Feb. 28, 1929	Feb. 28, 1928	Increase
Loans on real estate, shares, etc.----	\$156,716 39	\$131,679 34	\$25,037 05
Arrearages—Interest, dues, etc.-----	1,823 93	2,199 66	*375 73
Cash in office and bank.-----	1,727 88	3,756 84	*2,028 96
Certificates of other associations.---	6,000 00	20,000 00	*14,000 00
Furniture and fixtures.-----	-----	300 00	*300 00
Total assets.-----	\$166,268 20	\$157,935 84	\$8,332 36

LIABILITIES

Investment certificates.-----	\$13,445 39	\$12,287 31	\$1,158 08
Notes payable.-----	-----	5,000 00	*5,000 00
Incomplete loans.-----	2,306 56	3,115 60	*809 04
Other liabilities.-----	1,561 50	2,199 66	*638 16
Full paid membership shares.-----	84,115 12	81,676 65	2,438 47
Installment membership shares.---	61,636 38	51,420 62	10,215 76
Reserve.-----	2,041 76	1,491 36	550 40
Undivided profits.-----	899 06	639 48	259 58
Interest earned but uncollected.---	262 43	105 16	157 27
Total liabilities.-----	\$166,268 20	\$157,935 84	\$8,332 36

*Decrease.

No. 45—HUNTINGTON PARK

HUNTINGTON PARK BUILDING-LOAN ASSOCIATION

6321 Pacific Boulevard, Huntington Park

Incorporated May 24, 1924. Fiscal year ended December 31, 1928

Officers—C. C. Lewis, President; E. J. Wightman, Vice President; H. M. Lough, Secretary; Ruth Kiddoo, Assistant Secretary.

Directors—Dr. R. D. Pope, C. C. Lewis, E. J. Wightman, T. R. Merrell, Frank E. Wall, C. R. Lough, H. M. Lough.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$1,162,229 95	\$816,362 59	\$345,867 36
Arrearages—Interest, dues, etc.---	2,072 47	-----	2,072 47
Cash in office and bank.-----	108,296 13	23,776 70	84,519 43
Certificates of other associations---	98,000 00	65,500 00	32,500 00
Furniture and fixtures-----	8,460 73	9,527 26	*1,066 53
Other assets-----	18 20	14 20	4 00
Total assets-----	\$1,379,077 48	\$915,180 75	\$463,896 73

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$1,230,323 66	\$714,778 22	\$515,545 44
Incomplete loans-----	32,935 22	51,129 99	*18,194 77
Other liabilities-----	1,232 87	2,092 73	*859 86
Full paid membership shares-----	-----	52,984 58	*52,984 58
Guarantee stock—Capital-----	52,500 00	52,500 00	-----
Guarantee stock—Surplus-----	60,000 00	41,000 00	19,000 00
Undivided profits-----	13 26	695 23	*681 97
Interest earned but uncollected-----	2,072 47	-----	2,072 47
Total liabilities-----	\$1,379,077 48	\$915,180 75	\$463,896 73

*Decrease.

No. 46—HUNTINGTON PARK

SOUTHEAST BUILDING AND LOAN ASSOCIATION

6322 Pacific Boulevard, Huntington Park

Incorporated April 30, 1928. Fiscal year ended December 31, 1928

Officers—Ralph L. Stephens, President; A. S. Flynn, Vice President; D. F. Babcock, Treasurer; F. E. Alman, Secretary.

Directors—C. G. Wheat, K. L. Stockton, L. H. Hamilton, D. F. Babcock, Ralph L. Stephens, A. S. Flynn, O. A. Stephens, F. E. Alman, Dr. J. H. Turner, S. T. Ziller, Chas. G. Hedgecock, Fred Bronson, Cecil Violet, George J. Davies, Fred Czerniski.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$85,490 16	-----	\$85,490 16
Cash in office and bank.-----	2,297 77	-----	2,297 77
Furniture and fixtures-----	688 37	-----	688 37
Other assets-----	1,052 20	-----	1,052 20
Total assets-----	\$89,528 50	*None	\$89,528 50

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$47,905 08	-----	\$47,905 08
Notes payable-----	1,500 00	-----	1,500 00
Incomplete loans-----	11,579 19	-----	11,579 19
Guarantee stock—Capital-----	26,000 00	-----	26,000 00
Guarantee stock—Surplus-----	2,509 81	-----	2,509 81
Undivided profits-----	34 42	-----	34 42
Total liabilities-----	\$89,528 50	*None	\$89,528 50

*Commenced business May 14, 1928.

PEOPLE'S BUILDING AND LOAN ASSOCIATION

Market at Manchester, Inglewood

Incorporated November 16, 1923. Fiscal year ended December 31, 1928

Officers—Sanford M. Anderson, President; Carl Matson, Vice President; A. F. Krause, Assistant Secretary; Geo. F. Lepper, Secretary; Roy L. Hill, Treasurer.
 Directors—Frank D. Parent, Frank A. Zillgitt, A. E. Rogers, Robert Haenggli.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares etc.----	\$1,184,241 53	\$647,754 37	\$536,487 16
Arrearages—Interest, dues, etc.----	2,851 63	999 88	1,851 75
Cash in office and bank.-----	28,065 58	31,526 48	*3,460 90
Real estate—Held for sale.-----	2,638 94	-----	2,638 94
Real estate—Office building.-----	100,415 28	101,087 02	*671 74
Furniture and fixtures.-----	4,578 57	4,352 60	225 97
Other assets.-----	1,716 07	1,037 12	678 95
Total assets.-----	\$1,324,507 60	\$786,757 47	\$537,750 13

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates.-----	\$669,839 32	\$260,086 39	\$409,752 93
Notes payable and overdrafts.-----	45,000 00	55,000 00	*10,000 00
Incomplete loans.-----	83,890 28	41,296 49	42,593 79
Other liabilities.-----	525 00	5,088 82	*4,563 82
Full paid membership shares.-----	6,080 43	8,890 44	*2,810 01
Installment membership shares.-----	355,102 15	279,463 17	75,638 98
Guarantee stock—Capital.-----	112,000 00	112,000 00	-----
Guarantee stock—Surplus.-----	17,200 35	14,395 85	2,804 50
Reserve.-----	7,867 75	-----	7,867 75
Interest earned but uncollected.-----	2,851 63	999 88	1,851 75
Undivided profits.-----	24,150 69	9,536 43	14,614 26
Total liabilities.-----	\$1,324,507 60	\$786,757 47	\$537,750 13

*Decrease.

LA JOLLA GUARANTEE BUILDING-LOAN ASSOCIATION

1051 Wall Street, La Jolla

Incorporated November 8, 1928. Fiscal year ended June 30, 1929

Officers—Karl Kenyon, President; G. W. Pardy and H. E. Rhoads, Vice Presidents;
 Kirk Sellaw, Assistant Secretary; R. E. Davis, Secretary.

Directors—Karl Kenyon, Harold E. Rhoads, R. E. Davis, George W. Pardy, F. L. Brown, R. C. Bulger, J. Faudoa, G. E. Harbaugh, L. M. Henoch, Major George C. Hicks, Jr.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$248,970 89	-----	\$248,970 89
Arrearages—Interest, dues, etc.----	22 92	-----	22 92
Cash in office and bank.-----	16,748 74	-----	16,748 74
Furniture and fixtures.-----	5,387 23	-----	5,387 23
Other assets.-----	6 59	-----	6 50
Total assets.-----	\$271,136 28	*None	\$271,136 28

LIABILITIES

	June 30, 1929	June 30, 1928	Increase
Investment certificates.-----	\$166,488 63	-----	\$166,488 63
Incomplete loans.-----	59,267 95	-----	59,267 95
Unearned discount, prepaid interest	152 78	-----	152 78
Other liabilities.-----	53 93	-----	53 93
Guarantee stock—Capital.-----	37,100 00	-----	37,100 00
Undivided profits.-----	8,050 07	-----	8,050 07
Interest earned but uncollected.-----	22 92	-----	22 92
Total liabilities.-----	\$271,136 28	*None	\$271,136 28

*Commenced business November 8, 1928.

No. 49—LA MESA

LA MESA BUILDING AND LOAN ASSOCIATION

14 East Lookout Avenue, La Mesa

Incorporated December 10, 1926. Fiscal year ended December 31, 1928

Officers—E. W. Porter, President; L. W. Zochert and P. R. Jennings, Vice Presidents; H. C. Park, Secretary; D. F. Park, Treasurer.

Directors—John H. Crippen, Dr. T. M. Cunningham, F. J. Hansen, P. R. Jennings, Frank Messenger, D. F. Park, H. C. Park, E. W. Porter, O. W. Todd, W. H. Warren, Dr. L. W. Zochert.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$106,298 20	\$63,413 21	\$42,884 99
Arrearages—Interest, dues, etc.----	33 45	-----	33 45
Cash in office and bank-----	2,602 38	7,132 40	*4,530 02
Bond investments-----	9,699 88	-----	9,699 88
Furniture and fixtures-----	1,530 00	1,709 58	*179 58
Other assets-----	81 77	-----	81 77
Total assets-----	\$120,245 68	\$72,255 19	\$47,990 49

LIABILITIES

Investment certificates-----	\$89,711 42	\$43,824 63	\$45,886 79
Incomplete loans-----	1,340 98	866 07	474 91
Other liabilities-----	630 97	35 40	595 57
Guarantee stock—Capital-----	25,000 00	25,000 00	-----
Guarantee stock—Surplus-----	2,500 00	2,500 00	-----
Undivided profits-----	1,028 86	29 09	999 77
Interest earned but uncollected-----	33 45	-----	33 45
Total liabilities-----	\$120,245 68	\$72,255 19	\$47,990 49

*Decrease.

NOTE.—La Mesa Building and Loan Association was absorbed by Bay City Building and Loan Association of San Diego on March 30, 1929.

No. 50—LIVERMORE

LIVERMORE MUTUAL BUILDING AND LOAN ASSOCIATION

Livermore

Incorporated September 17, 1906. Fiscal year ended June 30, 1929

Officers—J. A. McKown, President; M. G. Callaghan, Vice President; H. J. Callaghan, Secretary.

Directors—J. O. McKown, M. G. Callaghan, N. D. Dutcher, Jr., T. E. Knox, M. R. Henry, M. Victor, F. C. Lassen.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$57,450 00	\$57,550 00	*\$100 00
Arrearages—Interest, dues, etc.----	156 32	335 84	*179 52
Cash in office and bank-----	296 16	1,257 69	*961 53
Total assets-----	\$57,902 48	\$59,143 53	*\$1,241 05

LIABILITIES

Notes payable and overdrafts-----	\$1,000 00	\$7,000 00	*\$6,000 00
Incomplete loans-----	1,460 00	-----	1,460 00
Other liabilities-----	5 00	-----	5 00
Full paid membership shares-----	8,704 13	8,331 02	373 11
Installment membership shares-----	42,450 00	39,987 00	2,463 00
Reserve-----	1,500 00	1,500 00	-----
Undivided profits-----	2,701 03	2,325 51	375 52
Interest earned but uncollected-----	82 32	-----	82 32
Total liabilities-----	\$57,902 48	\$59,143 53	\$1,241 05

*Decrease.

No. 51—LODI

LODI BUILDING AND LOAN ASSOCIATION

2 West Pine Street, Lodi

Incorporated October 6, 1922. Fiscal year ended December 31, 1928

Officers—E. G. Steacy, President; Frederic Spoerke, Vice President; Walter E. Taylor, Secretary.

Directors—E. G. Steacy, Lee Jones, Glenn West, J. M. Blodgett, Frederic Spoerke, A. O. Eddleman, Walter E. Taylor.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$723,171 69	\$697,730 38	\$25,441 31
Arrearages—Interest, dues, etc.----	10,305 72	8,598 39	1,707 33
Cash in office and bank.-----	42,411 68	23,648 10	18,763 58
Bond investments.-----	56,882 33	-----	56,882 33
Real estate—Held for sale.-----	17,339 43	13,304 90	4,034 53
Furniture and fixtures.-----	525 86	652 96	*127 10
Other assets.-----	1,091 20	-----	1,091 20
Total assets.-----	\$851,727 91	\$743,934 73	\$107,793 18

LIABILITIES

Investment certificates.-----	\$655,806 93	\$466,619 15	\$189,187 78
Incomplete loans.-----	1,867 91	30,672 66	*28,804 75
Unearned discount, prepaid interest	1,091 20	-----	1,091 20
Full paid membership shares.-----	7,200 00	10,700 00	*3,500 00
Installment membership shares.-----	116,383 62	184,155 08	*67,771 46
Guarantee stock—Capital.-----	40,000 00	30,000 00	10,000 00
Guarantee stock—Surplus.-----	18,000 00	11,965 87	6,034 13
Undivided profits.-----	1,072 53	1,223 58	*151 05
Interest earned but uncollected.-----	10,305 72	8,598 39	1,707 33
Total liabilities.-----	\$851,727 91	\$743,934 73	\$107,793 18

*Decrease.

• No. 52—LODI

PEOPLES BUILDING AND LOAN ASSOCIATION

307 Farmers and Merchants Bank Building, Lodi

Incorporated April 14, 1924. Fiscal year ended December 31, 1928

Officers—Jacob Kurtz, President; H. C. Lange and G. M. Gannon, Vice Presidents; Estella Tinnin, Secretary.

Directors—Jacob Kurtz, H. C. Lange, G. M. Gannon, Estella Tinnin, J. C. Lange, A. T. Lange, E. F. Handel.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$530,143 22	\$416,302 08	\$113,841 14
Arrearages—Interest, dues, etc.----	1,028 25	522 41	505 84
Cash in office and bank.-----	20,325 47	36,442 84	*16,117 37
Certificates of other associations.-----	70,000 00	50,000 00	20,000 00
Real estate held for sale.-----	5,918 00	5,182 10	735 90
Furniture and fixtures.-----	1,240 00	695 50	544 50
Total assets.-----	\$628,654 94	\$509,144 93	\$119,510 01

LIABILITIES

Investment certificates.-----	\$572,044 93	\$455,666 16	\$116,378 77
Incomplete loans.-----	2,926 19	2,217 39	708 80
Other liabilities.-----	40 00	522 41	*482 41
Guarantee stock—Capital.-----	50,000 00	50,000 00	-----
Undivided profit.-----	115 57	38 97	76 60
Reserve.-----	2,500 00	700 00	1,800 00
Interest earned but uncollected.-----	1,028 25	-----	1,028 25
Total liabilities.-----	\$628,654 94	\$509,144 93	\$119,510 01

*Decrease.

No. 53—LONG BEACH

ANCHOR BUILDING AND LOAN ASSOCIATION

117 West First Street, Long Beach

Incorporated May 12, 1922. Fiscal year ended December 31, 1928

Officers—Ray K. Person, President; Nelson McCook, Treasurer; Frank J. Parr, Secretary.

Directors—W. Jay Burgin, Clyde Doyle, Franklin W. Robinson, James K. Reid.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$2,576,210 31	\$1,800,781 31	\$775,429 00
Cash in office and bank-----	136,169 49	112,197 03	23,972 46
Bond investments-----	29,650 00	27,485 00	2,165 00
Furniture and fixtures-----	5,580 00	5,580 00	-----
Total assets-----	\$2,747,609 80	\$1,946,043 34	\$801,566 46

LIABILITIES

Investment certificates-----	\$2,403,330 34	\$1,576,476 36	\$826,853 98
Incomplete loans-----	117,334 00	81,692 63	35,641 37
Unearned discount, prepaid interest	3,384 99	-----	3,384 99
Other liabilities-----	-----	10,927 55	*10,927 55
Full paid membership shares-----	-----	4,769 50	*4,769 50
Installment membership shares-----	-----	108,665 30	*108,665 30
Guarantee stock—Capital-----	200,000 00	150,000 00	50,000 00
Reserve-----	6,000 00	5,000 00	1,000 00
Undivided profits-----	17,560 47	8,512 00	9,048 47
Total liabilities-----	\$2,747,609 80	\$1,946,043 34	\$801,566 46

*Decrease.

No. 54—LONG BEACH

**CALIFORNIA BUILDING AND LOAN ASSOCIATION OF
LONG BEACH**

237 East Broadway, Long Beach

Incorporated November 9, 1923. Fiscal year ended December 31, 1928

Officers—E. F. Davis, President; W. L. Taylor, Vice President; W. H. Smith, Secretary; Julius Blum, Treasurer.

Directors—John Buol, Julius Blum, C. C. Lewis, Roland G. Swaffield, Phil M. Swaffield, John Hewitt, E. F. Davis, W. L. Taylor, W. H. Smith.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$1,055,111 83	\$770,756 94	\$284,354 89
Cash in office and bank-----	24,562 69	69,293 07	*44,730 38
Bond investments-----	9,450 00	49,518 18	*40,068 18
Certificates of other associations----	27,200 00	37,000 00	*9,800 00
Real estate—Held for sale-----	40,270 18	8,290 96	31,979 22
Real estate—Office building-----	58,581 67	57,220 73	1,360 94
Furniture and fixtures-----	5,873 46	5,844 68	28 78
Other assets-----	11,578 84	12,076 96	*498 12
Total assets-----	\$1,232,628 67	\$1,010,001 52	\$222,627 15

LIABILITIES

Investment certificates-----	\$1,095,409 14	\$921,194 17	\$174,214 97
Incomplete loans-----	69,717 16	19,170 51	50,546 65
Unearned discount, prepaid interest	725 70	-----	725 70
Other liabilities-----	90 52	-----	90 52
Guarantee stock—Capital-----	52,000 00	52,000 00	-----
Guarantee stock—Surplus-----	10,000 00	10,000 00	-----
Undivided profits-----	4,686 15	7,636 84	*2,950 69
Total liabilities-----	\$1,232,628 67	\$1,010,001 52	\$222,627 15

*Decrease.

No. 55—LONG BEACH

COMMONWEALTH BUILDING AND LOAN ASSOCIATION

156 Pine Street, Long Beach

Incorporated June 1, 1922. Fiscal year ended December 31, 1928

Officers—H. V. Ketcherside, President; W. F. Boice, Secretary; J. T. Goff, Assistant Secretary.

Directors—H. V. Ketcherside, W. F. Boice, C. J. Walker, Chas. Z. Walker, W. H. Wise.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$3,201,815 41	\$1,357,526 81	\$1,844,288 60
Arrearages—Interest, dues, etc.---	7,799 95	---	7,799 95
Cash in office and bank-----	542,228 26	319,047 64	223,180 62
Bond investments-----	42,954 99	12,633 10	30,321 89
Real estate—Held for sale-----	52,307 63	29,500 00	22,807 63
Real estate—Office building-----	295,493 48	298,264 43	*2,770 95
Furniture and fixtures-----	5,204 16	4,291 75	912 41
Other assets-----	109 20	225 00	*115 80
Total assets-----	\$4,147,913 08	\$2,021,488 73	\$2,126,424 35

LIABILITIES

Investment certificates-----	\$3,521,878 12	\$1,695,310 24	\$1,926,567 88
Incomplete loans-----	265,237 82	---	265,237 82
Unearned discount, prepaid interest	3,296 00	---	3,296 00
Guarantee stock—Capital-----	200,000 00	200,000 00	---
Guarantee stock—Surplus-----	121,000 00	120,749 99	250 01
Undivided profits-----	28,701 19	5,428 50	23,272 69
Interest earned but uncollected-----	7,799 95	---	7,799 95
Total liabilities-----	\$4,147,913 08	\$2,021,488 73	\$2,126,424 35

*Decrease.

No. 56—LONG BEACH

LONG BEACH BUILDING AND LOAN ASSOCIATION

138 East First Street, Long Beach

Incorporated March 5, 1920. Fiscal year ended December 31, 1928

Officers—E. J. Wightman, President; Herbert M. Haskell, Vice President; Frank E. Wall, Treasurer; C. R. Lough, Secretary.

Directors—E. J. Wightman, Herbert M. Haskell, Frank E. Wall, C. R. Lough, H. F. Ahlswede, Tom R. Merrell, David M. Smith.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$5,913,803 93	\$4,837,384 85	\$1,076,419 08
Arrearages—Interest, dues, etc.---	16,308 16	---	16,308 16
Cash in office and bank-----	933,818 70	500,048 33	433,770 37
Bond investments-----	84,903 28	22,864 47	62,038 81
Certificates of other associations---	195,600 00	155,600 00	40,000 00
Furniture and fixtures-----	7,670 71	6,358 48	1,312 23
Total assets-----	\$7,152,104 78	\$5,522,256 13	\$1,629,848 65

LIABILITIES

Investment certificates-----	\$6,545,318 24	\$4,798,825 68	\$1,746,492 56
Incomplete loans-----	266,776 51	476,546 96	*209,770 45
Other liabilities-----	5,245 51	9,525 02	*4,279 51
Guarantee stock—Capital-----	150,000 00	150,000 00	---
Guarantee stock—Surplus-----	150,000 00	87,000 00	63,000 00
Undivided profits-----	18,456 36	358 47	18,097 89
Interest earned but uncollected-----	16,308 16	---	16,308 16
Total liabilities-----	\$7,152,104 78	\$5,522,256 13	\$1,629,848 65

*Decrease.

No. 57—LONG BEACH

THE MUTUAL BUILDING AND LOAN ASSOCIATION

149 West First Street, Long Beach

Incorporated August 4, 1904. Fiscal year ended December 31, 1928

Officers—Charles H. Tucker, President; Charles D. Williams, Charles A. Wiley, E. E. Norton, Vice Presidents; Ralph H. Clock, Attorney; J. W. Tucker, Treasurer; M. N. Skinner, Secretary; H. R. Gillingham, Assistant Secretary.

Directors—Chas. H. Tucker, Chas. A. Wiley, E. E. Norton, C. D. Williams, Ralph H. Clock, M. N. Skinner, J. W. Tucker, C. J. Walker, Charles Malcolm.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$18,152,526 80	\$14,021,889 18	\$4,130,637 62
Cash in office and bank-----	1,227,428 10	1,326,442 40	*99,014 30
Bond investments-----	517,112 98	382,130 37	134,982 61
Certificates of other associations---	270,000 00	265,000 00	5,000 00
Real estate—Held for sale-----	-----	37,322 48	*37,322 48
Furniture and fixtures-----	30,000 00	38,000 00	*8,000 00
Total assets-----	\$20,197,067 88	\$16,070,784 43	\$4,126,283 45

LIABILITIES

Investment certificates-----	\$18,496,185 67	\$14,782,473 28	\$3,713,712 39
Incomplete loans-----	832,415 19	473,384 07	359,031 12
Installment membership shares-----	100,000 00	99,249 33	750 67
Guarantee stock—Capital-----	300,000 00	300,000 00	-----
Guarantee stock—Surplus-----	400,000 00	397,500 00	2,500 00
Undivided profits-----	68,467 02	18,177 75	50,289 27
Total liabilities-----	\$20,197,067 88	\$16,070,784 43	\$4,126,283 45

*Decrease.

No. 58—LOS ANGELES

AMERICAN LOAN SOCIETY

1049 South Hill Street, Los Angeles

Incorporated September 15, 1922. Fiscal year ended December 31, 1928

Officers—Frank N. Fish, President; Geo. X. Hickerson and A. O. Kelliher, Vice Presidents; Roy H. Fish, Secretary-Treasurer; Frank L. Gregory, Assistant Secretary.

Directors—Frank N. Fish, Geo. X. Hickerson, A. O. Kelliher, Roy H. Fish, H. E. Spieker, Alexander Paterson, Chris Koch, Robert J. Gardner, Sam Seelig.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$1,310,374 38	\$1,099,373 53	\$211,000 85
Cash in office and bank-----	66,315 54	33,472 12	32,843 42
Real estate—Held for sale-----	32,784 27	9,160 34	23,623 93
Total assets-----	\$1,409,474 19	\$1,142,005 99	\$267,468 20

LIABILITIES

Investment certificates-----	\$1,239,225 39	\$937,961 85	\$301,263 54
Notes payable and overdrafts-----	-----	32,851 18	*32,851 18
Incomplete loans-----	32,227 10	7,462 98	24,764 12
Other liabilities-----	3,554 30	-----	3,554 30
Guarantee stock—Capital-----	100,000 00	100,000 00	-----
Guarantee stock—Surplus-----	20,000 00	20,000 00	-----
Undivided profits-----	14,467 40	43,729 98	*29,262 58
Total liabilities-----	\$1,409,474 19	\$1,142,005 99	\$267,468 20

*Decrease.

ANGELUS BUILDING-LOAN ASSOCIATION

625 South Grand Avenue, Los Angeles

Incorporated February 23, 1923. Fiscal year ended June 30, 1929

Officers—R. B. Graham, President; J. B. Heckert and E. W. McCaffery, Vice Presidents; Harry H. Hunter, Secretary.
 Directors—Samuel Bennett, S. J. Buckingham, Harry L. Person, Lucian J. Clarke, F. C. Le Grand, Harry H. Hunter, R. B. Graham, J. B. Heckert.

STATEMENT OF FINANCIAL CONDITION

ASSETS			
	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.	\$2,428,478 52	\$1,691,524 63	\$736,953 89
Arrearages—Interest, dues, etc.	22,214 92	21,751 85	463 07
Cash in office and bank	39,457 02	71,245 47	*31,788 45
Bond investments	-----	3,253 11	*3,253 11
Certificates of other associations	63,264 00	21,358 50	41,905 50
Real estate—Held for sale	-----	1,907 59	*1,907 59
Furniture and fixtures	13,888 39	15,215 22	*1,326 83
Other assets	42,986 48	10,946 00	32,040 48
Total assets	\$2,610,289 33	\$1,837,202 37	\$773,086 96
LIABILITIES			
Investment certificates	\$2,047,954 79	\$1,369,540 54	\$678,414 25
Notes payable	60,000 00	35,191 50	24,808 50
Incomplete loans	154,895 21	85,821 65	69,073 56
Unearned discount, prepaid interest	9,424 20	7,044 83	2,379 37
Other liabilities	11,945 84	39,893 19	*27,947 35
Full paid membership shares	631 42	1,218 24	*586 82
Installment membership shares	149,329 52	114,097 76	35,231 76
Guarantee stock—Capital	147,100 00	147,100 00	-----
Guarantee stock—Surplus	3,072 73	11,604 66	*8,531 93
Undivided profits	3,720 70	3,938 15	*217 45
Interest earned but uncollected	22,214 92	21,751 85	463 07
Total liabilities	\$2,610,289 33	\$1,837,202 37	\$773,086 96

*Decrease.

ARMOR BUILDING AND LOAN ASSOCIATION

609 South Grand Avenue, Los Angeles

Incorporated September 19, 1928. Fiscal year ended December 31, 1928

Officers—Louis A. Copeland, President; A. Ray Moore, Vice President; Kyle Howard, Secretary.
 Directors—C. A. Ballreich, William H. Andrews, J. O. Downing, John Armitage, E. J. Schneider, H. George Beer, George W. Weedon, Beulah Howard.

STATEMENT OF FINANCIAL CONDITION

ASSETS			
	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.	\$85,546 07	-----	\$85,546 07
Cash in office and bank	37,090 63	-----	37,090 63
Certificates of other associations	20,000 00	-----	20,000 00
Furniture and fixtures	755 00	-----	755 00
Total assets	\$143,391 70	*None	\$143,391 70
LIABILITIES			
Investment certificates	\$10,599 91	-----	\$10,599 91
Incomplete loans	21,379 29	-----	21,379 29
Unearned discount, prepaid interest	700 00	-----	700 00
Other liabilities	4 00	-----	4 00
Guarantee stock—Capital	100,000 00	-----	100,000 00
Guarantee stock—Surplus	10,000 00	-----	10,000 00
Undivided profits	708 50	-----	708 50
Total liabilities	\$143,391 70	*None	\$143,391 70

*Commenced business September 19, 1928.

No. 61—LOS ANGELES

CONSOLIDATED BUILDING AND LOAN ASSOCIATION

Room 401, Oviatt Building, Los Angeles

Incorporated February 17, 1928. Fiscal year ended June 30, 1929

Officers—Stewart A. Farrell, President; A. Garth Martin and E. J. Whitney, Vice Presidents; M. M. Holman, Secretary; Thomas H. Sweet, Assistant Secretary.

Directors—Stewart A. Farrell, M. M. Holman, A. Garth Martin, E. J. Whitney, J. J. Lennett.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$379,828 32	\$43,823 73	\$336,004 59
Arrearages—Interest, dues, etc.----	3,950 92	-----	3,950 92
Cash in office and bank-----	6,929 37	8,394 54	*1,465 17
Furniture and fixtures-----	5,527 26	2,315 49	3,211 77
Other assets-----	4,158 90	498 73	3,660 17
Total assets-----	\$400,394 77	\$55,032 49	\$345,362 28

LIABILITIES

Investment certificates-----	\$240,125 11	\$10,553 31	\$229,571 80
Notes payable and overdrafts-----	20,000 00	-----	20,000 00
Incomplete loans-----	28,132 35	7,019 70	21,112 65
Other liabilities-----	6,800 59	784 94	6,015 65
Full paid membership shares-----	3,600 00	9,100 00	*5,500 00
Installment membership shares-----	1,484 10	784 84	699 26
Guarantee stock—Capital-----	96,301 70	25,000 00	71,301 70
Undivided profits-----	-----	1,789 70	*1,789 70
Interest earned but uncollected-----	3,950 92	-----	3,950 92
Total liabilities-----	\$400,394 77	\$55,032 49	\$345,362 28

*Decrease.

No. 62—LOS ANGELES

EAST SIDE MUTUAL BUILDING AND LOAN ASSOCIATION

4613 Whittier Boulevard, Los Angeles

Incorporated June 6, 1927. Fiscal year ended December 31, 1928

Officers—S. P. Seiersen, President; W. M. Ausland, Vice President; E. A. Schenk, Secretary and Manager.

Directors—S. P. Seiersen, W. M. Ausland, E. A. Schenk, W. H. Kidd, Chris Myhre, Joseph L. Mennis, Paul F. Seiersen, John Mennes.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$34,446 77	\$7,850 00	\$26,596 77
Cash in office and bank-----	8,262 50	103 49	8,159 01
Furniture and fixtures-----	1,122 50	950 00	172 50
Total assets-----	\$43,831 77	\$8,903 49	\$34,928 28

LIABILITIES

Incomplete loans-----	\$2,553 81	\$2,733 25	*\$179 44
Other liabilities-----	5,015 81	-----	5,015 81
Full paid membership shares-----	6,180 00	3,050 00	3,130 00
Installment membership shares-----	1,571 85	726 83	845 02
Guarantee stock—Capital-----	25,000 00	-----	25,000 00
Guarantee stock—Surplus-----	2,500 00	-----	2,500 00
Undivided profits-----	1,010 30	2,393 41	*1,383 11
Total liabilities-----	\$43,831 77	\$8,903 49	\$34,928 28

*Decrease.

No. 63—LOS ANGELES

FEDERAL BUILDING AND LOAN ASSOCIATION

457 South Western Avenue, Los Angeles

Incorporated October 3, 1924. Fiscal year ended June 30, 1929

Officers—Royce H. Heath, President; John Johnson, Vice President; Edgar C. Hoyt, Treasurer; H. W. Hanson, Attorney; Thos. R. Sullivan, Secretary.
 Directors—Royce H. Heath, John Johnson, Geo. B. McLain, Edgar C. Hoyt, Geo. B. Rupp, Warren T. Smith, Guy V. Whaley, Thos. R. Sullivan, R. F. Ahern.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.-----	\$308,082 54	\$237,034 35	\$71,048 19
Arrearages—Interest, dues, etc.-----	1,278 27	1,325 56	*47 29
Cash in office and bank-----	21,879 78	5,023 67	16,856 11
Furniture and fixtures-----	7,653 89	6,645 89	1,008 00
Other assets-----	18 60	18 60	-----
Total assets-----	\$338,913 08	\$250,048 07	\$88,865 01

LIABILITIES

Investment certificates-----	\$172,376 99	\$140,059 67	\$32,317 32
Notes payable and overdrafts-----	34,112 08	56,100 00	*21,987 92
Incomplete loans-----	96,672 31	18,825 81	77,846 50
Other liabilities-----	-----	13 64	*13 64
Full paid membership shares-----	2,285 42	2,674 84	*389 42
Guarantee stock—Capital-----	32,300 00	32,300 00	-----
Undivided profits-----	1,166 28	74 11	1,092 17
Total liabilities-----	\$338,913 08	\$250,048 07	\$88,865 01

*Decrease.

No. 64—LOS ANGELES

FIDELITY SAVINGS AND LOAN ASSOCIATION

558 South Spring Street, Los Angeles

Incorporated January 1, 1891. Fiscal year ended December 31, 1928

Officers—Geo. L. Eastman, President; Ralph F. Huntsberger, W. S. Witmer, George H. Woodruff, Vice Presidents; G. H. Wadleigh, Chairman of the Board; Clarence H. Lee, Secretary.

Directors—Geo. L. Eastman, Ralph F. Huntsberger, W. S. Witmer, E. J. Nolan, Geo. H. Woodruff, Clarence H. Lee, G. H. Wadleigh, J. L. Christopher, F. E. Eckhart, D. K. Edwards, John Finlay, David P. Howells, D. C. Pixley, W. C. McDuffie, A. Schleicher.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.-----	\$23,537,839 70	\$20,202,287 68	\$3,335,552 02
Cash in office and bank-----	1,106,355 52	392,767 65	713,587 87
Bond investments-----	4,889,846 60	2,230,379 53	2,659,467 07
Real estate—Held for sale-----	750,356 54	610,537 73	139,818 81
Real estate—Office building-----	600,000 00	600,000 00	-----
Furniture and fixtures-----	8,089 40	-----	8,089 40
Total assets-----	\$30,892,487 76	\$24,035,972 59	\$6,856,515 17

LIABILITIES

Investment certificates-----	\$26,942,478 81	\$20,371,368 73	\$6,571,110 08
Notes payable and overdrafts-----	750,000 00	120,000 00	630,000 00
Incomplete loans-----	519,057 26	326,444 31	192,612 95
Other liabilities-----	1,105,196 41	1,046,420 63	58,775 78
Full paid membership shares-----	425,180 44	1,050,016 09	*624,835 65
Guarantee stock—Capital-----	350,000 00	350,000 00	-----
Guarantee stock—Surplus-----	687,500 00	687,500 00	-----
Reserve and undivided profits-----	113,074 84	84,222 83	28,852 01
Total liabilities-----	\$30,892,487 76	\$24,035,972 59	\$6,856,515 17

*Decrease.

No. 65—LOS ANGELES

FRANKLIN BUILDING-LOAN ASSOCIATION

709 South Hope Street, Los Angeles

Incorporated September 8, 1924. Fiscal year ended December 31, 1928

Officers—M. M. Johnson, President; H. G. Sonnemann and S. E. Bartlett, Vice Presidents; Karl C. Darlington, Secretary.

Directors—M. M. Johnson, H. G. Sonnemann, S. E. Bartlett, Karl C. Darlington, C. B. Loofbourrow, M. E. Johnson, F. L. Darlington.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$398,802 67	\$242,010 28	\$156,792 39
Cash in office and bank-----	44,694 34	46,917 21	*2,222 87
Certificates of other associations----	1,400 00	8,500 00	*7,100 00
Furniture and fixtures-----	5,606 54	5,492 83	113 71
Other assets-----	1,970 75	1,970 75	-----
Total assets-----	\$452,474 30	\$304,891 07	\$147,583 23

LIABILITIES

Investment certificates-----	\$298,745 30	\$242,345 05	\$56,400 25
Notes payable-----	35,000 00	-----	35,000 00
Incomplete loans-----	53,920 35	36,892 72	17,027 63
Other liabilities-----	24,878 70	3 70	24,875 00
Installment membership shares-----	-----	320 35	*320 35
Guarantee stock—Capital-----	30,280 74	25,329 25	4,951 49
Guarantee stock—Surplus-----	7,116 30	-----	7,116 30
Undivided profits-----	2,532 91	-----	2,532 91
Total liabilities-----	\$452,474 30	\$304,891 07	\$147,583 23

*Decrease.

No. 66—LOS ANGELES

**GERMAN-AMERICAN BUILDING-LOAN ASSOCIATION OF
LOS ANGELES**

837 South Spring Street, Los Angeles

Incorporated August 18, 1927. Fiscal year ended December 31, 1928

Officers—Emil Fernholtz, President; W. S. Martin, Vice President; J. H. Riedeman, Second Vice President; F. W. Kafitz, Secretary; Leo Wilcek, Treasurer; Karl Ratzer, Attorney.

Directors—Emil Fernholtz, W. S. Martin, J. H. Riedeman, F. W. Kafitz, Leo Wilcek, Karl Ratzer, Alfred Kuhn, Paul Koenig, E. E. Pratt, Herbert Lampe, Richard Levy, Raimund B. Wurlitzer, M. M. Claus, R. G. Kiesling, M. C. Tracy.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	June 30, 1928	Increase (6 months)
Loans on real estate, shares, etc.----	\$281,000 00	\$177,900 00	\$103,100 00
Arrearages—Interest, dues, etc.----	1,267 29	-----	1,267 29
Cash in office and bank-----	21,044 64	8,560 89	12,483 75
Certificates of other associations----	15,000 00	20,000 00	*5,000 00
Furniture and fixtures-----	6,554 84	4,743 01	1,811 83
Other assets-----	250 00	1,557 43	*1,307 43
Total assets-----	\$325,116 77	\$212,761 33	\$112,355 44

LIABILITIES

Investment certificates-----	\$190,881 33	\$72,291 84	\$118,589 49
Incomplete loans-----	20,928 82	30,405 03	*9,476 21
Unearned discount, prepaid interest	317 18	-----	317 18
Other liabilities-----	143 00	64 46	78 54
Guarantee stock—Capital-----	100,000 00	100,000 00	-----
Guarantee stock—Surplus-----	10,000 00	10,000 00	-----
Undivided profits-----	1,579 15	-----	1,579 15
Interest earned but uncollected-----	1,267 29	-----	1,267 29
Total liabilities-----	\$325,116 77	\$212,761 33	\$112,355 44

*Decrease.

No. 67—LOS ANGELES

GREAT WESTERN BUILDING AND LOAN ASSOCIATION

906 South Olive Street, Los Angeles

Incorporated May 12, 1925. Fiscal year ended December 31, 1928

Officers—Felix B. Janovsky, President; Peter Kadlec and K. V. Blahnik, Vice Presidents; James Tyra, Treasurer; George Kresl, Secretary.

Directors—Felix B. Janovsky, Peter Kadlec, K. V. Blahnik, George Kresl, James Tyra, L. J. Styskal, Leo F. Jedlicka, Joseph Dubsky, Joseph Jelinek, Frank Biarerski.

STATEMENT OF FINANCIAL CONDITION

ASSETS			
	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$271,230 65	\$165,872 59	\$105,358 06
Arrearages—Interest, dues, etc.----	-----	327 94	*327 94
Cash in office and bank-----	27,111 79	14,366 50	12,745 29
Real estate—Held for sale-----	48,036 98	-----	48,036 98
Furniture and fixtures-----	3,255 42	3,318 08	*62 66
Other assets-----	2,009 71	1,359 01	650 70
Total assets-----	\$351,644 55	\$185,244 12	\$166,400 43
LIABILITIES			
Investment certificates-----	\$157,504 31	\$74,463 91	\$83,040 40
Notes payable-----	21,000 00	98 80	20,901 20
Incomplete loans-----	22,713 75	1,787 39	20,926 36
Other liabilities-----	7,577 98	2,808 80	4,769 18
Full paid membership shares-----	82,800 79	47,993 83	34,806 96
Guarantee stock—Capital-----	50,000 00	50,000 00	-----
Guarantee stock—Surplus-----	9,665 72	8,091 39	1,574 33
Reserve-----	382 00	-----	382 00
Total liabilities-----	\$351,644 55	\$185,244 12	\$166,400 43

*Decrease.

No. 68—LOS ANGELES

GUARANTY BUILDING AND LOAN ASSOCIATION

Guaranty Building and Loan Association

6333 Hollywood Boulevard, Los Angeles

Incorporated May 3, 1921. Fiscal year ended December 31, 1928

Officers—G. R. Dexter, President; C. L. Routt and Harry E. Jones, Vice Presidents; Fred C. Leonard, Treasurer; Gilbert H. Beesemyer, Secretary; O. L. Bishop, Assistant Secretary; R. L. Fleury, Auditor.

Directors—Gilbert H. Beesemyer, G. R. Dexter, Chas. R. Stuart, Harry E. Jones, Orville L. Routt, Fred G. Leonard, A. Z. Taft, Jr.

STATEMENT OF FINANCIAL CONDITION

ASSETS			
	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$6,169,574 74	\$3,993,753 30	\$2,175,821 44
Cash in office and bank-----	394,121 37	167,497 22	226,624 15
Bond investments-----	692,743 83	255,798 52	436,945 31
Certificates of other associations-----	199,060 81	167,959 84	31,100 97
Real estate—Held for sale-----	249,723 57	231,018 34	18,705 23
Real estate—Office building-----	163,435 77	155,467 70	7,968 07
Furniture and fixtures-----	111,217 55	72,533 90	38,683 65
Other assets-----	-----	1,476 96	*1,476 96
Total assets-----	\$7,979,877 64	\$5,045,505 78	\$2,934,371 86
LIABILITIES			
Investment certificates-----	\$6,909,031 05	\$4,480,741 80	\$2,428,289 25
Notes payable-----	435,000 00	-----	435,000 00
Incomplete loans-----	163,166 68	137,333 44	30,833 24
Unearned discount, prepaid interest-----	44,585 59	48,124 41	*3,538 82
Other liabilities-----	579 00	492 50	86 50
Full paid membership shares-----	44,000 00	64,100 00	*20,100 00
Installment membership shares-----	14,294 01	13,751 69	542 32
Guarantee stock—Capital-----	300,000 00	240,000 00	60,000 00
Guarantee stock—Surplus-----	35,000 00	30,000 00	5,000 00
Undivided profits-----	29,221 31	30,961 94	*1,740 63
Total liabilities-----	\$17,979,877 64	\$5,045,505 78	\$2,934,371 86

*Decrease.

No. 69—LOS ANGELES

GUARDIAN BUILDING-LOAN ASSOCIATION

307 National City Bank Building, Los Angeles

Incorporated January 17, 1925. Fiscal year ended December 31, 1928

Officers—C. W. Harrison, President; W. B. Smith, B. Y. McNairy, A. E. Burns, Prescott F. Cogswell, Vice Presidents; W. O. Welch, Chairman of the Board; Richard L. Hargreaves, Treasurer; Roy Ammeiman, Secretary; J. Wayne Harrison and H. M. Wilson, Assistant Secretaries; Jesse E. Jacobson, Attorney. Directors—Roy I. Sutton, A. S. Menefee, Herman Michel, J. Lynn Avery, Lewis Cruickshank, J. E. Rockhold.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$546,271 50	\$223,295 14	\$322,976 36
Arrearages—Interest, dues, etc.---	2,600 15	2,059 41	540 74
Cash in office and bank.---	39,235 54	5,141 60	34,093 94
Real estate—Held for sale.---	2,483 79	2,822 38	*338 59
Furniture and fixtures.---	6,929 41	3,634 74	3,294 67
Other assets.---	5,587 43	3,091 41	2,496 02
Total assets.---	\$603,107 82	\$240,044 68	\$363,063 14

LIABILITIES

Investment certificates.---	\$390,392 42	\$124,900 77	\$265,491 65
Notes payable and overdrafts.---	-----	150 00	*150 00
Incomplete loans.---	87,304 90	-----	87,304 90
Unearned discount, prepaid interest	5,150 00	11,045 00	*5,895 00
Other liabilities.---	882 68	1,074 27	*191 59
Full paid membership shares.---	200 00	721 00	*521 00
Installment membership shares.---	14,150 91	12,112 13	2,038 78
Guarantee stock—Capital.---	100,175 00	80,140 00	20,035 00
Guarantee stock—Surplus.---	2,251 76	7,842 10	*5,590 34
Interest earned but uncollected.---	2,600 15	2,059 41	540 74
Total liabilities.---	\$603,107 82	\$240,044 68	\$363,063 14

*Decrease.

No. 70—LOS ANGELES

HOLLYWOOD BUILDING AND LOAN ASSOCIATION

7902 Santa Monica Boulevard, Los Angeles

Incorporated March 6, 1924. Fiscal year ended December 31, 1928

Officers—F. C. Hardy, President; John F. Keogh, Wm. Jennings Bryan, Jr., and W. T. B. Campbell, Vice Presidents; Horace Shidler, Treasurer; T. A. Olcott, Secretary.

Directors—Wm. T. Hopper, F. C. Hardy, Fred Burdell, T. A. Olcott, Wm. Jennings Bryan, Jr., W. T. B. Campbell, John F. Keogh, Horace Shidler.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$548,154 15	\$400,493 18	\$147,660 97
Arrearages—Interest, dues, etc.---	1,130 16	-----	1,130 16
Cash in office and bank.---	61,759 27	30,534 02	31,225 25
Real estate—Held for sale.---	-----	1,698 00	*1,698 00
Furniture and fixtures.---	1,650 00	-----	1,650 00
Other assets.---	200 00	200 00	-----
Total assets.---	\$612,893 58	\$432,925 20	\$179,968 38

LIABILITIES

Investment certificates.---	\$475,709 16	\$355,550 28	\$120,158 88
Incomplete loans.---	33,009 53	3,001 14	30,008 39
Other liabilities.---	1,225 00	234 17	990 83
Installment membership shares.---	45,908 74	37,114 95	8,793 79
Guarantee stock—Capital.---	39,900 00	25,000 00	14,900 00
Guarantee stock—Surplus.---	15,000 00	6,500 00	8,500 00
Undivided profits.---	1,010 99	5,524 66	*4,513 67
Interest earned but uncollected.---	1,130 16	-----	1,130 16
Total liabilities.---	\$612,893 58	\$432,925 20	\$179,968 38

*Decrease.

No. 71—LOS ANGELES

HOME BUILDING AND LOAN ASSOCIATION

731 Rives-Strong Building, Los Angeles

Incorporated August 21, 1889. Fiscal year ended June 30, 1929

Officers—Michael Rieder, President; W. J. Lawless, Vice President; I. P. Leigh, Secretary and Treasurer.

Directors—Michael Rieder, W. J. Lawless, W. A. Bonyngue, Jr., Geo. W. Shugers, G. Spencer Shimmie, Fred E. Peterson, Homer J. Sharp, Frank R. Strong, L. P. Leigh.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$406,138 77	\$354,000 00	\$52,138 77
Arrearages—Interest, dues, etc.----	5,517 75	5,037 82	479 93
Cash in office and bank.-----	7,857 50	8,161 72	*304 22
Furniture and fixtures-----	415 75	415 75	-----
Total assets-----	\$419,929 77	\$367,615 29	\$52,314 48

LIABILITIES

	June 30, 1929	June 30, 1928	Increase
Notes payable-----	\$111,950 00	\$24,200 00	\$87,750 00
Incomplete loans-----	5,557 40	7,021 50	*1,464 10
Unearned discount, prepaid interest-----	45 50	-----	45 50
Other liabilities-----	1,625 00	4,129 00	*2,504 00
Installment membership shares-----	287,693 36	324,251 34	*36,557 98
Reserve-----	9,096 76	-----	9,096 76
Undivided profits-----	-----	4,168 63	*4,168 63
Interest earned but uncollected-----	3,961 75	3,844 82	116 93
Total liabilities-----	\$419,929 77	\$367,615 29	\$52,314 48

*Decrease.

No. 72—LOS ANGELES

INSURANCE PLAN BUILDING AND LOAN ASSOCIATION

531 West Sixth Street, Los Angeles

Incorporated August 24, 1925. Fiscal year ended December 31, 1928

Officers—C. A. Dykstra, President; Robert M. Allen, Gordon Whitnall, Mattison B. Jones, Vice Presidents; Arthur O. Garrett, Treasurer; A. E. McCullough, Assistant Secretary; Geo. M. Eason, Secretary.

Directors—C. A. Dykstra, Robert M. Allen, Gordon Whitnall, A. O. Garrett, Mattison B. Jones, S. T. Montgomery, John R. Richards, Geo. M. Eason, A. H. Joseph, O. E. Joseph, W. G. Glenn.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$1,398,407 65	\$604,352 63	\$794,055 02
Arrearages—Interest, dues, etc.----	6,456 34	719 50	5,736 84
Cash in office and bank-----	59,147 07	39,555 14	19,591 93
Other assets-----	-----	312 50	*312 50
Total assets-----	\$1,464,011 06	\$644,939 77	\$819,071 29

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$42,536 06	-----	\$42,536 06
Notes payable-----	75,000 00	\$52,500 00	22,500 00
Incomplete loans-----	143,586 12	72,262 57	71,323 55
Unearned discount, prepaid interest-----	55,472 95	29,827 68	25,645 27
Other liabilities-----	344 17	250 55	93 62
Full paid membership shares-----	575,657 46	188,338 12	387,319 34
Installment membership shares-----	536,202 57	290,504 69	245,697 88
Reserve-----	7,544 91	997 36	6,547 55
Undivided profits-----	21,210 48	9,539 30	11,671 18
Interest earned but uncollected-----	6,456 34	719 50	5,736 84
Total liabilities-----	\$1,464,011 06	\$644,939 77	\$819,071 29

*Decrease.

No. 73—LOS ANGELES

INTERNATIONAL BUILDING AND LOAN ASSOCIATION

125 South Vermont Avenue, Los Angeles

Incorporated March 4, 1927. Fiscal year ended December 31, 1928

Officers—G. Cavaglieri, President; Myrtle Caldwell, Assistant Secretary; Rose Cavaglieri, Secretary.

Directors—George A. Barber, Mary Cavaglieri, Louis A. Dolton, Dr. C. De Mont, Miles S. Gregory, John J. Kresich, R. W. Wheeler, Domenic Meaglia, George F. Meirner.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$473,181 84	\$145,319 50	\$327,862 34
Arrearages—Interest, dues, etc.----	7,627 80	1,987 27	5,640 53
Cash in office and bank-----	35,508 49	9,281 82	26,226 67
Certificates of other associations----	-----	15,480 04	*15,480 04
Real estate—Held for sale-----	15,703 96	-----	15,703 96
Furniture and fixtures-----	2,756 90	1,864 89	892 01
Other assets-----	819 50	742 37	77 13
Total assets-----	\$535,598 49	\$174,675 89	\$360,922 60

LIABILITIES

Investment certificates-----	\$281,607 08	\$38,232 85	\$243,374 23
Incomplete loans-----	16,876 98	25,691 99	*8,815 01
Other liabilities-----	2,480 81	-----	2,480 81
Guarantee stock—Capital-----	200,000 00	100,000 00	100,000 00
Guarantee stock—Surplus-----	20,000 00	10,000 00	10,000 00
Reserve-----	1,954 06	-----	1,954 06
Undivided profits-----	5,051 76	751 05	4,300 71
Interest earned but uncollected----	7,627 80	-----	7,627 80
Total liabilities-----	\$535,598 49	\$174,675 89	\$360,922 60

*Decrease.

No. 74—LOS ANGELES

INVESTMENT BUILDING AND LOAN ASSOCIATION

1037 South Broadway, Los Angeles

Incorporated March 15, 1926. Fiscal year ended December 31, 1928

Officers—W. P. Jeffries, President; R. F. Ingold and W. H. Harrison, Vice Presidents; R. H. Jeffries, Treasurer; Chas. W. Cooper, Secretary.

Directors—W. P. Jeffries, W. H. Harrison, R. F. Ingold, W. R. Hilker, R. H. Jeffries, J. Tod Cook, Dan Murphy, Wm. R. Flint, John G. Wartmann.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$5,503,802 70	\$1,748,419 01	\$3,755,383 69
Cash in office and bank-----	104,232 87	7,327 43	96,905 44
Certificates of other associations----	109,000 00	-----	109,000 00
Real estate—Held for sale-----	3,731 29	-----	3,731 29
Total assets-----	\$5,720,766 86	\$1,755,746 44	\$3,965,020 42

LIABILITIES

Investment certificates-----	\$3,796,275 13	\$1,148,553 29	\$2,647,721 84
Notes payable-----	12,577 17	175,000 00	*162,422 83
Incomplete loans-----	25,343 10	26,201 02	*857 92
Unearned discount, prepaid interest.	1,939 54	-----	1,939 54
Other liabilities-----	6,989 63	4,080 72	2,908 91
Full paid membership shares-----	302,580 24	-----	302,580 24
Installment membership shares-----	1,047,080 32	87,326 04	959,754 28
Guarantee stock—Capital-----	500,000 00	250,000 00	250,000 00
Guarantee stock—Surplus-----	12,500 00	12,500 00	-----
Reserve-----	5,619 89	5,000 00	619 89
Undivided profits-----	9,861 84	47,085 37	*37,223 53
Total liabilities-----	\$5,720,766 86	\$1,755,746 44	\$3,965,020 42

*Decrease.

No. 75—LOS ANGELES

KEYSTONE BUILDING AND LOAN ASSOCIATION

328 West Third Street, Los Angeles

Incorporated July 15, 1926. Fiscal year ended June 30, 1929

Officers—F. P. Fay, President; P. M. Johnson, E. J. Grant, W. N. Martin, Vice Presidents; J. N. Dew, Assistant Secretary in Charge; R. C. Giddings, Assistant Secretary; Geo. E. Hoover, Treasurer; Harold S. Morrison, Attorney; Sheldon P. Fay, Secretary.

Directors—F. P. Fay, Parley M. Johnson, E. J. Grant, W. N. Martin, J. N. Dew, Sheldon P. Fay, George E. Hoover, H. E. Woodward, H. S. Hazeltine, Kenyon T. Fay, Ralph P. Gage, William A. Sheldon, M. D. Hatch, H. L. Hays, Louis Luckel, Major George Steunenbergh.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$542,834 98	\$285,695 33	\$257,139 65
Cash in office and bank-----	9,127 55	13,174 57	*4,047 02
Furniture and fixtures-----	3,549 03	606 92	2,942 11
Other assets-----	11,770 63	6,711 47	5,059 21
Total assets-----	\$567,282 24	\$306,188 29	\$261,093 95

LIABILITIES

Investment certificates-----	\$459,796 16	\$215,382 50	\$244,413 66
Incomplete loans-----	29,889 54	18,038 34	11,851 20
Unearned discount, prepaid interest-----	2,806 86	-----	2,806 86
Other liabilities-----	229 70	27 50	202 20
Installment membership shares-----	-----	4,470 70	*4,470 70
Guarantee stock—Capital-----	66,000 00	65,000 00	1,000 00
Guarantee stock—Surplus-----	7,804 46	-----	7,804 46
Undivided profits-----	755 52	3,269 25	*2,513 73
Total liabilities-----	\$567,282 24	\$306,188 29	\$261,093 95

*Decrease.

No. 76—LOS ANGELES

LA BONTE BUILDING AND LOAN ASSOCIATION

130 North Larchmont Boulevard, Los Angeles

Incorporated November 3, 1924. Fiscal year ended December 31, 1928

Officers—Julius La Bonte, President; Stanley J. Martineau and Frank A. Harvey, Vice Presidents; Charles Ransom, Vice President and Secretary; Jay C. Fisher, Treasurer and Manager.

Directors—Julius La Bonte, Charles Ransom, Stanley J. Martineau, Frank A. Harvey, John W. Walton, Jr.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$750,035 03	\$569,829 24	\$180,205 79
Cash in office and bank-----	89,515 14	70,004 06	19,511 08
Bond investments-----	162,453 61	132,931 86	29,521 75
Certificates of other associations-----	35,000 00	35,000 00	-----
Real estate—Held for sale-----	24,909 72	21,409 72	3,500 00
Furniture and fixtures-----	21,942 48	20,810 83	1,131 60
Other assets-----	8,162 49	3,714 00	4,448 49
Total assets-----	\$1,092,018 47	\$853,699 76	\$238,318 71

LIABILITIES

Investment certificates-----	\$733,951 12	\$539,072 78	\$194,878 34
Incomplete loans-----	109,760 91	60,341 29	49,419 62
Guarantee stock—Capital-----	200,000 00	200,000 00	-----
Guarantee stock—Surplus-----	40,000 00	40,000 00	-----
Undivided profits-----	8,306 44	14,285 69	*5,979 25
Total liabilities-----	\$1,092,018 47	\$853,699 76	\$238,318 71

*Decrease.

No. 77—LOS ANGELES

LIBERTY BUILDING-LOAN ASSOCIATION

2512 South Central Avenue, Los Angeles

Incorporated January 24, 1924. Fiscal year ended March 31, 1929

Officers—L. M. Blodgett, President; Frank A. Harvey and Albert Baumann, Vice Presidents; A. Hartley Jones, Secretary.

Directors—C. S. Blodgett, W. C. Goron, J. H. Shackelford, Jesse E. Harvey, L. G. Robinson.

STATEMENT OF FINANCIAL CONDITION
ASSETS

	March 31, 1929	March 31, 1928	Increase
Loans on real estate, shares, etc.----	\$279,204 18	\$204,119 52	\$75,084 66
Cash in office and bank-----	13,896 12	18,979 26	*5,083 14
Bond investments-----	-----	2,000 00	*2,000 00
Real estate—Held for sale-----	4,392 96	-----	4,392 96
Furniture and fixtures-----	5,068 67	2,707 20	2,361 47
Other assets-----	216 84	150 00	66 84
Total assets-----	\$302,778 77	\$227,955 98	\$74,822 79

LIABILITIES

Investment certificates-----	\$168,728 53	\$110,419 96	\$58,308 57
Notes payable-----	10,000 00	-----	10,000 00
Incomplete loans-----	17,004 06	19,975 20	*2,971 14
Unearned discount, prepaid interest	1,587 48	1,257 48	330 00
Other liabilities-----	4,135 10	2,354 17	1,780 93
Installment membership shares-----	46,915 60	41,768 68	5,146 92
Guarantee stock—Capital-----	46,058 63	43,650 00	2,408 63
Guarantee stock—Surplus-----	5,910 00	5,910 00	-----
Reserve-----	1,654 10	2,112 60	*458 50
Undivided profits-----	785 27	507 89	277 38
Total liabilities-----	\$302,778 77	\$227,955 98	\$74,822 79

*Decrease.

No. 78—LOS ANGELES

LINCOLN BUILDING AND LOAN ASSOCIATION

645 South Olive Street, Los Angeles

Incorporated February 6, 1925. Fiscal year ended December 31, 1928

Officers—A. J. Bayer, President; Roy P. Crocker, Vice President; T. M. Stensgaard, Secretary; Daniel G. Grant, Treasurer; H. M. Wilson, Assistant Secretary.

Directors—A. J. Bayer, Roy P. Crocker, Daniel G. Grant, T. M. Stensgaard, I. B. Dockweiler, L. N. Fitts, P. H. O'Neil.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$246,209 36	\$156,971 37	\$89,237 99
Cash in office and bank-----	27,245 44	12,712 65	14,532 79
Furniture and fixtures-----	5,126 81	3,816 58	1,310 23
Other assets-----	2,104 49	2,419 63	*315 14
Total assets-----	\$280,686 10	\$175,920 23	\$104,765 87

LIABILITIES

Investment certificates-----	\$180,225 84	\$108,702 24	\$71,523 60
Notes payable-----	-----	11,781 35	*11,781 35
Incomplete loans-----	16,087 46	2,314 42	13,773 04
Unearned discount, prepaid interest	325 35	-----	325 35
Other liabilities-----	1,157 48	615 85	541 63
Full paid membership shares-----	2,670 29	-----	2,670 29
Installment membership shares-----	28,625 81	24,346 37	4,279 44
Guarantee stock—Capital-----	50,000 00	25,600 00	24,400 00
Guarantee stock—Surplus-----	1,593 87	2,560 00	*966 13
Total liabilities-----	\$280,686 10	\$175,920 23	\$104,765 87

*Decrease.

No. 79—LOS ANGELES

LOS ANGELES AMERICAN BUILDING AND LOAN ASSOCIATION

5101 York Boulevard, Los Angeles

Incorporated November 4, 1924. Fiscal year ended December 31, 1928

Officers—J. C. Baddeley, President; K. K. Burnham, Vice President; W. G. Tomlinson, Secretary.

Directors—J. C. Baddeley, W. G. Tomlinson, K. K. Burnham, F. W. Starr, H. M. Gilmore, C. E. Baker, W. E. Evans, E. W. Leeper, F. W. McNamara, C. A. Elder, C. Musk, Don R. Lehman, C. R. Ebinger, Dr. G. E. Fuller, Chas. Dumazert.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.-----	\$151,995 78	\$97,650 61	\$54,345 17
Arrearages—Interest, dues, etc.-----	-----	313 01	*313 01
Cash in office and bank-----	26,641 35	14,356 17	12,285 18
Furniture and fixtures-----	1,000 00	1,057 24	*57 24
Other assets-----	2,346 66	-----	2,346 66
Total assets-----	\$181,983 79	\$113,377 03	\$68,606 76

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$131,137 91	\$81,189 48	\$49,948 43
Incomplete loans-----	10,042 15	6,493 42	3,548 73
Other liabilities-----	1,040 43	876 17	164 26
Installment membership shares-----	6,542 49	3,619 58	2,922 91
Guarantee stock—Capital-----	25,000 00	14,430 00	10,570 00
Guarantee stock—Surplus-----	515 32	515 32	-----
Undivided profits-----	7,705 49	5,940 05	1,765 44
Interest earned but uncollected-----	-----	313 01	*313 01
Total liabilities-----	\$181,983 79	\$113,377 03	\$68,606 76

*Decrease.

No. 80—LOS ANGELES

LOS ANGELES MUTUAL BUILDING AND LOAN ASSOCIATION

740 South Spring Street, Los Angeles

Incorporated October 20, 1920. Fiscal year ended December 31, 1928

Officers—E. E. Gard, President; Hon. Geo. E. Cryer, Alfred R. Daniels, Wm. A. Ryon, Vice Presidents; Hon. H. L. Carnahan, General Counsel; S. Kelsey Johnson, Assistant Secretary; Dorothea Mesny, Escrow Officer; Donald Burleson, Cashier; R. Holby Myers, Secretary.

Directors—E. E. Gard, Hon. Geo. E. Cryer, Alfred R. Daniels, W. S. Cross, O. C. Reichert, Wm. A. Ryon, Hon. H. L. Carnahan, R. Holby Myers, Francis H. Gentry, John E. Nattress, T. Chalmers, Myers, M.D.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$2,283,238 41	\$1,934,816 22	\$348,422 19
Arrearages—Interest, dues, etc.-----	9,893 80	17,790 12	*7,896 32
Cash in office and bank-----	112,793 77	86,629 55	26,164 22
Bond investments-----	25,543 75	25,543 75	-----
Certificates of other associations-----	122,000 00	38,000 00	84,000 00
Real estate—Held for sale-----	45,471 48	-----	45,471 48
Furniture and fixtures-----	4,898 02	6,642 67	*1,744 65
Other assets-----	-----	3,311 33	*3,311 33
Total assets-----	\$2,603,839 23	\$2,112,733 64	\$491,105 59

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$1,771,853 73	\$1,422,830 31	\$349,023 42
Incomplete loans-----	141,671 33	108,264 45	33,406 88
Other liabilities-----	-----	1,423 99	*1,423 99
Installment membership shares-----	532,698 47	437,648 49	95,049 98
Guarantee stock—Capital-----	100,000 00	100,000 00	-----
Guarantee stock—Surplus-----	16,250 00	16,250 00	-----
Reserve-----	15,000 00	15,000 00	-----
Undivided profits-----	16,471 90	11,316 40	5,155 50
Interest earned but uncollected-----	9,893 80	-----	9,893 80
Total liabilities-----	\$2,603,839 23	\$2,112,733 64	\$491,105 59

*Decrease.

No. 81—LOS ANGELES

MUTUAL OF HOLLYWOOD BUILDING AND LOAN ASSOCIATION

6651 Hollywood Boulevard, Los Angeles

Incorporated December 29, 1924. Fiscal year ended December 31, 1928

Officers—Harry E. Jones, President; Orville L. Routt and Gilbert H. Beesemyer, Vice Presidents; F. A. Hartwell, Treasurer; Chas. L. Swanton, Secretary-Manager.

Directors—Harry E. Jones, Orville L. Routt, Paul B. Roen, F. A. Hartwell, Gilbert H. Beesemyer, Geo. H. Coffin, Jr., Frank Muller.

STATEMENT OF FINANCIAL CONDITION ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$942,753 24	\$489,196 94	\$453,556 30
Arrearages—Interest, dues, etc.----	3,262 01	-----	3,262 01
Cash in office and bank-----	21,894 24	88,139 68	*66,245 44
Bond investments-----	48,671 36	18,872 92	29,798 44
Certificates of other associations----	5,000 00	-----	5,000 00
Real estate—Held for sale-----	68,760 30	-----	68,760 30
Real estate—Office building-----	112,135 37	-----	112,135 37
Furniture and fixtures-----	9,133 19	1,331 47	7,801 72
Other assets-----	1,172 30	1,406 35	*234 05
Total assets-----	\$1,212,782 01	\$598,947 36	\$613,834 65

LIABILITIES

Investment certificates-----	\$881,724 38	\$152,963 73	\$728,760 65
Notes payable-----	20,558 16	-----	20,558 16
Incomplete loans-----	154,627 04	131,145 47	23,481 57
Unearned discount, prepaid interest	14,000 00	-----	14,000 00
Other liabilities-----	48,593 58	27,567 47	21,026 11
Full paid membership shares-----	-----	9,734 88	*9,734 88
Installment membership shares-----	-----	207,765 12	*207,765 12
Guarantee stock—Capital-----	75,000 00	50,000 00	25,000 00
Guarantee stock—Surplus-----	15,000 00	15,000 00	-----
Undivided profits-----	16 84	4,770 69	*4,753 85
Interest earned but uncollected----	3,262 01	-----	3,262 01
Total liabilities-----	\$1,212,782 01	\$598,947 36	\$613,834 65

*Decrease.

No. 82—LOS ANGELES

NORTH AMERICAN BUILDING-LOAN ASSOCIATION

712 South Grand Avenue, Los Angeles

Incorporated April 17, 1926. Fiscal year ended June 30, 1929

Officers—H. T. Dennis, President; Robt. H. Krueger, Vice President; Walter C. Smith, Treasurer; Noel O. Lyons, Secretary.

Directors—Joseph M. Donnelly, Starr Stowell, H. T. Dennis, Robt. H. Krueger, Walter C. Smith, Noel O. Lyons.

STATEMENT OF FINANCIAL CONDITION ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$1,825,332 71	\$65,653 23	\$1,759,679 48
Cash in office and bank-----	73,355 26	38,066 58	35,288 68
Certificates of other associations----	97,947 37	3,900 00	94,047 37
Furniture and fixtures-----	13,982 86	3,878 41	10 45
Other assets-----	19,173 38	3,985 28	15,188 10
Total assets-----	\$2,029,791 58	\$115,483 50	\$1,914,308 08

LIABILITIES

Investment certificates-----	\$1,607,646 14	\$26,719 45	\$1,580,926 69
Incomplete loans-----	171,612 89	19,287 81	152,325 08
Unearned discount, prepaid interest	23,583 11	-----	23,583 11
Other liabilities-----	6,299 97	9,733 83	*3,433 86
Guarantee stock—Capital-----	191,850 00	51,650 00	140,200 00
Guarantee stock—Surplus-----	21,080 00	6,070 00	15,010 00
Undivided profits-----	7,719 47	2,022 41	5,697 06
Total liabilities-----	\$2,029,791 58	\$115,483 50	\$1,914,308 08

*Decrease.

No. 83—LOS ANGELES

PACIFIC COAST BUILDING-LOAN ASSOCIATION

1005 Pacific Finance Building, Los Angeles

Incorporated May 20, 1925. Fiscal year ended June 30, 1929

Officers—C. E. Paris, President; F. C. Noon, Vice President; W. L. Biersach, Treasurer; Geo. H. Halliday, Auditor; C. H. Sargent and Anna I. Miller, Assistant Secretaries; A. A. Anderson, Secretary.

Directors—C. E. Paris, F. C. Noon, A. A. Anderson, W. L. Biersach, P. N. Nunn, Rose E. Hall, Richard Sachse, George H. Barnes, J. G. Hall.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1928	June 30, 1927	Increase
Loans on real estate, shares, etc.-----	\$5,876,563 16	\$3,869,853 74	\$2,006,709 42
Cash in office and bank-----	186,714 23	63,741 64	122,972 59
Certificates of other associations-----	75,000 00	150,000 00	*75,000 00
Real estate—Held for sale-----	134,757 09	101,262 12	33,494 97
Furniture and fixtures-----	12,100 91	9,467 75	2,633 16
Total assets-----	\$6,285,135 39	\$4,194,325 25	\$2,090,810 14

LIABILITIES

	June 30, 1928	June 30, 1927	Increase
Investment certificates-----	\$2,970,193 81	\$1,860,257 37	\$1,109,936 44
Notes payable-----	250,000 00	150,000 00	100,000 00
Incomplete loans-----	401,970 89	391,322 69	10,648 20
Other liabilities-----	60,354 54	48,944 01	11,410 53
Full paid membership shares-----	729,874 71	618,992 60	110,882 11
Installment membership shares-----	1,538,165 89	902,948 52	635,217 37
Guarantee stock—Capital-----	263,200 00	152,500 00	110,700 00
Guarantee stock—Surplus-----	7,975 67	26,875 00	*18,899 33
Undivided profits-----	63,399 88	42,485 06	20,914 82
Total liabilities-----	\$6,285,135 39	\$4,194,325 25	\$2,090,810 14

* Decrease.

No. 84—LOS ANGELES

PRUDENTIAL BUILDING-LOAN ASSOCIATION

523 South Spring Street, Los Angeles

Incorporated December 17, 1923. Fiscal year ended December 31, 1928

Officers—J. L. Van Norman, President; Frederick L. Gay, General Manager; Curt N. Rosenthal, Vice President; M. N. Buffett, Assistant Secretary; Mary Schrock, Secretary.

Directors—C. A. Ballreich, F. G. Calkins, Jas. W. Hellman, Harry A. Hollzer, C. A. Johnson, Geo. Lounsberry, S. Tilden Norton, Thomas J. Norton, Dr. Geo. Piness, G. D. Robertson, Curt Rosenthal, Geo. W. Somerville, Morris Spier, Dr. M. J. Sweeney, J. L. Van Norman, Dr. Gordon S. Watkins, W. B. Woolner, Mary Schrock, Frederick L. Gay.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.-----	\$2,932,928 84	\$2,059,351 06	\$873,577 78
Arrearages—Interest, dues, etc.-----	4,657 88	1,301 75	3,356 13
Cash in office and bank-----	79,102 48	57,942 45	21,160 03
Real estate—Held for sale-----	90,016 30	5,358 17	84,658 13
Furniture and fixtures-----	14,445 85	17,100 90	*2,655 05
Other assets-----	3,919 70	-----	3,919 70
Total assets-----	\$3,125,071 05	\$2,141,054 33	\$984,016 72

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$2,425,110 65	\$1,458,837 06	\$966,273 59
Incomplete loans-----	127,272 16	135,129 36	*7,857 20
Unearned discount, prepaid interest-----	46,413 27	-----	46,413 27
Other liabilities-----	368 00	4,718 72	*4,350 72
Guarantee stock—Capital-----	500,000 00	500,000 00	-----
Guarantee stock—Surplus-----	1,356 59	22,850 57	*21,493 98
Undivided profits-----	19,918 41	18,216 87	1,701 54
Interest earned but uncollected-----	4,631 97	1,301 75	3,330 22

Total liabilities-----	\$3,125,071 05	\$2,141,054 33	\$984,016 72
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* Decrease.

No. 85—LOS ANGELES

THE RAILWAY MUTUAL BUILDING AND LOAN ASSOCIATION

201 Pacific Electric Building, Los Angeles

Incorporated September 24, 1927. Fiscal year ended June 30, 1929

Officers—Russell W. Starr, President; Kenneth Keeper and J. L. Smale, Vice Presidents; Florence Anderson, Assistant Secretary; L. S. Edwards, Secretary.
Directors—L. S. Edwards, A. R. Ireland, Kenneth Keeper, Wm. Leffert, S. C. McClung, H. E. Moore, J. L. Smale, R. W. Starr, W. M. Myers.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.---	\$1,843,183 34	\$998,037 55	\$845,145 79
Cash in office and bank-----	52,642 59	21,026 85	31,615 74
Real estate—Held for sale-----	43,424 84	12,344 84	31,080 00
Furniture and fixtures-----	2,771 48	2,336 83	434 6.
Other assets-----	1,293 09	1,261 78	31 31
Total assets-----	\$1,943,315 34	\$1,035,007 85	\$908,307 49

LIABILITIES

Investment certificates-----	\$574,416 24	\$75,307 12	\$499,109 12
Notes payable-----	40,000 00	65,000 00	*25,000 00
Incomplete loans-----	160,673 87	90,631 18	70,042 69
Other liabilities-----	6,368 02	1,197 45	5,170 57
Full paid membership shares-----	531,193 93	462,510 00	68,683 93
Installment membership shares-----	526,369 52	275,660 61	250,708 91
Guarantee stock—Capital-----	86,300 00	57,000 00	29,300 00
Reserve-----	1,253 60	948 96	309 64
Undivided profits-----	16,735 16	6,752 53	9,982 63
Total liabilities-----	\$1,943,315 34	\$1,035,007 85	\$908,307 49

*Decrease.

No. 86—LOS ANGELES

SOUTHERN CALIFORNIA BUILDING AND LOAN ASSOCIATION

431 West Fifth Street, Los Angeles

Incorporated March 11, 1887. Fiscal year ended December 31, 1928

Officers—Charles E. Donnatin, President; Julius H. Martin, Chairman of Board; Maurice S. Hellman, Vice President; Horace S. Wilson, Attorney; Elbridge R. Trapp, Assistant Secretary-Manager; Mabel C. McCaleb and E. O. Morgan, Assistant Secretaries; Norman R. Martin, Secretary.

Directors—Burkett D. Newton, James B. Gist, George W. Grimes, Robert N. Bulla; Charles C. Hakes, George E. Donnatin, C. Seligman, John J. Malone, Wooster Gist.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$8,124,074 00	\$7,548,500 00	\$575,574 00
Arrearages—Interest, dues, etc.---	3,729 50	4,728 25	*998 75
Cash in office and bank-----	102,370 04	130,789 67	*28,419 63
Bond investments-----	945,380 40	410,153 39	535,227 01
Real estate—Held for sale-----	44,157 51	22,336 51	21,821 00
Furniture and fixtures-----	18,341 20	2,820 05	15,521 15
Other assets-----	23,946 25	1,051 99	22,894 26
Total assets-----	\$9,261,998 90	\$8,120,379 86	\$1,141,619 04

LIABILITIES

Investment certificates-----	\$7,799,845 95	\$6,301,229 09	\$1,498,616 86
Notes payable-----	---	200,000 00	*200,000 00
Incomplete loans-----	38,555 95	98,229 27	*59,673 32
Unearned discount, prepaid interest	9,337 64	---	9,337 64
Other liabilities-----	11,424 05	23,085 09	*11,661 04
Installment membership shares-----	929,035 53	1,083,251 80	*154,216 27
Guarantee stock—Capital-----	312,500 00	312,500 00	---
Guarantee stock—Surplus-----	78,125 00	78,125 00	---
Undivided profits-----	83,174 78	23,959 61	59,215 17
Total liabilities-----	\$9,261,998 90	\$8,120,379 86	\$1,141,619 04

*Decrease.

No. 87—LOS ANGELES

STATE MUTUAL BUILDING AND LOAN ASSOCIATION

722 South Spring Street, Los Angeles

Incorporated June 20, 1889. Fiscal year ended December 31, 1928

Officers—C. H. Wade, President; Wm. Rhodes Hervey and H. O. Wheeler, Vice Presidents; Thos. W. Banks, Vice President and Treasurer; F. W. Hunt and Frances Dorsey, Assistant Secretaries; W. R. Gibbon, Secretary.

Directors—C. H. Wade, Wm. Rhodes Hervey, H. O. Wheeler, Thos. W. Banks, W. J. Jeffries, Robt. P. Elliott, Stuart O. Melveny.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.-----	\$14,387,947 10	\$13,017,424 89	\$1,370,522 21
Arrearages—Interest, dues, etc.-----	32,202 41	24,786 99	7,415 42
Cash in office and bank-----	316,075 65	266,880 29	49,195 36
Bond investments-----	399,172 40	379,274 61	19,897 79
Certificates of other associations-----	155,000 00	116,000 00	39,000 00
Real estate—Held for sale-----	40,115 29	83,823 62	*43,708 33
Furniture and fixtures-----	14,400 00	16,200 00	*1,800 00
Total assets -----	\$15,344,912 85	\$13,904,390 40	\$1,440,522 45

LIABILITIES

Investment certificates-----	\$13,692,906 20	\$12,392,501 10	\$1,300,405 10
Incomplete loans-----	172,661 02	109,888 17	62,772 85
Other liabilities-----	6,414 42	6,904 50	*490 08
Guarantee stock—Capital-----	1,000,000 00	1,000,000 00	-----
Guarantee stock—Surplus-----	100,000 00	100,000 00	-----
Reserve-----	80,359 39	80,359 39	-----
Undivided profits-----	260,369 41	189,950 25	70,419 16
Interest earned but uncollected-----	32,202 41	24,786 99	7,415 42
Total liabilities -----	\$15,344,912 85	\$13,904,390 40	\$1,440,522 45

*Decrease.

No. 88—LOS ANGELES

THE COAST MUTUAL BUILDING AND LOAN ASSOCIATION

530 West Sixth Street, Los Angeles

Incorporated December 27, 1927. Fiscal year ended June 30, 1929

Officers—Walter T. Moore, President; Dr. Charles A. Warmer and Russell Long, Vice Presidents; W. Emory Moore, Secretary.

Directors—Walter T. Moore, Dr. Charles A. Warmer, Russell Long, W. Emory Moore, Dr. W. Curtis Brigham, A. S. Raubenheimer, Ph.D., J. H. Harper.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.-----	\$2,215,518 08	\$680,573 18	\$1,534,944 90
Arrearages—Interest, dues, etc.-----	17,658 25	2,736 75	14,921 50
Cash in office and bank-----	62,457 69	70,756 03	*8,298 34
Bond investments-----	60,900 00	-----	60,900 00
Certificates of other associations-----	133,600 00	101,200 00	32,400 00
Furniture and fixtures-----	9,292 79	14,464 39	*5,171 60
Other assets-----	169,449 84	447 98	169,001 86
Total assets-----	\$2,668,876 65	\$870,178 33	\$1,798,698 32

LIABILITIES

Investment certificates-----	\$1,127,443 03	\$310,842 56	\$816,600 47
Notes payable-----	48,000 00	-----	48,000 00
Incomplete loans-----	310,563 73	150,542 25	160,021 48
Unearned discount, prepaid interest-----	874 54	-----	874 54
Other liabilities-----	11,944 90	8,218 11	3,726 79
Full paid membership shares-----	356,304 47	158,969 50	197,334 97
Installment membership shares-----	631,802 09	117,032 26	514,769 83
Guarantee stock—Capital-----	170,600 00	116,600 00	54,000 00
Reserve-----	-----	5,236 90	*5,236 90
Interest earned but uncollected-----	11,343 89	2,736 75	8,607 14
Total liabilities -----	\$2,668,876 65	\$870,178 33	\$1,798,698 32

*Decrease.

No. 89—LOS ANGELES

THE FIELD BUILDING AND LOAN ASSOCIATION

1098 North Western Avenue, Los Angeles

Incorporated September 19, 1924. Fiscal year ended December 31, 1928

Officers—Lloyd W. McAtee, President; P. Wm. Neville, Vice President; C. I. Matthaei, Secretary-Treasurer.

Directors—Lloyd W. McAtee, P. Wm. Neville, C. I. Matthaei, A. S. Hargrave, John A. Peetz, E. O. Peterson, P. L. Matthaei.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$400,257 95	\$365,127 02	\$35,130 93
Arrearages—Interest, dues, etc.---	4,627 90	-----	4,627 90
Cash in office and bank-----	41,467 10	22,593 41	18,873 69
Bond investments-----	14,542 78	-----	14,542 78
Certificates of other associations---	45,000 00	45,000 00	-----
Real estate—Held for sale-----	6,320 59	-----	6,320 59
Furniture and fixtures-----	7,300 78	7,151 78	149 00
Other assets-----	-----	3,174 83	*3,174 83
Total assets-----	\$519,517 10	\$443,047 04	\$76,470 06

LIABILITIES

Investment certificates-----	\$438,147 12	\$365,082 90	\$73,064 22
Incomplete loans-----	13,711 08	17,510 78	*3,799 70
Other liabilities-----	4,536 75	2,995 04	1,541 71
Guarantee stock—Capital-----	40,900 00	40,900 00	-----
Guarantee stock—Surplus-----	15,000 00	15,000 00	-----
Reserve-----	2,594 25	1,558 32	1,035 93
Interest earned but uncollected---	4,627 90	-----	4,627 90
Total liabilities-----	\$519,517 10	\$443,047 04	\$76,470 06

*Decrease.

No. 90—LOS ANGELES

**UNITED STATES BUILDING AND LOAN ASSOCIATION OF
LOS ANGELES**

735 West Seventh Street, Los Angeles

Incorporated February 6, 1925. Fiscal year ended December 31, 1928

Officers—Orville L. Routt, President; Gilbert H. Beesemyer, Executive Vice President; Harry E. Blythe, Walter P. Story and W. R. Kilgore, Vice Presidents; R. A. Brant, Treasurer; Arthur D. Gill, Assistant Secretary; Frank M. Wise, Secretary.

Directors—Albert E. Colburn, G. R. Dexter, E. B. Gilmore, C. C. Albright, Chas. R. Stuart, Harry E. Jones, R. N. Stevenson, A. Z. Taft, Jr., Frederick G. Leonard.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$2,098,976 56	\$801,499 64	\$1,297,476 92
Cash in office and bank-----	91,105 23	40,733 85	50,371 38
Bond investments-----	58,135 84	9,218 75	48,917 09
Certificates of other associations---	80,000 00	74,015 41	5,984 59
Real estate—Held for sale-----	4,211 66	-----	4,211 66
Furniture and fixtures-----	44,954 53	44,766 28	188 25
Other assets-----	6,898 91	6,161 08	737 83
Total assets-----	\$2,384,282 73	\$976,395 01	\$1,407,887 72

LIABILITIES

Investment certificates-----	\$1,933,588 86	\$737,570 21	\$1,196,018 65
Notes payable-----	50,000 00	-----	50,000 00
Incomplete loans-----	190,317 11	133,856 15	56,460 96
Full paid membership shares-----	4,900 00	4,800 00	100 00
Guarantee stock—Capital-----	175,000 00	100,000 00	75,000 00
Undivided profits-----	30,476 76	168 65	30,308 11
Total liabilities-----	\$2,384,282 73	\$976,395 01	\$1,407,887 72

*Decrease.

No. 91—LOS ANGELES

WESTERN STATES BUILDING-LOAN ASSOCIATION

548 South Spring Street, Los Angeles

Incorporated November 17, 1927. Fiscal year ended June 30, 1929

Officers—Lyman Farwell, President; W. M. Pierson and W. E. Evans, Vice Presidents; Ellen Kruse, Assistant Secretary.

Directors—Lyman Farwell, W. M. Pierson, W. E. Evans, Ellen Kruse, Dr. George P. Clements, Judge P. E. Keeler, L. Loraine Bagley.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$842,527 49	\$530,479 07	\$312,048 42
Arrearages—Interest, dues, etc.----	11,913 44	8,166 54	3,746 90
Cash in office and bank.-----	62,795 41	10,448 52	52,346 89
Certificates of other associations.----	8,050 42	-----	8,050 42
Furniture and fixtures.-----	12,198 88	11,635 95	562 73
Other assets.-----	13,191 15	899 82	12,291 33
Total assets.-----	\$950,676 59	\$561,629 90	\$389,046 69

LIABILITIES

Investment certificates.-----	\$675,418 69	\$399,529 04	\$275,889 65
Notes payable and overdrafts.-----	35,000 00	40,000 00	*5,000 00
Incomplete loans.-----	152,214 72	43,233 56	108,981 16
Other liabilities.-----	3,163 34	-----	3,163 34
Installment membership shares.-----	3,822 94	7,307 30	*3,484 36
Guarantee stock—Capital equity.-----	69,143 46	52,500 00	16,643 46
Guarantee stock—Surplus.-----	-----	10,893 46	*10,893 46
Interest earned but uncollected.-----	11,913 44	8,166 54	3,746 90
Total liabilities.-----	\$950,676 59	\$561,629 90	\$389,046 69

*Decrease.

No. 92—MADERA

MADERA MUTUAL BUILDING AND LOAN ASSOCIATION

129 D Street, Madera

Incorporated October 26, 1912. Fiscal year ended June 30, 1929.

Officers—J. B. High, President; A. J. Manasse, Vice President; Conley, Conley and Conley, Attorneys; E. M. McCardle, Secretary.

Directors—J. B. High, A. J. Manasse, E. M. McCardle, John B. Gordon, L. W. Cooper, Dow H. Ransom, W. M. Conley.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$328,023 30	\$290,139 23	\$37,884 07
Cash in office and bank.-----	12,251 30	4,764 76	7,486 54
Certificates of other associations.----	7,000 00	7,000 00	-----
Real estate—Held for sale.-----	1,050 66	-----	1,050 66
Total assets.-----	\$348,325 26	\$301,903 99	\$46,421 27

LIABILITIES

Notes payable.-----	-----	\$10,000 00	*\$10,000 00
Incomplete loans.-----	\$9,022 19	1,101 58	7,920 61
Full paid membership shares.-----	4,400 00	3,400 00	1,000 00
Installment membership shares.-----	323,816 97	277,593 62	46,223 35
Reserve.-----	11,086 10	9,808 79	1,277 31

Total liabilities.----- \$348,325 26 \$301,903 99 \$46,421 27

*Decrease.

No. 93—MARTINEZ

CONTRA COSTA COUNTY BUILDING AND LOAN ASSOCIATION

700 Alhambra Avenue, Martinez

Incorporated October 30, 1928. Fiscal year ended June 30, 1929.

Officers—W. S. Van Winkle, President; J. L. Elmquist, Vice President; Verna Ricks, Assistant Secretary; C. A. Ricks, Secretary.

Directors—W. S. Van Winkle, J. L. Elmquist, Verna Ricks, F. L. Glass, F. U. Norton, M. T. Vanderslice.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.-----	\$13,998 37	-----	\$13,998 37
Arrearages—Interest, dues, etc.-----	54 51	-----	54 51
Cash in office and bank-----	3,760 68	-----	3,760 68
Furniture and fixtures-----	2,068 35	-----	2,068 35
Other assets-----	35,353 08	-----	35,353 08
Total assets-----	\$55,234 99	*None	\$55,234 99

LIABILITIES

Investment certificates-----	\$10,879 67	-----	\$10,879 67
Incomplete loans-----	1,894 00	-----	1,894 00
Other liabilities-----	1,206 81	-----	1,206 81
Guarantee stock—Capital-----	41,200 00	-----	41,200 00
Interest earned but uncollected-----	54 51	-----	54 51
Total liabilities-----	\$55,234 99	*None	\$55,234 99

*Commenced business January 1, 1929.

No. 94—MARYSVILLE

MARYSVILLE GUARANTEE BUILDING AND LOAN ASSOCIATION

328 Fourth Street, Marysville

Incorporated October 15, 1927. Fiscal year ended June 30, 1929

Officers—C. F. Aaron, President; V. M. Cassidy and W. Ray Chandler, Vice Presidents; E. L. Gray, Secretary.

Directors—C. F. Aaron, W. Ray Chandler, V. M. Cassidy, Lloyd Wilbur; G. D. Williams.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.-----	\$223,123 39	\$110,955 49	\$112,167 90
Arrearages—Interest, dues, etc.-----	-----	98 99	*98 99
Cash in office and bank-----	7,120 49	362 78	6,757 71
Real estate—Held for sale-----	11,492 17	-----	11,492 17
Furniture and fixtures-----	143 64	159 60	*15 96
Total assets-----	\$241,879 69	\$111,576 86	\$130,302 83

LIABILITIES

Investment certificates-----	\$206,323 15	\$67,781 80	\$138,541 35
Notes payable-----	-----	10,000 00	*10,000 00
Incomplete loans-----	6,213 92	5,584 84	629 08
Guarantee stock—Capital-----	25,000 00	25,000 00	-----
Guarantee stock—Surplus-----	2,500 00	-----	2,500 00
Undivided profits-----	1,842 62	3,111 23	*1,268 61
Interest earned but uncollected-----	-----	98 99	*98 99
Total liabilities-----	\$241,879 69	\$111,576 86	\$130,302 83

*Decrease.

No. 95—MERCED

MERCED MUTUAL BUILDING AND LOAN ASSOCIATION

448 Seventeenth Street, Merced

Incorporated June 22, 1891. Fiscal year ended June 30, 1929

Officers—R. Barcroft, President; R. M. Roney, Vice President; O. A. Turner, Treasurer; F. W. Henderson, Attorney; J. H. Simonson, Secretary.

Directors—R. M. Roney, J. H. Simonson, O. A. Baker, O. A. Turner, R. Barcroft, P. J. Thornton, Stanley S. Simonson, R. Vanden Heuvel, W. E. Bedesen.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$490,987 00	\$472,060 00	\$18,927 00
Arrearages—Interest, dues, etc.----	4,660 55	3,694 10	966 45
Cash in office and bank.-----	46,276 43	39,281 87	6,994 56
Real estate—Held for sale.-----	4,276 81	3,684 32	592 49
Furniture and fixtures.-----	1,101 00	1,101 00	-----
Other assets.-----	2,382 52	2,407 80	*25 28
Total assets.-----	\$549,684 31	\$522,229 09	\$27,455 22

LIABILITIES

Notes payable and overdrafts.-----	-----	\$5,000 00	*\$5,000 00
Incomplete loans.-----	-----	45,382 44	*45,382 44
Unearned discount, prepaid interest.-----	\$6 00	6 70	*70 00
Other liabilities.-----	30 00	139 00	*109 00
Installment membership shares.-----	536,816 79	460,449 42	76,367 37
Reserve.-----	10,319 97	9,233 43	1,086 54
Interest earned but uncollected.-----	2,511 55	2,018 10	493 45
Total liabilities.-----	\$549,684 31	\$522,229 09	\$27,455 22

*Decrease.

No. 96—MILL VALLEY

TAMALPAIS MUTUAL BUILDING AND LOAN ASSOCIATION

Mill Valley

Incorporated March 16, 1897. Fiscal year ended April 30, 1929

Officers—T. J. Sewell, President; T. J. Johnson, Vice President; H. C. Symonds, Attorney; Paul Helmore, Secretary.

Directors—T. J. Sewell, T. J. Johnson, B. Grethel, G. H. Cooke, Jas. Robertson, Mrs. P. M. Jackson, H. C. Symonds, S. F. Elkins, Paul Helmore.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	April 30, 1929	April 30, 1928	Increase
Loans on real estate, shares, etc.----	\$125,393 48	\$124,169 66	\$1,223 82
Cash in office and bank.-----	9,245 85	978 33	8,267 52
Real estate—Held for sale.-----	1,264 91	1,264 91	-----
Other assets.-----	3 00	39 65	*36 65
Total assets.-----	\$135,907 24	\$126,452 55	\$9,454 69

LIABILITIES

Notes payable.-----	-----	\$10,000 00	*\$10,000 00
Other liabilities.-----	\$3,271 57	4,466 05	*1,194 48
Full paid membership shares.-----	102,850 00	86,200 00	16,650 00
Installment membership shares.-----	23,802 35	22,485 30	1,317 05
Reserve.-----	5,700 00	3,200 00	2,500 00
Undivided profits.-----	283 32	101 20	182 12
Total liabilities.-----	\$135,907 24	\$126,452 55	\$9,454 69

*Decrease.

No. 97—MODESTO

EL PORTAL BUILDING-LOAN ASSOCIATION

1031 J Street, Modesto

Incorporated August 29, 1928. Fiscal year ended June 30, 1929

Officers—E. R. Hawke, President; G. H. Benkendorf and G. K. Beard, Vice Presidents; T. C. Scott, Attorney; G. M. Brut, Secretary.

Directors—E. R. Hawke, G. H. Benkendorf, G. K. Beard, G. M. Brut, T. B. Scott, A. S. Bomberger, W. M. Murray, E. E. Pratt, T. H. Kewin, G. J. Ulrich, R. A. Cleaveland, W. T. Kerr, G. L. Bare, A. G. Elmore, H. E. Zimmerman

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.-----	\$247,775 00	-----	\$247,775 00
Cash in office and bank-----	6,641 83	-----	6,641 83
Certificates of other associations-----	15,919 13	-----	15,919 13
Furniture and Fixtures-----	2,342 80	-----	2,342 80
Total assets-----	\$272,678 76	*None	\$272,678 76

LIABILITIES

Investment certificates-----	\$192,828 18	-----	\$192,828 18
Incomplete loans-----	26,685 83	-----	26,685 83
Other liabilities-----	592 55	-----	592 55
Guarantee stock—Capital-----	50,000 00	-----	50,000 00
Guarantee stock—Surplus-----	2,572 20	-----	2,572 20
Total liabilities-----	\$272,678 76	*None	\$272,678 76

*Commenced business September 1, 1928.

No. 98—MODESTO

MODESTO BUILDING AND LOAN ASSOCIATION

821 Tenth Street, Modesto

Incorporated January 16, 1922. Fiscal year ended December 31, 1928

Officers—J. W. Husband, President; A. A. Fields, Vice President; L. L. Dennett, Attorney; E. J. Bryan, Secretary.

Directors—J. W. Husband, A. A. Fields, E. J. Bryan, L. L. Dennett, Dr. G. B. Husted, L. M. Morris, M. R. Pitts, L. R. Tilghman, J. R. Broughton, C. W. Shannon.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.-----	\$1,501,069 30	\$1,151,717 08	\$349,352 22
Arrearages—Interest, dues, etc.-----	4,419 68	-----	4,419 68
Cash in office and bank-----	42,455 97	25,350 40	17,105 57
Bond investments-----	24,529 15	-----	24,529 15
Certificates of other associations-----	40,000 00	20,000 00	20,000 00
Real estate—Held for sale-----	13,387 23	1,000 00	12,387 23
Real estate—Office building-----	52,386 34	25,441 78	26,944 56
Furniture and fixtures-----	2,161 17	2,401 30	*240 13
Total assets-----	\$1,680,408 84	\$1,225,910 56	\$454,498 28

LIABILITIES

Investment certificates-----	\$1,499,359 20	\$1,037,657 72	\$461,701 48
Notes payable-----	-----	50,000 00	*50,000 00
Incomplete loans-----	54,674 68	19,629 47	35,045 21
Guarantee stock—Capital-----	100,000 00	100,000 00	-----
Guarantee stock—Surplus-----	15,000 00	11,423 00	3,577 00
Undivided profits-----	6,955 28	7,200 37	*245 09
Interest earned but uncollected-----	4,419 68	-----	4,419 68
Total liabilities-----	\$1,680,408 84	\$1,225,910 56	\$454,498 28

*Decrease.

No. 99—MONROVIA

MUTUAL BUILDING AND LOAN ASSOCIATION

512 South Myrtle Avenue, Monrovia

Incorporated January 24, 1924. Fiscal year ended December 31, 1928

Officers—H. E. Kirschner, President; J. K. McLennan and J. J. Hoffman, Vice Presidents; Lois Stahlman, Assistant Secretary; M. Langlie, Secretary.
 Directors—H. E. Kirschner, J. K. McLennan, J. J. Hoffman, M. Langlie, Geo. B. Kalb, A. J. Everest L. L. Lostutter.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$1,361,334 56	\$1,124,807 70	\$236,526 86
Arrearages—Interest, dues, etc.----	4,622 80	2,348 00	2,274 80
Cash in office and bank-----	53,929 92	51,525 03	2,404 89
Furniture and fixtures-----	1 00	1 00	-----
Total assets-----	\$1,419,888 28	\$1,178,681 73	\$241,206 55

LIABILITIES

Investment certificates-----	\$1,018,705 36	\$846,589 25	\$172,116 11
Incomplete loans-----	29,195 66	54,513 46	*25,317 80
Other liabilities-----	38,645 25	39,295 92	*650 67
Installment membership shares-----	201,012 96	130,783 10	70,229 86
Guarantee stock—Capital-----	100,000 00	100,000 00	-----
Guarantee stock—Surplus-----	29,914 75	7,500 00	22,414 75
Interest earned but uncollected-----	2,414 30	-----	2,414 30
Total liabilities-----	\$1,419,888 28	\$1,178,681 73	\$241,206 55

*Decrease.

No. 100—MONTEBELLO

MONTEBELLO BUILDING AND LOAN ASSOCIATION

424 Whittier Boulevard, Montebello

Incorporated March 23, 1927. Fiscal year ended December 31, 1928

Officers—Geo. S. Dodge, President; Frank J. Dore, Vice President; Violet Glover, Assistant Secretary; Oscar I. Leuenberger, Secretary.
 Directors—Geo. S. Dodge, Frank J. Dore, Oscar I. Leuenberger, Walter F. Malone, Carl H. Kieselhorst, L. G. Herr, B. E. Coffman, S. J. Ellis, N. J. Brown, Fred T. Beaty, Arthur E. Zigler.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$88,828 52	\$45,463 61	\$43,364 91
Arrearages—Interest, dues, etc.----	118 05	-----	118 05
Cash in office and bank-----	12,125 93	7,891 91	4,234 02
Furniture and fixtures-----	825 58	1,061 46	*235 88
Total assets-----	\$101,898 08	\$54,416 98	\$47,481 10

LIABILITIES

Investment certificates-----	\$70,570 77	\$24,593 63	\$45,977 14
Incomplete loans-----	3,129 05	2,967 88	161 17
Other liabilities-----	407 27	774 80	*367 53
Guarantee stock—Capital-----	25,000 00	25,000 00	-----
Guarantee stock—Surplus-----	2,500 00	1,080 67	1,419 33
Undivided profits-----	172 94	-----	172 94
Interest earned but uncollected-----	118 05	-----	118 05

Total liabilities-----	\$101,898 08	\$54,416 98	\$47,481 10
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*Decrease.

No. 101—NAPA

NAPA BUILDING AND LOAN ASSOCIATION

1014 First Street, Napa

Incorporated April 22, 1886. Fiscal year ended May 25, 1929

Officers—Howard E. Roper, President; Theo. W. Bernhard, Vice President; Robert L. Brown, Treasurer; Nathan F. Coombs, Attorney; Harold M. Emmons, Assistant Secretary; John N. Mount, Secretary.

Directors—Howard E. Roper, Theo. W. Bernhard, Percy S. King, E. G. Manasse, Joseph Levinson, Earl G. Wilson, Earl H. Raymond, Robert P. Lamdin, B. C. Corlett.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	May 25, 1929	May 26, 1928	Increase
Loans on real estate, shares, etc.----	\$939,639 35	\$736,990 97	\$202,648 38
Arrearages—Interest, dues, etc.----	2,290 50	3,084 48	*793 98
Cash in office and bank.-----	100 00	860 19	*760 19
Real estate—Held for sale.-----	13,812 76	9,347 65	4,465 11
Furniture and fixtures.-----	366 94	252 44	114 50
Total assets.-----	\$956,209 55	\$750,535 73	\$205,673 82

LIABILITIES

Notes payable and overdrafts.-----	\$27,415 43	\$40,000 00	*\$12,584 57
Incomplete loans.-----	36,669 49	2,025 00	34,644 49
Other liabilities.-----	-----	1,428 00	*1,428 00
Full paid membership shares.-----	274,068 90	99,452 86	174,616 04
Installment membership shares.-----	599,380 38	591,070 79	8,309 59
Reserve.-----	16,629 87	14,586 60	2,043 27
Undivided profits.-----	673 98	-----	673 98
Interest earned but uncollected.-----	1,371 50	1,972 48	*600 98
Total liabilities.-----	\$956,209 55	\$750,535 73	\$205,673 82

*Decrease.

No. 102—NEWCASTLE

NEWCASTLE BUILDING AND LOAN ASSOCIATION

Newcastle

Incorporated May 20, 1889. Fiscal year ended April 30, 1929

Officers—J. H. Oldham, President; E. F. Fowler and Mrs. Kate Henny, Vice Presidents; C. H. Silva, Treasurer; John Wallace, Secretary.

Directors—J. H. Oldham, E. F. Fowler, Mrs. Kate Henny, C. H. Silva, L. E. Cannon, T. R. Owens, Geo. C. Henny, Jesse F. Nola, John Wallace.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	April 30, 1929	April 30, 1928	Increase
Loans on real estate, shares, etc.----	\$242,025 00	\$244,500 00	*\$2,475 00
Arrearages—Interest, dues, etc.----	4,876 30	2,478 46	2,397 84
Cash in office and bank.-----	2,511 09	1,247 50	1,263 59
Real estate—Held for sale.-----	11,361 73	7,106 28	4,255 45
Furniture and fixtures.-----	294 90	294 90	-----
Total assets.-----	\$261,069 02	\$255,627 14	\$5,441 88

LIABILITIES

Notes payable.-----	\$11,053 06	\$17,467 56	*\$6,414 50
Other liabilities.-----	3,182 77	3,228 53	*45 81
Full paid membership shares.-----	60,500 00	73,400 00	*12,900 00
Installment membership shares— Free shares.-----	177,466 79	154,451 44	23,015 35
Reserve.-----	6,372 93	5,828 40	544 53
Interest earned but uncollected.-----	2,493 47	1,251 16	1,242 31
Total liabilities.-----	\$261,069 02	\$255,627 14	\$5,441 88

*Decrease.

No. 103—NORTH HOLLYWOOD

LANKERSHIM BUILDING AND LOAN ASSOCIATION

5213 Lankershim Boulevard, North Hollywood

Incorporated November 3, 1923. Fiscal year ended December 31, 1928

Officers—R. W. Blanchard, President; Dan Bakman, Vice President; John H. Fritz, Secretary.

Directors—R. S. Blanchard, Dan Bakman, B. J. Alvers, C. A. Frieberg, Guy Weddington, H. J. Penfield, John H. Fritz.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$501,812 41	\$387,435 60	\$114,376 81
Cash in office and bank-----	29,287 49	15,564 29	13,723 20
Bond investments-----	15,000 00	15,000 00	-----
Real estate—Held for sale-----	5,752 53	-----	5,752 53
Furniture and fixtures-----	3,152 39	3,493 04	*340 65
Total assets-----	\$555,004 82	\$421,492 93	\$133,511 89

LIABILITIES

Investment certificates-----	\$468,369 71	\$342,973 96	\$125,395 75
Incomplete loans-----	14,009 87	8,280 44	5,729 43
Other liabilities-----	866 96	379 46	487 50
Installment membership shares-----	-----	2,953 17	*2,953 17
Guarantee stock—Capital-----	50,000 00	50,000 00	-----
Guarantee stock—Surplus-----	10,500 00	10,500 00	-----
Undivided profits-----	11,258 28	6,405 90	4,852 38
Total liabilities-----	\$555,004 82	\$421,492 93	\$133,511 89

*Decrease.

No. 104—OAKLAND

ALAMEDA COUNTY LOAN ASSOCIATION

563 16th Street, Oakland

Incorporated July 20, 1875. Fiscal year ended June 30, 1929.

Officers—Arthur Ehrenpfort, President; Girard N. Richardson, Vice President and Attorney; C. E. Nelson, Assistant Secretary; Hermine L. Kruger, Secretary.

Directors—Girard N. Richardson, Seth Talcott, Boyd L. Wilson, R. A. Leet, Arthur T. Ehrenpfort, Ernest O. Kaufman, Carrol L. Kauffman, H. K. Jackson, D. Muller.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$3,035,087 82	\$2,976,426 20	\$58,661 62
Arrearages—Interest, dues, etc.----	7,947 56	8,683 31	*735 75
Cash in office and bank-----	171,764 48	328,719 73	*156,955 25
Bond investments-----	129,638 10	53,868 11	75,769 99
Certificates of other associations-----	25,250 00	25,237 46	12 54
Real estate—Held for sale-----	85,355 97	55,768 68	29,587 29
Real Estate—Office building-----	50,422 63	58,401 63	*7,979 00
Furniture and fixtures-----	1,768 97	2,891 52	*1,122 55
Other assets-----	382 58	1,828 78	*1,446 20
Total assets-----	\$3,507,618 11	\$3,511,825 42	*\$4,207 31

LIABILITIES

Investment certificates-----	\$923,193 51	\$327,221 96	\$595,971 55
Incomplete loans-----	30,893 04	66,120 81	*35,227 77
Unearned discount, prepaid interest-----	-----	5,612 02	*5,612 02
Other liabilities-----	91,227 76	93,075 68	*1,847 92
Full paid membership shares-----	1,572,770 04	1,953,786 97	*381,016 93
Installment membership shares-----	674,710 97	865,906 74	*191,195 77
Guarantee stock—Capital-----	100,000 00	100,000 00	-----
Guarantee stock—Surplus-----	78,003 80	78,000 00	8 80
Undivided profits-----	28,866 43	13,417 93	15,448 50
Interest earned but uncollected-----	7,947 56	8,683 31	*735 75
Total liabilities-----	\$3,507,618 11	\$3,511,825 42	*\$4,207 31

*Decrease.

No. 105—OAKLAND

CALIFORNIA GUARANTEE BUILDING AND LOAN ASSOCIATION

1706 Franklin Street, Oakland

Incorporated February 14, 1923. Fiscal year ended December 31, 1928

Officers—Judge E. C. Robinson, President; Frank C. Watson, Edward Larmer and R. C. Knight, Vice Presidents; Frederick H. Clark, Secretary-Manager.
 Directors—Judge E. C. Robinson, Frederick H. Clark, Lewis H. Cromwell, John D. Gibbs, Harvey P. Goodman, E. F. Henderson, Dr. W. W. Kergan, R. C. Knight, Edward Larmer, Harvey M. Toy, F. C. Watson, W. T. Helms, C. S. Renwick, J. N. Borroughs, James C. Toal.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.-----	\$1,108,556 11	\$887,140 16	\$221,415 95
Arrearages—Interest, dues, etc.-----	7,796 23	5,001 66	2,794 57
Cash in office and bank.-----	18,836 54	13,463 08	5,373 46
Bond investments.-----	1,000 00	1,185 00	*185 00
Certificates of other associations.-----	15,000 00	-----	15,000 00
Real estate—Held for sale.-----	11,438 30	11,496 59	*58 29
Furniture and fixtures.-----	5,758 06	6,163 54	*405 48
Other assets.-----	3,461 46	935 41	2,526 05
Total assets.-----	\$1,171,846 70	\$925,385 44	\$246,461 26

LIABILITIES

Investment certificates.-----	\$787,635 28	\$477,172 43	\$310,462 85
Notes payable.-----	20,000 00	30,000 00	*10,000 00
Incomplete loans.-----	34,498 11	61,551 82	*27,053 71
Other liabilities.-----	463 27	1,618 00	*1,154 73
Installment membership shares.-----	117,843 53	186,526 99	*68,683 46
Guarantee stock—Capital.-----	190,292 56	146,157 71	44,134 85
Guarantee stock—Surplus.-----	13,317 72	15,806 63	*2,488 91
Reserve.-----	-----	1,550 20	*1,550 20
Interest earned but uncollected.-----	7,796 23	5,001 66	2,794 57
Total liabilities.-----	\$1,121,846 70	\$925,385 44	\$246,461 26

*Decrease.

No. 106—OAKLAND

COLUMBIAN MUTUAL BUILDING AND LOAN ASSOCIATION

1404 Franklin Street, Oakland

Incorporated July 18, 1893. Fiscal year ended July 31, 1929

Officers—H. D. Clark, President W. M. McKean and S. F. Biddle, Vice Presidents;
 R. R. Read, Secretary.
 Directors—H. D. Clark, W. M. McKean, S. E. Biddle, R. R. Read, W. M. Butters,
 R. A. Newell, F. C. Stratford.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	July 31, 1929	July 31, 1928	Increase
Loans on real estate, shares, etc.-----	\$200,443 92	\$203,297 98	*\$2,854 06
Arrearages—Interest, dues, etc.-----	6,233 33	4,402 64	1,830 69
Cash in office and bank.-----	7,076 67	7,291 57	*214 90
Other assets.-----	3,715 33	-----	3,715 33
Total assets.-----	\$217,469 25	\$214,992 19	\$2,477 06

LIABILITIES

Notes payable.-----	\$20,000 00	\$23,388 91	*\$3,388 91
Other liabilities.-----	19,701 14	9,943 19	9,757 95
Installment membership shares.-----	171,633 05	176,041 15	*4,408 10
Reserve.-----	5,937 03	4,826 65	1,110 38
Interest earned but uncollected.-----	198 03	792 29	*594 26

Total liabilities.-----	\$217,469 25	\$214,992 19	\$2,477 06
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*Decrease.

No. 107—OAKLAND

CONSERVATIVE BUILDING AND LOAN ASSOCIATION

1759 Broadway, Oakland

Incorporated June 2, 1926. Fiscal year ended June 30, 1929

Officers—W. M. Sontheimer, President; H. G. Claudius, Vice President; H. G. Spencer.

Directors—Urban A. Sontheimer, W. R. Frost, E. C. Brunhouse, C. P. Maloney, O. S. Jackson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$112,149 00	\$524,237 73	*\$412,088 73
Arrearages—Interest, dues, etc.-----	1,833 35	3,690 13	*1,856 78
Cash in office and bank-----	7,261 84	9,614 78	*2,352 94
Real estate—Held for sale-----	12,217 25	2,725 54	9,491 71
Other assets-----	3,578 74	-----	3,578 74
Total assets-----	\$137,040 18	\$540,268 18	*\$403,228 00

LIABILITIES

Investment certificates-----	\$82,100 31	\$463,867 16	*\$381,766 85
Incomplete loans-----	463 28	10,267 79	*9,804 51
Other liabilities-----	217 62	-----	217 62
Guarantee stock—Capital-----	50,000 00	50,000 00	-----
Guarantee stock—Surplus-----	-----	2,500 00	*2,500 00
Undivided profits-----	2,425 62	9,943 10	*7,517 48
Interest earned but uncollected-----	1,833 35	3,690 13	*1,856 78
Total liabilities-----	\$137,040 18	\$540,268 18	*\$403,228 00

*Decrease.

No. 108—OAKLAND

COSMOPOLITAN MUTUAL BUILDING AND LOAN ASSOCIATION

347 Twelfth Street, Oakland

Incorporated August 4, 1879. Fiscal year ended June 30, 1929

Officers—R. C. Bitterman, President; Dr. W. J. McCracken, Vice President; Geo. S. Gould, Assistant Secretary; Wilson S. Gould, Secretary.

Directors—R. C. Bitterman, John F. Smith, W. D. Fennimore, W. H. Graham, Dr. W. J. McCracken, Joseph J. Rosborough, James K. Smallman, George Mosby, M.D., Geo. F. Winterburn.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 29, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$1,850,579 87	\$1,535,862 51	\$314,717 36
Cash in office and bank-----	42,781 88	20,784 95	21,996 93
Certificates of other associations-----	1,575 00	-----	1,575 00
Real estate—Held for sale-----	236,100 14	180,849 80	55,250 34
Furniture and fixtures-----	5,000 00	4,100 00	900 00
Other assets-----	1,000 00	1,000 00	-----
Total assets-----	\$2,137,036 89	\$1,742,597 26	\$394,439 63

LIABILITIES

Investment certificates-----	\$361,467 22	\$333,957 35	\$27,509 87
Notes payable and overdrafts-----	97,962 76	20,000 00	77,962 76
Incomplete loans-----	19,390 67	35,090 72	*15,700 05
Other liabilities-----	-----	4,273 94	*4,273 94
Full paid membership shares-----	502,898 99	424,319 76	78,579 23
Instalment membership shares-----	1,116,920 99	892,730 12	224,190 87
Reserve-----	38,000 00	31,500 00	6,500 00
Reserve and undivided profits-----	396 26	725 37	*329 11
Total liabilities-----	\$2,137,036 89	\$1,742,597 26	\$394,439 63

*Decrease.

No. 109—OAKLAND

MERCANTILE BUILDING-LOAN ASSOCIATION

1447 Franklin Street, Oakland

Incorporated January 5, 1926. Fiscal year ended December 31, 1928

Officers—Charles H. J. Truman, President; L. H. Bill and James Rolph, Jr., Vice Presidents; Gerald H. Hagar, Attorney; Charles I. Anderson, Treasurer; Daniel Carrington-Imboden, Secretary.

Directors—C. E. Perkins, James Rolph, Jr., Samuel Bennett, Samuel Merk, E. C. Lyon, L. H. Bill, Daniel Carrington-Imboden, H. H. Hunter, Charles H. J. Truman, Charles I. Anderson, Gerald H. Hagar, W. Lewis Clark.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$1,017,710 38	\$513,540 23	\$504,170 15
Arrearages—Interest, dues, etc.----	6,163 00	-----	6,163 00
Cash in office and bank.-----	22,175 73	9,561 67	12,614 06
Bond investments-----	1,000 00	-----	1,000 00
Certificates of other associations----	23,500 00	-----	23,500 00
Real estate—Held for sale-----	-----	225 00	*225 00
Furniture and fixtures-----	6,736 66	5,815 71	920 95
Other assets-----	3,121 49	3,365 76	*244 27
Total assets-----	\$1,080,407 26	\$532,508 37	\$547,898 89

LIABILITIES

Investment certificates-----	\$811,898 83	\$392,817 25	\$419,081 58
Notes payable-----	24,200 00	17,700 00	6,500 00
Incomplete loans-----	138,320 39	61,610 56	76,709 83
Other liabilities-----	3,363 79	4,940 94	*1,577 15
Guarantee stock—Capital-----	76,050 00	50,000 00	26,050 00
Guarantee stock—Surplus-----	20,411 25	5,429 62	14,971 63
Interest earned but uncollected----	6,163 00	-----	6,163 00
Total liabilities-----	\$1,080,407 26	\$532,508 37	\$547,898 89

*Decrease.

No. 110—OAKLAND

NATIONAL GUARANTEE BUILDING-LOAN ASSOCIATION

416 Fifteenth Street, Oakland

Incorporated June 10, 1927. Fiscal year ended December 31, 1928

Officers—W. O. Files, President; H. T. Dobbins, Vice President; George A. Bruce, Secretary.

Directors—Edwin M. Otis, S. P. Wiley, Marcus Marcussen, J. H. McCallum, G. A. Bruce, W. O. Files, H. T. Dobbins.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$302,376 06	\$192,433 77	\$109,942 29
Cash in office and bank-----	2,421 25	5,657 44	*3,236 19
Certificates of other associations----	22,929 09	3,036 00	19,893 09
Furniture and fixtures-----	1,578 02	1,325 27	252 75
Other assets-----	1,225 98	991 56	234 42
Total assets-----	\$330,530 40	\$203,444 04	\$127,086 36

LIABILITIES

Investment certificates-----	\$129,878 67	\$62,300 60	\$67,578 07
Notes payable-----	15,000 00	20,500 00	*5,500 00
Incomplete loans-----	91,827 24	36,798 95	55,028 29
Other liabilities-----	-----	25 00	*25 00
Guarantee stock—Capital-----	86,379 11	78,521 19	7,857 92
Guarantee stock—Surplus-----	7,415 00	5,298 30	2,116 70
Undivided profits-----	30 38	-----	30 38
Total liabilities-----	\$330,530 40	\$203,444 04	\$127,086 36

*Decrease.

No. 111—OAKLAND

OAKLAND GUARANTEE BUILDING AND LOAN ASSOCIATION

444 Seventeenth Street, Oakland

Incorporated December 7, 1908. Fiscal year ended December 31, 1928

Officers—John P. Maxwell, President; W. P. Woolsey, H. R. Gibson, Wm. A. Davis, Vice Presidents; S. H. Stichal, Assistant Treasurer; Walter J. Burpee, Attorney; Geo. W. Ludlow, Secretary-Treasurer.

Directors—John P. Maxwell, W. P. Woolsey, H. R. Gibson, Walter J. Burpee, H. C. Capwell, G. H. Chilcote, E. F. Dyer, F. M. Greenwood, J. R. Knowland, Sherwood Swan, Chas. H. Wood.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	March 31, 1928	Increase
Loans on real estate, shares, etc.-----	\$2,240,940 46	\$2,288,150 57	*\$47,210 11
Cash in office and bank-----	48,270 11	23,296 32	24,973 79
Bond investments-----	255 65	255 65	-----
Certificates of other associations-----	140,000 00	70,000 00	70,000 00
Real estate—Held for sale-----	171,969 02	138,693 52	33,275 50
Real estate—Office building-----	247,004 51	244,985 25	2,019 26
Furniture and fixtures-----	800 00	1,000 00	*200 00
Other assets-----	5,071 44	-----	5,071 44
Total assets-----	\$2,854,311 19	\$2,766,381 31	\$87,929 88

LIABILITIES

Investment certificates-----	\$2,444,528 50	\$1,298,489 66	\$1,146,038 84
Notes payable and overdrafts-----	34,825 51	22,000 00	12,825 51
Incomplete loans-----	1,657 86	15,128 60	*13,470 74
Other liabilities-----	1,253 87	5,240 08	*3,986 21
Full paid membership shares-----	146,475 00	692,191 07	*545,716 07
Installment membership shares-----	54,142 58	564,273 56	*510,130 98
Guarantee stock—Capital-----	100,000 00	100,000 00	-----
Guarantee stock—Surplus-----	27,695 28	24,195 28	3,500 00
Reserve-----	-----	13,534 31	*13,534 31
Undivided profits-----	43,732 59	31,328 75	12,403 84
Total liabilities-----	\$2,854,311 19	\$2,766,381 31	\$87,929 88

*Decrease.

No. 112—OAKLAND

RELIANCE GUARANTY BUILDING AND LOAN ASSOCIATION

351 Seventeenth Street, Oakland

Incorporated December 31, 1926. Fiscal year ended June 30, 1929

Officers—Hon. Albert E. Carter, President; A. H. Emery, Hugh P. Evans, Arthur M. Free and G. R. Searl, Vice Presidents; C. Allen Miller, Treasurer; Geraldine L. Searl, Secretary.

Directors—Hon. Albert E. Carter, A. H. Emery, Hugh P. Evans, Arthur M. Free, G. R. Searl, C. Allen Miller, Geraldine L. Searl, Fred C. Peterson.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.-----	\$228,471 45	\$35,194 03	\$193,277 42
Arrearages—Interest, dues, etc.-----	360 92	-----	360 92
Cash in office and bank-----	12,025 29	5,743 16	6,282 13
Certificates of other associations-----	16,395 51	8,664 09	7,731 42
Furniture and fixtures-----	129 84	-----	129 84
Other assets-----	5,910 02	27	5,909 75
Total assets-----	\$263,293 03	\$49,601 55	\$213,691 48

LIABILITIES

Investment certificates-----	\$29,642 22	\$6,641 00	\$23,001 22
Notes payable and overdrafts-----	28,000 00	-----	28,000 00
Incomplete loans-----	31,746 76	8,744 23	23,002 53
Other liabilities-----	5,478 84	991 89	4,486 95
Full paid membership shares-----	136,003 19	19,233 98	116,769 21
Installment membership shares-----	23,505 33	8,693 33	14,812 00
Guarantee stock—Capital-----	8,555 77	3,900 00	4,655 77
Reserve-----	-----	518 45	*518 45
Undivided profits-----	-----	878 67	*878 67
Interest earned but uncollected-----	360 92	-----	360 92
Total liabilities-----	\$263,293 03	\$49,601 55	\$213,691 48

*Decrease.

No. 113—OCEANSIDE

OCEANSIDE BUILDING AND LOAN ASSOCIATION

508 Second Street, Oceanside

Incorporated April 9, 1920. Fiscal year ended June 30, 1929

Officers—R. S. Reid, President; T. C. Exton, Vice President; Joy Maxey, Assistant Secretary; Malon Littlefield, Secretary.

Directors—R. S. Reid, T. C. Exton, C. A. Steves, L. W. Cottingham, Luther L. Gage, E. G. Brassington, J. E. Jones, H. D. Brodie, Malon Littlefield.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$512,395 43	\$391,763 34	\$120,632 09
Arrearages—Interest, dues, etc.----	2,464 54	2,286 55	177 99
Cash in office and bank.-----	5,566 15	24,190 85	*18,624 70
Real estate—Held for sale.-----	6,000 00	6,000 00	-----
Real estate—Office building.-----	5,533 94	5,700 00	*166 06
Furniture and fixtures.-----	1,628 76	1,640 00	*11 24
Other assets.-----	241 04	-----	241 04
Total assets.-----	\$533,829 86	\$431,580 74	\$102,249 12

LIABILITIES

Investment certificates.-----	\$255,727 09	\$203,406 91	\$52,320 18
Notes payable and overdrafts.-----	17,500 00	-----	17,500 00
Incomplete loans.-----	7,935 37	6,502 75	1,432 62
Other liabilities.-----	1,568 25	3,232 48	*1,664 23
Full paid membership shares.-----	83,700 00	71,400 00	12,300 00
Installment membership shares.-----	113,043 80	97,639 92	15,403 88
Guarantee stock—Capital.-----	40,000 00	39,500 00	500 00
Guarantee stock—Surplus.-----	5,185 00	4,345 00	840 00
Undivided profits.-----	7,271 81	3,826 13	3,445 68
Interest earned but uncollected.-----	1,898 54	1,727 55	170 99
Total liabilities.-----	\$533,829 86	\$431,580 74	\$102,249 12

*Decrease.

No. 114—ONTARIO

EUCLID GUARANTEE BUILDING AND LOAN ASSOCIATION

101 North Euclid Avenue, Ontario

Incorporated June 25, 1927. Fiscal year ended December 31, 1928

Officers—O. Arnold, President; F. G. Fallis, Chas. Latimer and H. O. Chapman, Vice Presidents; H. I. Voldersen, Secretary.

Directors—O. Arnold, F. G. Fallis, Chas. Latimer, M. Shoemaker, G. B. Harding.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$228,988 69	\$75,003 69	\$153,985 00
Arrearages—Interest, dues, etc.----	488 23	75 43	412 80
Cash in office and bank.-----	3,833 82	7,439 82	*3,606 00
Bond investments.-----	3,135 00	26,842 25	*23,707 25
Certificates of other associations.-----	10,000 00	10,000 00	-----
Other assets.-----	12,992 50	-----	12,992 50
Total assets.-----	\$259,438 24	\$119,361 19	\$140,077 05

LIABILITIES

Investment certificates.-----	\$178,226 69	\$62,707 84	\$115,518 85
Incomplete loans.-----	22,025 83	1,731 26	20,294 57
Unearned discount, prepaid interest.-----	567 00	-----	567 00
Other liabilities.-----	224 75	118 43	106 32
Installment membership shares.-----	766 86	86 00	680 86
Guarantee stock—Capital.-----	50,000 00	50,000 00	-----
Guarantee stock—Surplus.-----	5,000 00	4,717 66	282 34
Undivided profits.-----	2,175 88	-----	2,175 88
Interest earned but uncollected.-----	451 23	-----	451 23
Total liabilities.-----	\$259,438 24	\$119,361 19	\$140,077 05

*Decrease.

No. 115—ORANGE

ORANGE BUILDING AND LOAN ASSOCIATION

20 Plaza Square, Orange

Incorporated September 21, 1887. Fiscal year ended December 31, 1928

Officers—D. F. Campbell, President; J. P. Boring and Fred Struck, Vice Presidents; Tressa Carothers, Assistant Secretary; Osman Pixley, Secretary.

Directors—D. C. Pixley, D. F. Campbell, K. E. Watson, H. L. Haynes, J. P. Boring, Fred Struck, N. T. Edwards, J. F. Craemer, E. W. Bolinger.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$2,585,279 05	\$2,025,118 84	\$560,160 21
Arrearages—Interest, dues, etc.----	16,070 63	10,359 10	5,711 53
Cash in office and bank-----	28,255 61	46,549 22	*18,293 61
Bond investments-----	47,232 50	-----	47,232 50
Real estate—Held for sale-----	24,234 33	4,501 59	19,732 74
Real estate—Office building-----	23,276 99	22,701 01	575 98
Furniture and fixtures-----	946 06	1,034 56	*88 50
Total assets-----	\$2,725,295 17	\$2,110,264 32	\$615,030 85

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$2,364,445 25	\$1,790,482 34	\$573,962 91
Notes payable-----	8,000 00	18,000 00	*10,000 00
Incomplete loans-----	14,364 91	5,405 15	8,959 76
Other liabilities-----	405 20	186 96	218 24
Installment membership shares-----	46,287 02	32,870 22	13,416 80
Guarantee stock—Capital-----	150,000 00	150,000 00	-----
Guarantee stock—Surplus-----	125,000 00	100,000 00	25,000 00
Undivided profits-----	1,383 56	3,241 55	*1,857 99
Interest earned but uncollected-----	15,409 23	10,078 10	5,331 13
Total liabilities-----	\$2,725,295 17	\$2,110,264 32	\$615,030 85

*Decrease.

No. 116—OXNARD

OXNARD BUILDING AND LOAN ASSOCIATION

441 A Street, Oxnard

Incorporated July 13, 1921. Fiscal year ended December 31, 1928

Officers—Walter H. Lathrop, President; Leon Lehmann, Vice President; Frank Wassermann, Secretary.

Directors—Walter H. Lathrop, Leon Lehmann, Henry C. Downes, H. H. Eastwood, Ed. Abplansip, Chas. Donlon, J. H. Laubacher, Walter S. Riley, Jos. P. Levy.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$459,385 44	\$444,205 75	\$15,179 69
Arrearages—Interest, dues, etc.----	208 52	-----	208 52
Cash in office and bank-----	17,941 39	11,754 82	6,186 57
Furniture and fixtures-----	1,133 55	933 86	199 69
Total assets-----	\$478,668 90	\$456,894 43	\$21,774 47

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$196,650 00	\$200,016 69	*3,366 69
Incomplete loans-----	4,098 23	4,702 41	*604 18
Other liabilities-----	379 64	3,190 43	*2,810 79
Full paid membership shares-----	160,850 00	126,603 00	34,247 00
Installment membership shares-----	46,064 19	58,831 89	*12,767 70
Guarantee stock—Capital-----	50,000 00	50,000 00	-----
Guarantee stock—Surplus-----	9,731 35	6,009 83	3,721 52
Reserve-----	10,686 97	7,540 18	3,146 79
Interest earned but uncollected-----	208 52	-----	208 52
Total liabilities-----	\$478,668 90	\$456,894 43	\$21,774 47

*Decrease.

No. 117—PALO ALTO

HOME FOUNDATION BUILDING AND LOAN ASSOCIATION

545 Ramona Street, Palo Alto

Incorporated March 31, 1925. Fiscal year ended February 28, 1929

Officers—Jackson H. Ralston, President; A. W. Hoy, Vice President; Egerton D. Lakin, Attorney; R. O. Bolman, Secretary.

Directors—Jackson H. Ralston, J. E. McDowell, Paul M. P. Merner, F. C. Price, John S. Stephens, M. A. Buchan, A. W. Hoy, R. O. Bolman, Egerton D. Lakin.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Feb. 28, 1929	Feb. 28, 1928	Increase
Loans on real estate, shares, etc.---	\$669,763 70	\$511,483 64	\$158,280 06
Arrearages—Interest, dues, etc.---	260 98	417 20	*156 22
Cash in office and bank-----	21,002 94	21,689 51	*686 57
Bond investments-----	48,478 20	-----	48,478 20
Furniture and fixtures-----	2,751 90	1,416 84	1,335 06
Other assets-----	626 76	431 85	194 91
Total assets-----	\$742,884 48	\$535,439 04	\$207,445 44

LIABILITIES

Investment certificates-----	\$586,394 23	\$437,517 89	\$148,876 34
Incomplete loans-----	44,439 93	41,021 49	3,418 44
Other liabilities-----	2,437 32	454 16	1,983 16
Guarantee stock—Capital-----	100,000 00	50,000 00	50,000 00
Guarantee stock—Surplus-----	1,852 20	1,852 20	-----
Undivided profits-----	7,499 82	4,176 10	3,323 72
Interest earned but uncollected-----	260 98	417 20	*156 22
Total liabilities-----	\$742,884 48	\$535,439 04	\$207,445 44

*Decrease.

No. 118—PALO ALTO

PALO ALTO MUTUAL BUILDING AND LOAN ASSOCIATION

257 University Avenue, Palo Alto

Incorporated November 8, 1892. Fiscal year ended March 31, 1929

Officers—W. C. Thoits, President; James Frazer, First Vice President; A. B. Clark, Second Vice President; Dicy A. Baugh, Secretary.

Directors—W. C. Thoits, James Frazer, A. B. Clark, James O. Griffin, Walter Rodgers, Clara S. Stoltenberg, Charles D. Marx, Theodore J. Hoover, O. M. Easterday.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	March 30, 1929	March 31, 1928	Increase
Loans on real estate, shares, etc.---	\$3,336,915 47	\$3,012,484 02	\$324,431 45
Arrearages—Interest, dues, etc.---	5,501 77	3,923 62	1,578 15
Cash in office and bank-----	47,526 31	111,813 86	*64,287 55
Bond investments-----	75,093 75	-----	75,093 75
Certificates of other associations---	115,000 00	105,000 00	10,000 00
Real estate—Held for sale-----	46,068 92	41,128 17	4,940 75
Furniture and fixtures-----	761 50	862 00	*100 50
Other assets-----	170 97	432 38	*261 41
Total assets-----	\$3,627,038 69	\$3,275,644 05	\$351,394 64

LIABILITIES

Investment certificates-----	\$2,997,863 66	\$2,643,130 26	\$354,733 40
Incomplete loans-----	108,328 94	164,600 92	*56,271 98
Other liabilities-----	1,363 20	935 16	428 04
Full paid membership shares-----	31,820 00	31,820 00	-----
Installment membership shares-----	226,139 69	187,498 00	38,641 69
Guarantee stock—Capital-----	159,000 00	159,000 00	-----
Guarantee stock—Surplus-----	69,270 00	61,270 00	8,000 00
Undivided profits-----	27,751 43	23,466 09	4,285 34
Interest earned but uncollected-----	5,501 77	3,923 62	1,578 15
Total liabilities-----	\$3,627,038 69	\$3,275,644 05	\$351,394 64

*Decrease.

No. 119—PASADENA

CALIFORNIA SECURITY LOAN CORPORATION

315 East Colorado Street, Pasadena

Incorporated March 22, 1909. Fiscal year ended December 31, 1928

Officers—A. W. Byrne, President; James Clarke and L. E. Jarvis, Vice Presidents; C. L. Pease, Treasurer; A. J. Morris, Secretary.

Directors—A. W. Byrne, James Clarke, L. E. Jarvis, C. L. Pease, A. J. Morris, C. P. Hotelling, Oscar Freeman, A. L. Hamilton.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.-----	\$5,526,637 93	\$4,669,266 70	\$857,371 23
Arrearages—Interest, dues, etc.-----	42,987 83	-----	42,987 83
Cash in office and bank-----	77,421 28	74,673 64	2,747 64
Bond investments-----	862,916 96	617,189 83	245,727 13
Certificates of other associations-----	-----	10,000 00	*10,000 00
Real estate—Held for sale-----	162,109 77	120,517 65	41,592 12
Real estate—Office building-----	210,375 54	210,375 54	-----
Furniture and fixtures-----	4,084 85	3,325 48	759 37
Other assets-----	3,765 60	-----	3,765 60
Total assets-----	\$6,890,299 76	\$5,705,348 84	\$1,184,950 92

LIABILITIES

Investment certificates-----	\$6,257,207 26	\$5,133,970 15	\$1,123,237 11
Incomplete loans-----	164,190 62	196,059 79	*31,869 17
Unearned discount, prepaid interest-----	48,661 59	20,338 45	28,323 14
Other liabilities-----	33,854 17	15,114 87	18,739 30
Guarantee stock—Capital-----	200,000 00	200,000 00	-----
Guarantee stock—Surplus-----	133,313 15	100,000 00	33,313 15
Reserve for depreciation, etc.-----	10,085 14	7,313 75	2,771 39
Interest earned but uncollected-----	42,987 83	-----	42,987 83
Undivided profit-----	-----	32,551 83	*32,551 83
Total liabilities-----	\$6,890,299 76	\$5,705,348 84	\$1,184,950 92

*Decrease.

No. 120—PASADENA

CROWN BUILDING-LOAN ASSOCIATION

38 North Marengo Street, Pasadena

Incorporated January 11, 1923. Fiscal year ended December 31, 1928

Officers—Charles F. Ferry, President; Henry Ramel, Vice President; Allen E. Reed, Assistant Secretary; Lee C. Reed, Secretary.

Directors—Charles F. Ferry, Henry Ramel, Lee C. Reed, Leon C. Brockway, Frank C. Dunham, Jacob Schneider.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.-----	\$287,608 56	\$199,796 69	\$87,811 87
Cash in office and bank-----	25,418 62	6,010 07	19,408 55
Real estate—Office building-----	112,052 75	-----	112,052 75
Furniture and fixtures-----	7,901 62	1,344 53	6,557 09
Other assets-----	1,100 00	2,014 21	*914 21
Total assets-----	\$434,081 55	\$209,165 50	\$224,916 05

LIABILITIES

Investment certificates-----	\$257,323 11	\$126,241 71	\$131,081 40
Notes payable and overdrafts-----	58,000 00	25,000 00	33,000 00
Incomplete loans-----	20,076 34	3,561 51	16,514 83
Other liabilities-----	1,353 86	262 28	1,091 58
Guarantee stock—Capital-----	85,000 00	52,000 00	33,000 00
Guarantee stock—Surplus-----	8,350 00	100 00	8,250 00
Undivided profits-----	3,978 24	2,000 00	1,978 24
Total liabilities-----	\$434,081 55	\$209,165 50	\$224,916 05

*Decrease.

No. 121—PASADENA

EQUITABLE BUILDING AND LOAN ASSOCIATION

24 North Marengo Avenue, Pasadena

Incorporated May 1, 1922. Fiscal year ended December 31, 1923

Officers—E. E. Betts, Chairman of the Board; A. E. Grow, President; Roy C. Davis, Vice President; P. G. Gillmore and Paul C. Grow, Assistant Secretaries; W. M. Trask, Secretary and Treasurer.

Directors—E. E. Betts, A. E. Grow, Roy C. Davis, W. M. Trask, Chas. H. Johnson, Dr. W. E. Nichols, S. L. Bierbauer, B. G. Horton, Geo. H. Woodruff.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1923	Dec. 31, 1922	Increase
Loans on real estate, shares, etc.---	\$1,112,887 17	\$784,097 42	\$328,789 75
Cash in office and bank-----	47,677 20	53,415 24	*5,738 04
Bond investments-----	20,317 13	443 00	19,874 13
Certificates of other associations-----	10,650 00	-----	10,650 00
Real estate—Office building-----	59,277 09	59,246 49	30 60
Furniture and fixtures-----	5,529 96	4,222 91	1,307 05
Total assets-----	\$1,256,338 55	\$901,425 06	\$354,913 49

LIABILITIES

	Dec. 31, 1923	Dec. 31, 1922	Increase
Investment certificates-----	\$1,058,580 92	\$745,216 22	\$313,364 70
Notes payable and overdrafts-----	22,500 00	23,750 00	*1,250 00
Incomplete loans-----	41,579 37	35,636 38	5,942 99
Unearned discount, prepaid interest-----	545 21	-----	545 21
Other liabilities-----	9,740 11	10,706 60	*966 49
Full paid membership shares-----	-----	7,789 88	*7,789 88
Guarantee stock—Capital-----	84,000 00	60,000 00	24,000 00
Guarantee stock—Surplus-----	29,500 00	12,500 00	17,000 00
Undivided profits-----	9,892 94	5,825 98	4,066 96
Total liabilities-----	\$1,256,338 55	\$901,425 06	\$354,913 49

*Decrease.

No. 122—PASADENA

MUTUAL BUILDING AND LOAN ASSOCIATION OF PASADENA

2569 East Colorado Street, Pasadena

Incorporated April 22, 1925. Fiscal year ended June 30, 1929

Officers—George D. Brown, President; J. B. Keaster, First Vice President; Frank T. Olson, Second Vice President; J. Homer Hough, Treasurer; S. A. Forman, Secretary.

Directors—George D. Brown, J. B. Keaster, Frank T. Olson, S. A. Forman, J. Homer Hough, J. E. Hadock, Charles Emory Barker.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.---	\$158,493 56	\$70,121 73	\$88,371 83
Arrearages—Interest, dues, etc.---	1,487 58	-----	1,487 58
Cash in office and bank-----	3,494 01	702 86	2,791 15
Bond investments-----	-----	12,500 00	*12,500 00
Real estate—Office building-----	16,842 50	16,812 28	30 22
Furniture and fixtures-----	2,423 60	2,423 60	-----
Other assets-----	412 50	1,514 98	*1,102 48
Total assets-----	\$183,153 75	\$104,075 45	\$79,078 30

LIABILITIES

	June 30, 1929	June 30, 1928	Increase
Investment certificates-----	\$101,416 94	\$40,642 92	\$60,774 02
Notes payable-----	17,500 00	7,500 00	10,000 00
Incomplete loans-----	7,600 87	5,095 59	2,505 28
Other liabilities-----	229 45	143 96	85 49
Installment membership shares-----	11,196 04	9,560 98	1,635 06
Guarantee stock—Capital-----	40,000 00	40,000 00	-----
Guarantee stock—Surplus-----	3,388 46	882 71	2,505 75
Undivided profits-----	334 41	249 29	85 12
Interest earned but uncollected-----	1,487 58	-----	1,487 58
Total liabilities-----	\$183,153 75	\$104,075 45	\$79,078 30

*Decrease.

No. 123—PASADENA

PASADENA BUILDING AND LOAN ASSOCIATION

18 North Marengo Avenue, Pasadena

Incorporated February 16, 1899. Fiscal year ended December 31, 1928

Officers—Everett D. Hill, President; C. W. Koiner, Vice President; Don C. Porter, Attorney; Citizens Savings Bank, Treasurer; L. M. McCallister, Secretary.
 Directors—Everett D. Hill, George J. Brenner, Charles A. Briggs, C. W. Koiner, Henry Newby, Don C. Porter, J. E. Slater, L. M. McCallister.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$1,496,368 24	\$1,186,238 68	\$310,129 56
Cash in office and bank-----	260,193 24	140,061 61	120,131 63
Bond investments-----	500 00	1,175 12	*675 12
Total assets-----	\$1,757,061 48	\$1,327,475 41	\$429,586 07

LIABILITIES

Investment certificates-----	\$1,460,393 77	\$1,050,245 79	\$410,147 98
Incomplete loans-----	69,204 32	49,710 57	19,493 75
Other liabilities-----	-----	6,075 00	*6,075 00
Full paid membership shares-----	91,314 68	123,920 67	*32,605 99
Installment membership shares-----	7,872 54	8,021 45	*148 91
Guarantee stock—Capital-----	100,000 00	67,500 00	32,500 00
Guarantee stock—Surplus-----	16,500 00	14,675 00	1,825 00
Reserve-----	4,500 00	4,500 00	-----
Undivided profits-----	7,276 17	2,826 93	4,449 24
Total liabilities-----	\$1,757,061 48	\$1,327,475 41	\$429,586 07

*Decrease.

No. 124—PASO ROBLES

PASO ROBLES MUTUAL BUILDING AND LOAN ASSOCIATION

725 Thirteenth Street, Paso Robles

Incorporated September 2, 1905. Fiscal year ended June 30, 1929

Officers—B. J. Dougherty, President; C. J. Trussler, Vice President; Lyman Brewer, Secretary-Treasurer.

Directors—B. J. Dougherty, C. J. Trussler, Lyman Brewer, W. S. Eddy, Victor Ward.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.---	\$172,415 80	\$149,665 46	\$22,750 34
Arrearages—Interest, dues, etc.---	1,490 20	1,103 29	386 91
Cash in office and bank-----	5,262 93	5,034 36	228 57
Certificates of other associations-----	10,000 00	-----	10,000 00
Real estate—Held for sale-----	8,000 00	8,410 63	*410 63
Furniture and fixtures-----	100 00	100 00	-----
Other assets-----	-----	60	*60
Total assets-----	\$197,268 93	\$164,314 34	\$32,954 59

LIABILITIES

Investment certificates-----	\$16,945 00	\$11,206 75	\$5,738 25
Incomplete loans-----	435 67	548 77	*113 10
Other liabilities-----	585 00	205 00	380 00
Full paid membership shares-----	53,800 00	53,900 00	*100 00
Installment membership shares-----	117,834 53	91,960 54	25,873 99
Reserve-----	6,000 00	6,000 00	-----
Undivided profits-----	454 27	493 28	*39 01
Interest earned but uncollected-----	1,214 46	-----	1,214 46
Total liabilities-----	\$197,268 93	\$164,314 34	\$32,954 59

*Decrease.

No. 125—PICO

PICO-RIVERA BUILDING-LOAN ASSOCIATION

355 Whittier Boulevard, Thomas Block, Pico

Incorporated July 11, 1927. Fiscal year ended June 30, 1929

Officers—Fred Layman, President; Harlan A. Cate and Geo. E. Triggs, Vice Presidents; M. I. Church, Attorney; Florence B. McParlin, Assistant Secretary; Victor F. Deihl, Secretary-Treasurer.

Directors—Harlan A. Cate, M. I. Church, Frank B. Haas, John D. Helmken, Fred Layman, Walter D. Spencer, George E. Triggs, Harry A. Turner, Oswald G. White.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.---	\$258,700 00	\$115,500 00	\$143,200 00
Arrearages—Interest, dues, etc.---	680 55	122 50	558 05
Cash in office and bank-----	40,507 58	5,722 88	34,784 70
Furniture and fixtures-----	2,553 29	1,796 04	757 25
Total assets-----	\$302,441 42	\$123,141 42	\$179,300 00

LIABILITIES

Investment certificates-----	\$240,820 89	\$80,145 46	\$160,675 43
Incomplete loans-----	28,101 27	13,947 43	14,153 84
Unearned discount, prepaid interest	-----	21 85	*21 85
Other liabilities-----	2,859 79	-----	2,859 79
Guarantee stock—Capital-----	25,000 00	25,000 00	-----
Guarantee stock—Surplus-----	2,500 00	2,500 00	-----
Undivided profits-----	2,478 92	1,404 18	1,074 74
Interest earned but uncollected-----	680 55	122 50	558 05
Total liabilities-----	\$302,441 42	\$123,141 42	\$179,300 00

*Decrease.

No. 126—POMONA

HOME-BUILDERS' LOAN ASSOCIATION

Second and Thomas Streets, Pomona

Incorporated March 8, 1908. Fiscal year ended March 31, 1929

Officers—Chas. P. Curran, President; R. K. Pitzer and Paul Endicott, Vice Presidents; H. W. Stiles and G. Cyril Platt and L. C. Jennings, Assistant Secretaries, E. Page Hubble, Secretary.

Directors—Chas. P. Curran, R. K. Pitzer, Paul Endicott, A. L. Hickson, E. E. Kelly, H. W. Armour, Raymond E. Smith.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	March 31, 1929	March 31, 1928	Increase
Loans on real estate, shares, etc.---	\$6,947,984 05	\$5,603,869 95	\$1,344,114 10
Arrearages—Interest, dues, etc.---	13,462 85	11,142 47	2,320 38
Cash in office and bank-----	116,057 47	192,062 17	*76,004 70
Bond investments-----	115,925 15	108,051 78	7,873 37
Certificates of other associations---	79,200 00	35,000 00	44,200 00
Real estate—Held for sale-----	48,509 41	8,020 15	40,489 26
Real estate—Office building-----	98,600 00	99,800 00	*1,200 00
Furniture and fixtures-----	13,178 31	13,560 66	*382 35
Total assets-----	\$7,432,917 24	\$6,071,507 18	\$1,361,410 06

LIABILITIES

Investment certificates-----	\$6,572,884 31	\$5,209,905 89	\$1,362,978 42
Notes payable and overdrafts-----	-----	40,000 00	*40,000 00
Incomplete loans-----	157,295 84	192,665 55	*35,369 71
Other liabilities-----	2,127 42	2,872 15	*744 73
Installment membership shares-----	206,204 51	174,681 57	31,522 94
Guarantee stock—Capital-----	200,000 00	200,000 00	-----
Guarantee stock—Surplus-----	207,000 00	177,000 00	30,000 00
Reserve-----	46,414 80	36,143 54	10,271 26
Undivided profits-----	27,527 51	27,096 01	431 50
Interest earned but uncollected-----	13,462 85	11,142 47	2,320 38
Total liabilities-----	\$7,432,917 24	\$6,071,507 18	\$1,361,410 06

*Decrease.

No. 127—POMONA

MUTUAL BUILDING AND LOAN ASSOCIATION OF POMONA

260 South Thomas Street, Pomona

Incorporated December 24, 1892. Fiscal year ended December 31, 1928

Officers—L. L. Lostutter, President; A. C. Abbott, Vice President; Bert T. Harvey, Treasurer; W. A. McCormick; Vice President and Manager; Jos. A. Allard, Jr., Attorney; F. B. Palmer, Office Manager; C. L. Talbott, Cashier; E. Alva Lawrence, Assistant Secretary; W. D. Frederick, Secretary.

Directors—L. L. Lostutter, A. C. Abbott, W. D. Frederick, W. A. McCormick, Walter M. Avis, Wm. M. McMullin, J. F. Lobingier, Chas. F. Sawyer, Brice J. King, L. D. Wallenstein.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$11,133,796 13	\$8,169,209 50	\$2,964,586 63
Arrearages—Interest, dues, etc.----	90,152 32	63,512 47	26,639 85
Cash in office and bank-----	433,815 18	546,836 37	*113,021 19
Certificates of other associations----	210,000 00	235,000 00	*25,000 00
Real estate—Office building-----	1 00	1 00	-----
Furniture and fixtures-----	1 00	1 00	-----
Total assets-----	\$11,867,765 63	\$9,014,560 34	\$2,853,205 29

LIABILITIES

Investment certificates-----	\$8,489,682 71	\$6,145,466 40	\$2,344,216 31
Incomplete loans-----	163,477 70	153,050 30	10,427 40
Other liabilities-----	61,622 22	215,823 59	*154,201 37
Full paid membership shares-----	348,754 00	428,634 50	*79,880 50
Installment membership shares-----	2,203,147 98	1,741,075 08	462,072 90
Guarantee stock—Capital-----	250,000 00	250,000 00	-----
Guarantee stock—Surplus-----	135,000 00	60,000 00	75,000 00
Reserve-----	176,997 23	-----	176,997 23
Undivided profits-----	10,140 49	850 51	9,289 98
Interest earned but uncollected-----	28,943 30	19,659 96	9,283 34
Total liabilities-----	\$11,867,765 63	\$9,014,560 34	\$2,853,205 29

*Decrease.

No. 128—PORTERVILLE

PORTERVILLE MUTUAL BUILDING AND LOAN ASSOCIATION

420 North Main Street, Porterville

Incorporated September 29, 1905. Fiscal year ended June 30, 1929

Officers—Geo. C. Murphy, President; E. S. Lawson and H. A. Frame, Vice Presidents; C. O. Premo, Secretary.

Directors—Geo. C. Murphy, E. S. Lawson, H. A. Frame, A. J. Newbury, Alma Hall, Guy Knupp, C. E. Lewis.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$536,138 48	\$530,785 00	\$5,353 48
Arrearages—Interest, dues, etc.----	443 35	1,992 30	*1,548 95
Cash in office and bank-----	58,612 23	6,113 13	52,499 10
Real estate—Held for sale-----	5,846 35	-----	5,846 35
Furniture and fixtures-----	217 25	183 26	33 99
Total assets-----	\$601,257 66	\$539,073 69	\$62,183 97

LIABILITIES

Incomplete loans-----	\$7,455 90	\$1,579 45	\$5,876 45
Installment membership shares-----	579,332 53	525,502 50	53,830 03
Reserve-----	13,955 81	9,999 44	3,956 37
Undivided profits-----	70 07	-----	70 07
Interest earned but uncollected-----	443 35	1,992 30	*1,548 95
Total liabilities-----	\$601,257 66	\$539,073 69	\$62,183 97

*Decrease.

No. 129—REDLANDS

REDLANDS BUILDING-LOAN ASSOCIATION

Fifth and Citrus Streets, Redlands

Incorporated March 22, 1890. Fiscal year ended December 31, 1928

Officers—W. T. Bill, President; A. E. Ball, Vice President; A. E. Brock, Field Secretary; O. D. Reade, Treasurer; M. E. Dague, Assistant Secretary; J. W. Miller, Secretary.

Directors—W. T. Bill, A. E. Ball, J. W. Miller, M. M. Levering, N. L. Levering, Walter J. Hartzell, O. D. Reade, Lyman M. King, A. E. Brock.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$4,184,319 38	\$4,103,293 62	\$81,025 76
Arrearages—Interest, dues, etc.---	32,732 11	---	32,732 11
Cash in office and bank.---	126,933 01	100,040 01	26,893 00
Certificates of other associations---	10,000 00	---	10,000 00
Real estate—Held for sale.---	140,800 66	99,186 87	41,613 79
Furniture and fixtures.---	7,693 22	7,242 12	451 10
Total assets-----	\$4,502,478 38	\$4,309,762 62	\$192,715 76

LIABILITIES

Investment certificates-----	\$3,823,364 43	\$3,618,057 16	\$205,307 27
Notes payable-----	---	110,000 00	*110,000 00
Incomplete loans-----	57,780 05	34,773 15	23,006 90
Other liabilities-----	4,456 57	2,211 20	2,245 37
Installment membership shares-----	162,523 48	127,212 97	35,310 51
Guarantee stock—Capital-----	250,000 00	250,000 00	---
Guarantee stock—Surplus-----	62,500 00	62,500 00	---
Undivided profits-----	109,121 74	105,008 14	4,113 60
Interest earned but uncollected-----	32,732 11	---	32,732 11
Total liabilities-----	\$4,502,478 38	\$4,309,762 62	\$192,715 76

*Decrease.

No. 130—REDONDO BEACH

**AMERICAN MUTUAL BUILDING AND LOAN ASSOCIATION OF
REDONDO BEACH**

210 South Pacific Avenue, Redondo Beach

Incorporated March 26, 1923. Fiscal year ended December 31, 1928

Officers—E. S. Welch, President; R. R. Freeman, Vice President; Sidney H. Welch, Secretary-Manager.

Directors—E. S. Welch, R. R. Freeman, J. W. Venable, M. M. Waddell, Sidney H. Welch.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$203,223 87	\$158,899 14	\$44,324 73
Arrearages—Interest, dues, etc.---	42 84	---	42 84
Cash in office and bank.---	18,011 02	6,637 82	11,373 20
Real estate—Office building-----	25,000 00	---	25,000 00
Furniture and fixtures-----	1,878 95	1,951 70	*72 75
Total assets-----	\$248,156 68	\$167,488 66	\$80,668 02

LIABILITIES

Investment certificates-----	\$171,119 14	\$107,868 09	\$63,251 05
Notes payable-----	12,500 00	8,000 00	4,500 00
Incomplete loans-----	9,256 03	2,149 43	7,106 60
Other liabilities-----	343 40	5 93	337 47
Installment membership shares-----	21,905 00	17,465 21	4,439 79
Guarantee stock—Capital-----	31,000 00	31,000 00	---
Guarantee stock—Surplus-----	1,500 00	1,000 00	500 00
Reserve-----	490 27	---	490 27
Interest earned but uncollected-----	42 84	---	42 84
Total liabilities-----	\$248,156 68	\$167,488 66	\$80,668 02

*Decrease.

No. 131—REDWOOD CITY

SAN MATEO COUNTY BUILDING AND LOAN ASSOCIATION

2022 Broadway, Redwood City

Incorporated May 8, 1890. Fiscal year ended May 31, 1929

Officers—H. W. Schaberg, President; J. L. Ross, Vice President; O. E. Doyle, Secretary.

Directors—O. E. Doyle, D. P. Flynn, Asa Hull, J. B. Perry, J. L. Ross, H. W. Schaberg, D. W. Williams.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	May 31, 1929	May 31, 1928	Increase
Loans on real estate, shares, etc.-----	\$1,514,771 00	\$1,281,804 45	\$232,966 55
Arrearages—Interest, dues, etc.-----	17,659 07	11,052 16	6,606 91
Cash in office and bank-----	7,778 51	300 00	7,478 51
Real estate—Office building-----	28,734 95	28,734 95	-----
Furniture and fixtures-----	500 00	700 00	*200 00
Other assets-----	2 88	-----	2 88
Total assets-----	\$1,569,446 41	\$1,322,591 56	\$246,854 85

LIABILITIES

Investment certificates-----	\$847,875 00	\$718,575 00	\$129,300 00
Notes payable-----	71,000 00	30,877 43	40,122 57
Incomplete loans-----	30,077 13	29,859 07	218 06
Other liabilities-----	1,584 58	753 52	831 06
Installment membership shares-----	505,092 01	450,626 73	54,465 28
Reserve-----	89,000 00	75,000 00	14,000 00
Undivided profits-----	9,461 02	7,988 45	1,472 57
Interest earned but uncollected-----	15,356 67	8,911 36	6,445 31
Total liabilities-----	\$1,569,446 41	\$1,322,591 56	\$246,854 85

*Decrease.

No. 132—RIALTO

RIALTO BUILDING AND LOAN ASSOCIATION

First National Bank Building, Rialto

Incorporated June 7, 1922. Fiscal year ended December 31, 1928

Officers—E. M. Lash, President; J. E. McManis, Lloyd A. Mills and Edith A. Mills, Assistant Secretaries; E. W. Preston, Secretary.

Directors—J. C. Boyd, H. E. Winslow, E. M. Lash, J. E. Weller, W. J. Rickeman, H. C. Spring, E. W. Preston.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.-----	\$361,708 65	\$256,682 76	\$95,025 89
Cash in office and bank-----	12,905 81	28,831 06	*15,925 25
Furniture and fixtures-----	978 30	658 25	320 05
Total assets-----	\$375,592 76	\$286,172 07	\$89,420 69

LIABILITIES

Investment certificates-----	\$297,265 35	\$228,987 84	\$68,277 51
Notes payable-----	5,000 00	15,000 00	*10,000 00
Incomplete loans-----	3,532 33	2,700 00	832 33
Installment membership shares-----	14,975 63	10,721 27	4,254 36
Guarantee stock—Capital-----	50,000 00	25,000 00	25,000 00
Guarantee stock—Surplus-----	4,819 45	3,762 96	1,056 49

Total liabilities----- \$375,592 76 \$286,172 07 \$89,420 69

*Decrease.

No. 133—RIVERSIDE

CITRUS BELT BUILDING AND LOAN ASSOCIATION

Ninth and Market Streets, Riverside

Incorporated March 3, 1926. Fiscal year ended December 31, 1928

Officers—W. C. Moore, President; Ira C. Landis and Alex. P. Hansen, Vice Presidents; C. B. Burns, Secretary.

Directors—W. C. Moore, Ira C. Landis, Alex. P. Hansen, J. F. Davidson, H. A. Lynn, E. V. Dales, S. G. Stalder, A. D. White, C. B. Burns.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$494,495 16	\$333,663 09	\$160,832 07
Arrearages—Interest, dues, etc.----	5,192 85	-----	5,192 85
Cash in office and bank.-----	13,439 26	11,776 16	1,663 10
Bond investments.-----	150 00	150 00	-----
Certificates of other associations.-----	-----	10,000 00	*10,000 00
Real estate—Held for sale.-----	25,961 66	15,497 86	10,463 80
Furniture and fixtures.-----	4,968 39	5,496 26	*527 87
Other assets.-----	193 04	289 40	*96 36
Total assets.-----	\$544,400 36	\$376,872 77	\$167,527 59

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates.-----	\$461,621 13	\$300,057 77	\$161,563 36
Incomplete loans.-----	19,237 96	15,421 06	3,816 90
Other liabilities.-----	307 81	256 12	51 69
Guarantee stock—Capital.-----	46,900 00	46,900 00	-----
Guarantee stock—Surplus.-----	11,140 61	11,725 00	*584 39
Undivided profits.-----	-----	2,512 82	*2,512 82
Interest earned but uncollected.-----	5,192 85	-----	5,192 85
Total liabilities.-----	\$544,400 36	\$376,872 77	\$167,527 59

*Decrease.

No. 134—RIVERSIDE

RIVERSIDE COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION

734 Seventh Street, Riverside

Incorporated April 8, 1901. Fiscal year ended December 31, 1928

Officers—W. G. Fraser, President; W. H. Robinson, Vice President; F. Smith, Treasurer; Marie Beymer, Assistant Secretary; E. O. Eckland, Secretary.

Directors—W. G. Fraser, W. H. Robinson, W. A. Johnson, E. H. Gardiner, G. B. Dangerfield, C. E. Brouse, Geo. A. Sarau.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$1,178,120 77	\$1,198,558 98	*\$20,438 21
Arrearages—Interest, dues, etc.----	5,375 41	-----	5,375 41
Cash in office and bank.-----	29,402 09	96,886 67	*67,484 58
Certificates of other associations.-----	100,000 00	20,000 00	80,000 00
Real estate—Held for sale.-----	28,134 30	38,949 76	*10,815 46
Furniture and fixtures.-----	2,600 00	500 00	2,100 00
Total assets.-----	\$1,343,632 57	\$1,354,895 41	*\$11,262 84

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates.-----	\$90,800 00	-----	\$90,800 00
Incomplete loans.-----	21,451 57	\$21,062 96	388 61
Full paid membership shares.-----	691,100 00	797,600 00	*106,500 00
Installment membership shares.-----	487,557 01	496,618 50	*9,061 49
Reserve.-----	27,200 00	22,500 00	4,700 00
Undivided profits.-----	20,148 53	17,113 95	3,034 63
Interest earned but uncollected.-----	5,375 41	-----	5,375 41
Total liabilities.-----	\$1,343,632 57	\$1,354,895 41	*\$11,262 84

*Decrease.

No. 135—SACRAMENTO

CAPITAL BUILDING AND LOAN ASSOCIATION

805 J Street, Sacramento.

Incorporated February 1, 1923. Fiscal year ended December 31, 1928

Officers—Alden Anderson, President; H. C. Bottorff and Ray L. Riley, Vice Presidents; W. W. Wiard, Assistant Secretary; Harry S. Wanzer, Secretary.

Directors—Alden Anderson, George Bassett, Fred Boitano, H. C. Bottorff, H. O. Brown, James T. Doyle, A. W. Elliott, J. S. Gattman, June B. Harris, Fred J. Johns, H. C. Muddox, Ray L. Riley, J. O. Tobey, D. S. Wasserman, Geo. E. Zoller.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$2,822,129 99	\$1,904,824 31	\$917,305 68
Arrearages—Interest, dues, etc.----	14,863 21	10,215 28	4,647 93
Cash in office and bank-----	382,393 73	137,398 81	244,994 92
Bond investments-----	97,691 87	97,691 87	-----
Certificates of other associations-----	50,000 00	30,000 00	20,000 00
Real estate—Held for sale-----	21,949 28	28,003 34	*6,054 06
Real estate—Office building-----	50,300 00	51,087 88	*787 88
Furniture and fixtures-----	5,856 63	5,662 22	194 41
Other assets-----	1,800 00	2,468 01	*668 01
Total assets-----	\$3,446,984 71	\$2,267,351 72	\$1,179,632 99

LIABILITIES

Investment certificates-----	\$3,133,777 46	\$2,048,365 95	\$1,085,411 51
Incomplete loans-----	73,167 01	46,128 40	27,038 61
Other liabilities-----	4,949 07	5,242 34	*293 27
Guarantee stock—Capital-----	175,000 00	125,000 00	50,000 00
Guarantee stock—Surplus-----	35,000 00	10,000 00	25,000 00
Undivided profits-----	10,227 96	22,399 75	*12,171 79
Interest earned but uncollected-----	14,863 21	10,215 28	4,647 93
Total liabilities-----	\$3,446,984 71	\$2,267,351 72	\$1,179,632 99

*Decrease.

No. 136—SACRAMENTO

SACRAMENTO BUILDING AND LOAN ASSOCIATION

812 J Street, Sacramento

Incorporated August 26, 1874. Fiscal year ended February 28, 1929

Officers—A. Teichert, President; Downey, Brand and Seymour, Attorneys; California National Bank, Depository; Frank Hickman, Secretary.

Directors—A. Teichert, L. T. Allee, Frank Hickman, D. S. Watkins, W. F. Brand, F. M. Newbert, C. M. Hickman, C. H. Brand, C. J. Mathews.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Feb. 28, 1929	Feb. 28, 1928	Increase
Loans on real estate, shares, etc.----	\$273,185 00	\$397,854 60	*\$124,669 60
Arrearages—Interest, dues, etc.----	990 89	971 78	19 11
Cash in office and bank-----	23,827 45	63,550 06	*39,722 61
Bond investments-----	197,545 00	54,000 00	143,545 00
Real estate—Held for sale-----	-----	1,237 26	*1,237 26
Furniture and fixtures-----	54 00	-----	54 00
Other assets-----	3,656 84	849 67	2,807 17
Total liabilities-----	\$499,259 18	\$518,463 37	*\$19,204 19

LIABILITIES

Other liabilities-----	\$16 93	\$38 99	*\$22 06
Full paid membership shares-----	175,470 80	185,379 40	*9,908 60
Installment membership shares-----	250,126 34	267,470 13	*8,343 79
Reserve-----	55,000 00	55,000 00	-----
Undivided profits-----	9,645 11	10,574 85	*929 74

Total liabilities----- **\$499,259 18** **\$518,463 37** ***\$19,204 19**

*Decrease.

No. 137—SACRAMENTO

SACRAMENTO GUARANTEE BUILDING-LOAN ASSOCIATION

812 J Street, Sacramento

Incorporated March 4, 1924. Fiscal year ended February 28, 1929

Officers—A. Teichert, President; Downey, Brand and Seymour, Attorneys; California National Bank, Depository; Frank Hickman, Secretary.

Directors—A. Teichert, L. T. Allee, Frank Hickman, D. S. Watkins, W. F. Brand, F. M. Newbert, C. M. Hickman, C. H. Brand, C. J. Mathews.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Feb. 28, 1929	Feb. 29 1928	Increase
Loans on real estate, shares, etc.----	\$1,774,244 00	\$1,283,547 13	\$490,696 87
Arrearages—Interest, dues, etc.----	19,204 79	14,569 41	4,635 38
Cash in office and bank-----	53,199 02	25,731 61	27,467 41
Bond investments-----	261,862 58	261,018 56	844 02
Real estate—Held for sale-----	18,649 42	5,712 74	12,936 68
Furniture and fixtures-----	338 28	684 36	*346 08
Other assets-----	4,006 06	3,929 94	76 12
Total assets-----	\$2,131,504 15	\$1,595,193 75	\$536,310 40

LIABILITIES

Investment certificates-----	\$1,945,660 06	\$1,375,637 85	\$570,022 21
Incomplete loans-----	510 68	55,050 07	*54,539 39
Other liabilities-----	3,031 09	80 01	2,951 08
Guarantee stock—Capital-----	110,000 00	110,000 00	-----
Guarantee stock—Surplus-----	45,000 00	30,000 00	15,000 00
Undivided profits-----	8,097 53	9,856 41	*1,758 88
Interest earned but uncollected----	19,204 79	14,569 41	4,635 38
Total liabilities-----	\$2,131,504 15	\$1,595,193 75	\$536,310 40

*Decrease.

No. 138—SACRAMENTO

SUPERIOR BUILDING-LOAN ASSOCIATION

809 J Street, Sacramento

Incorporated June 18, 1927. Fiscal year ended June 30, 1929

Officers—V. S. McClatchy, President; H. J. McClatchy, Vice President; Butler Jack, Jr., Treasurer; J. S. Spelman, Secretary-Manager.

Directors—V. S. McClatchy, Dr. R. B. Giffen, J. S. Spelman, H. J. McClatchy, Butler Jack, Jr.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$487,778 19	\$346,546 57	\$141,231 62
Arrearages—Interest, dues, etc.----	1,109 83	283 04	826 79
Cash in office and bank-----	1,607 19	2,330 42	*723 23
Real estate—Held for sale-----	5,244 65	-----	5,244 65
Furniture and fixtures-----	413 07	511 46	*98 39
Other assets-----	1,300 00	-----	1,300 00
Total assets-----	\$497,452 93	\$349,671 49	\$147,781 44

LIABILITIES

Investment certificates-----	\$365,794 42	\$188,788 74	\$177,005 68
Notes payable-----	17,000 00	25,000 00	*8,000 00
Incomplete loans-----	18,406 20	42,145 96	*23,739 76
Other liabilities-----	437 05	66 00	371 05
Guarantee stock—Capital-----	80,000 00	80,000 00	-----
Guarantee stock—Surplus-----	8,000 00	8,000 00	-----
Undivided profits-----	6,705 43	5,387 75	1,317 68
Interest earned but uncollected----	1,109 83	283 04	826 79
Total liabilities-----	\$497,452 93	\$349,671 49	\$147,781 44

*Decrease.

No. 139—SALINAS

SALINAS VALLEY BUILDING-LOAN ASSOCIATION

263 Main Street, Salinas

Incorporated October 22, 1928. Fiscal year ended June 30, 1929.

Officers—C. A. McAdams, President; O. P. Silliman, Vice President; Scott & Pioda, Attorneys; G. D. Hodgson, Secretary and Manager.

Directors—C. A. McAdams, O. P. Silliman, G. D. Hodgson, L. M. Tynan, James G. Force, Frank Kattner, Herbert Baltz, Russell Scott, M. F. Dyer, E. E. Pratt, E. R. Hawke.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$61,100 00	-----	\$61,100 00
Arrearages—Interest, dues, etc.----	9 10	-----	9 10
Cash in office and bank-----	7,218 63	-----	7,218 63
Furniture and fixtures-----	827 25	-----	827 25
Other assets-----	507 24	-----	507 25
Total assets-----	\$69,662 22	*None	\$69,662 22

LIABILITIES

Investment certificates-----	\$39,032 12	-----	\$39,032 12
Incomplete loans-----	5,601 00	-----	5,601 00
Other liabilities-----	20 00	-----	20 00
Guarantee stock—Capital-----	25,000 00	-----	25,000 00
Interest earned but uncollected-----	9 10	-----	9 10
Total liabilities-----	\$69,662 22	*None	\$69,662 22

*Commenced business December 8, 1928.

No. 140—SAN BERNARDINO

GUARANTEE BUILDING AND LOAN ASSOCIATION

474 Court Street, San Bernardino

Incorporated April 3, 1922. Fiscal year ended December 31, 1928

Officers—W. S. Shepardson, President; A. G. Armstrong, Vice President; Virgil M. Pinkley, Secretary.

Directors—R. C. Harbison, Dr. J. N. Baylis, Dr. P. M. Savage, C. Gabriel, James Miller, J. W. Catick, M. E. Dimock, Virgil M. Pinkley, A. G. Armstrong, W. S. Shepardson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$1,727,614 35	\$1,329,957 00	\$397,657 35
Arrearages—Interest, dues, etc.----	2,450 16	1,710 30	739 86
Cash in office and bank-----	158,584 19	57,444 23	101,139 96
Real estate—Held for sale-----	-----	5,209 42	*5,209 42
Real estate—Office building-----	13,000 00	14,000 00	*1,000 00
Furniture and fixtures-----	1 00	1 00	-----
Total assets-----	\$1,901,649 70	\$1,408,321 95	\$493,327 75

LIABILITIES

Investment certificates-----	\$1,505,915 84	\$1,077,823 23	\$428,092 61
Notes payable and overdrafts-----	-----	5,000 00	*5,000 00
Incomplete loans-----	36,638 85	19,175 37	17,463 48
Other liabilities-----	18,214 00	12,520 00	5,694 00
Installment membership shares-----	172,351 17	151,359 60	20,991 57
Guarantee stock—Capital-----	100,000 00	100,000 00	-----
Guarantee stock—Surplus-----	50,000 00	25,000 00	25,000 00
Undivided profits-----	16,079 68	15,733 45	346 23
Interest earned but uncollected-----	2,450 16	1,710 30	739 86
Total liabilities-----	\$1,901,649 70	\$1,408,321 95	\$493,327 75

*Decrease.

No. 141—SAN BERNARDINO

SANTA FE BUILDING AND LOAN ASSOCIATION

479 Fourth Street, San Bernardino

Incorporated January 1, 1890. Fiscal year ended December 31, 1928

Officers—H. H. Ham, President; W. R. McNeil, Vice President; L. P. Patterson, Secretary-Treasurer.

Directors—H. H. Ham, W. R. McNeil, John Anderson, Jr., J. S. Wood, Jos. E. Rich, R. A. Brydolf, O. D. Buzzell, F. E. Peachey, Grover Cooley.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$3,451,628 86	\$3,288,900 89	\$162,727 97
Arreages—Interest, dues, etc.-----	14,062 71	3,835 67	10,227 04
Cash in office and bank.-----	88,923 58	31,497 25	57,426 33
Bond investments-----	792 22	503 89	288 33
Real estate—Held for sale-----	4,426 46	1,675 59	2,750 87
Real estate—Office building-----	19,000 00	19,000 00	-----
Furniture and fixtures-----	500 00	500 00	-----
Other assets:-----	-----	9,172 56	*9,172 56
Total assets -----	\$3,579,333 83	\$3,355,085 85	\$224,247 98

LIABILITIES

Investment certificates-----	\$1,495,006 76	\$1,404,810 00	\$90,196 76
Notes payable-----	-----	100,000 00	*100,000 00
Incomplete loans-----	49,171 27	191,861 20	*142,689 93
Installment membership shares-----	1,898,880 90	1,546,574 98	352,305 92
Reserve-----	80,300 00	72,300 00	8,000 00
Undivided profits-----	43,177 29	36,544 30	6,632 99
Interest earned but uncollected-----	12,797 61	2,995 37	9,802 24
Total liabilities -----	\$3,579,333 83	\$3,355,085 85	\$224,247 98

*Decrease.

No. 142—SAN DIEGO

BAY CITY BUILDING AND LOAN ASSOCIATION

1202 Fourth Street, San Diego

Incorporated July 1, 1924. Fiscal year ended June 30, 1929

Officers—John B. Starkey, President; J. F. Thomas and Alonzo de Jessop, Vice Presidents; H. K. Rumbaugh, F. A. Morton and Grace E. Clayton, Assistant Secretaries; Harold B. Starkey, Secretary-Treasurer.

Directors—John B. Starkey, J. F. Thomas, Alonzo de Jessop, Harold B. Starkey, Benjamin L. Elliott, Gordon Gray, Milton F. Heller, James D. Forward, Albert H. Merrick.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$4,057,853 20	\$3,039,329 51	\$1,018,523 69
Arrearages—Interest, dues, etc.-----	31,998 15	32,971 18	*973 03
Cash in office and bank.-----	243,823 05	82,704 16	161,118 89
Bond investments-----	353,981 74	138,557 43	215,424 31
Certificates of other associations-----	91,500 00	6,000 00	85,500 00
Real estate—Held for sale-----	3,916 30	-----	3,916 30
Real estate—Office building-----	221,062 91	13,438 55	207,624 36
Furniture and fixtures-----	9,001 93	5,614 55	3,387 38
Other assets-----	10,127 48	1,147 04	8,980 44
Total assets -----	\$5,023,264 76	\$3,319,762 42	\$1,703,502 34

LIABILITIES

Investment certificates-----	\$4,292,465 79	\$2,769,893 04	\$1,522,572 75
Incomplete loans-----	299,085 52	262,319 96	36,765 56
Unearned discount, prepaid interest-----	537 50	-----	537 50
Other liabilities-----	47,499 80	1,361 67	46,138 13
Installment membership shares-----	41,470 49	38,216 57	3,253 92
Guarantee stock—Capital-----	225,000 00	175,000 00	50,000 00
Guarantee stock—Surplus-----	58,500 00	40,000 00	18,500 00
Undivided profits-----	26,707 51	-----	26,707 51
Interest earned but uncollected-----	31,998 15	32,971 18	*973 03
Total liabilities -----	\$5,023,264 76	\$3,319,762 42	\$1,703,502 34

*Decrease.

No. 143—SAN DIEGO

CONTINENTAL BUILDING AND LOAN ASSOCIATION

333 B Street, San Diego

Incorporated September 29, 1927. Fiscal year ended June 30, 1929.

Officers—G. L. Strobeck, President; Victor E. Bodien, Secretary-Treasurer.

Directors—G. L. Strobeck, F. W. Stearns, Thos. O. Burger, C. H. Tingey, Arthur Rossberg, Victor E. Bodien.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$257,956 93	\$109,780 81	\$148,176 12
Arrearages—Interest, dues, etc.----	1,329 91	933 32	396 59
Cash in office and bank-----	10,718 01	30,399 46	*19,681 45
Bond investments-----	-----	20,000 00	*20,000 00
Furniture and fixtures-----	2,139 24	1,224 60	914 64
Total assets-----	\$272,144 09	\$162,338 19	\$109,805 90

LIABILITIES

Investment certificates-----	\$169,755 07	\$59,279 06	\$110,476 01
Incomplete loans-----	6,925 84	13,055 10	*6,129 26
Guarantee stock—Capital-----	75,000 00	75,000 00	-----
Guarantee stock—Surplus-----	15,000 00	15,000 00	-----
Undivided profits-----	4,133 27	4 03	4,129 24
Interest earned but uncollected----	1,329 91	-----	1,329 91
Total liabilities-----	\$272,144 09	\$162,338 19	\$109,805 90

*Decrease.

No. 144—SAN DIEGO

SAN DIEGO BUILDING AND LOAN ASSOCIATION

940 Third Street, San Diego

Incorporated July 14, 1885. Fiscal year ended June 30, 1929

Officers—A. P. Johnson, Jr., President; S. I. Fox, Vice President; H. E. Anthony, Treasurer; E. E. Hubbell, Vice President and Counsel; C. Reikowsky, Assistant Secretary; R. E. Hegg, Secretary.

Directors—A. P. Johnson, Jr., S. I. Fox, E. E. Hubbell, H. E. Anthony, N. Stelnmetz, E. E. White, Edwin Johnson, R. A. Salmons, R. E. Hegg.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$2,315,379 09	\$1,468,144 69	\$847,234 40
Arrearages—Interest, dues, etc.----	8,167 48	2,514 07	5,653 41
Cash in office and bank-----	12,659 82	120,839 33	*108,179 51
Bond investments-----	21,106 58	-----	21,106 58
Certificates of other associations-----	20,000 00	20,000 00	-----
Real estate—Held for sale-----	12,040 87	-----	12,040 87
Furniture and fixtures-----	3,677 04	3,270 52	406 52
Other assets-----	220 03	-----	220 03
Total assets-----	\$2,393,250 91	\$1,614,768 61	\$778,482 30

LIABILITIES

Investment certificates-----	\$1,603,057 67	\$970,989 55	\$632,068 12
Notes payable-----	74,605 41	-----	74,605 41
Incomplete loans-----	42,553 08	49,253 01	*6,704 93
Other liabilities-----	13,169 59	6,781 29	6,388 30
Installment membership shares-----	510,987 69	496,355 68	14,632 01
Guarantee stock—Capital-----	100,000 00	62,000 00	38,000 00
Guarantee stock—Surplus-----	6,000 00	-----	6,000 00
Reserve-----	20,000 00	20,000 00	-----
Undivided profits-----	15,378 99	7,802 01	7,576 98
Interest earned but uncollected----	7,498 48	1,582 07	5,916 41
Total liabilities-----	\$2,393,250 91	\$1,614,768 61	\$778,482 30

*Decrease.

No. 145—SAN DIEGO

SEABOARD BUILDING AND LOAN ASSOCIATION

945 Seventh Street, San Diego

Incorporated December 1, 1927. Fiscal year ended December 31, 1928

Officers—R. L. Mueller, President and General Manager; Charles S. Powell, First Vice President; Phillip F. Bartlett, Second Vice President; D. C. Wyatt, Assistant Secretary; Frank Von Tesmar, Secretary-Treasurer.

Directors—Phillip E. Bartlett, Hal G. Hotchkiss, Joseph Keeler, J. O. Miller, R. L. Mueller, Charles S. Powell, Nat Rogan, Rolland C. Springer, Frank Von Tesmar.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$427,619 20	\$320,217 81	\$107,401 39
Arrearages—Interest, dues, etc.----	3,758 70	-----	3,758 70
Cash in office and bank-----	8,311 92	8,445 02	*133 10
Real estate—Office building-----	100,000 00	-----	100,000 00
Furniture and fixtures-----	3,187 35	1,800 00	1,387 35
Other assets-----	684 14	4,052 97	*3,368 83
Total assets-----	\$543,561 31	\$334,515 80	\$209,045 51

LIABILITIES

Investment certificates-----	\$272,908 16	\$210,609 87	\$62,298 29
Notes payable-----	22,000 00	-----	22,000 00
Incomplete loans-----	24,485 59	3,832 56	20,653 03
Other liabilities-----	1,910 97	-----	1,910 97
Guarantee stock—Capital-----	180,000 00	100,000 00	80,000 00
Guarantee stock—Surplus-----	35,653 39	20,073 37	15,580 02
Unvinded profits-----	2,844 50	-----	2,844 50
Interest earned but uncollected-----	3,758 70	-----	3,758 70
Total liabilities-----	\$543,561 31	\$334,515 80	\$209,045 51

*Decrease.

No. 146—SAN DIEGO

SILVER GATE BUILDING AND LOAN ASSOCIATION

343 Spreckels Theatre Building, San Diego

Incorporated May 22, 1890. Fiscal year ended May 31, 1929

Officers—M. A. Graham, President; V. Wankowski and F. A. Frye, Vice Presidents; Geo. D. Easton, Secretary.

Directors—M. A. Graham, V. Wankowski, F. A. Frye, Geo. D. Easton, E. Strahlmann, Harry Clark, R. B. Thomas, James D. Forward, R. E. Jenney.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	May 31, 1929	May 31, 1928	Increase
Loans on real estate, shares, etc.----	\$1,039,652 05	\$956,065 71	\$83,586 34
Arrearages—Interest, dues, etc.----	11,184 16	7,724 09	3,460 07
Cash in office and bank-----	12,494 89	6,496 88	5,998 01
Total assets-----	\$1,063,331 10	\$970,286 68	\$93,044 42

LIABILITIES

Investment certificates-----	\$560,090 47	\$526,343 69	\$33,746 78
Incomplete loans-----	7,200 11	10,146 71	*2,946 60
Other liabilities-----	8,435 33	7,821 98	613 35
Installmetn membership shares-----	397,818 44	366,829 79	30,988 65
Guarantee stock—Capital-----	75,000 00	50,000 00	25,000 00
Guarantee stock—Surplus-----	8,500 00	5,000 00	3,500 00
Unvinded profits-----	220 59	122 42	98 17
Interest earned but uncollected-----	6,066 16	4,022 09	2,044 07

Total liabilities-----	\$1,063,331 10	\$970,286 68	\$93,044 42
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*Decrease.

No. 147—SAN DIEGO

SUNSET BUILDING AND LOAN ASSOCIATION

546 B Street, San Diego

Incorporated March 30, 1926. Fiscal year ended June 30, 1929

Officers—J. M. Lathrop, President; Jos. E. Shreve, Vice President; H. H. Howrey, Secretary.

Directors—J. M. Lathrop, Jos. E. Shreve, Eldon P. Mains, E. H. McMath, Dr. A. M. Richards, Glen O. Perkins.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$697,044 90	\$386,516 94	\$310,527 96
Cash in office and bank-----	54,055 62	35,334 67	18,720 95
Bond investments-----	1,537 36	-----	1,537 36
Furniture and fixtures-----	1 00	1,363 15	*1,362 15
Total assets-----	\$752,638 88	\$423,214 76	\$329,424 12

LIABILITIES

Investment certificates-----	\$382,197 19	\$188,436 24	\$193,760 95
Incomplete loans-----	75,934 97	14,660 97	61,274 00
Unearned discount, prepaid interest--	12,006 75	13,384 33	*1,377 58
Other liabilities-----	1,904 77	-----	1,904 77
Installment membership shares-----	17,494 29	35,280 27	*17,785 98
Guarantee stock—Capital-----	225,000 00	150,000 00	75,000 00
Guarantee stock—Surplus-----	22,500 00	15,000 00	7,500 00
Undivided profits-----	15,600 91	6,452 95	9,147 96
Total liabilities-----	\$752,638 88	\$423,214 76	\$329,424 12

*Decrease.

No. 148—SAN FERNANDO

SAN FERNANDO VALLEY BUILDING AND LOAN ASSOCIATION

210 South Brand Boulevard, San Fernando

Incorporated April 12, 1927. Fiscal year ended December 31, 1928

Officers—Henry Baly, President; W. R. Coy, Vice President; Edwin D. Peterson, Secretary.

Directors—Henry Baly, W. R. Coy, B. G. Morriss, Geo. H. Curtiss, Edwin D. Peterson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$21,947 06	\$5,104 51	\$16,842 55
Arrearages—Interest, dues, etc.-----	6 77	-----	6 77
Cash in office and bank-----	4,632 52	3,590 44	1,042 08
Real estate—Office building-----	61,907 63	61,814 13	93 50
Furniture and fixtures-----	4,300 08	4,351 34	*51 26
Other assets-----	3,272 06	1,150 00	2,122 06
Total assets-----	\$96,066 12	\$76,010 42	\$20,055 70

LIABILITIES

Investment certificates-----	\$27,272 86	\$10,515 35	\$16,757 51
Notes payable and overdrafts-----	-----	22,507 59	*22,507 59
Incomplete loans-----	5,393 07	-----	5,393 07
Other liabilities-----	21,094 99	-----	21,094 99
Guarantee stock—Capital-----	41,600 00	41,600 00	-----
Guarantee stock—Surplus-----	698 43	1,387 48	*689 05
Interest earned but uncollected-----	6 77	-----	6 77
Total liabilities-----	\$96,066 12	\$76,010 42	\$20,055 70

*Decrease.

NOTE.—San Fernando Valley Building and Loan Association consolidated with Bay Cities Guaranty Building-Loan Association of Santa Monica on April 29, 1929.

No. 149—SAN FRANCISCO

BAY VIEW BUILDING AND LOAN ASSOCIATION

4749 Third Street, San Francisco

Incorporated November 18, 1911. Fiscal year ended December 31, 1928

Officers—James Allen, President; David W. Cronin, Vice President; Samuel Hansen, Treasurer; Peter B. Stumpf, Secretary.

Directors—Peter B. Stumpf, James Allen, David W. Cronin, Samuel Hansen, Alfred Botha, Harry Esposta, Leslie W. Hansen.

STATEMENT OF FINANCIAL CONDITION

	ASSETS		Increase
	Dec. 31, 1928	Dec. 31, 1927	
Loans on real estate, shares, etc.----	\$817,365 27	\$677,495 40	\$139,869 87
Arrearages—Interest, dues, etc.----	10,613 48	6,692 87	3,920 61
Cash in office and bank-----	15,720 43	3,228 16	12,492 27
Certificates of other associations----	5,000 00	5,000 00	-----
Real estate—Held for sale-----	61,144 95	62,206 25	*1,061 30
Furniture and fixtures-----	718 85	718 85	-----
Other assets-----	-----	36 70	*36 70
Total assets-----	\$910,562 98	\$755,378 23	\$155,184 75

LIABILITIES

Investment certificates-----	\$547,333 05	\$448,311 88	\$9,021 17
Notes payable-----	47,256 17	33,835 38	13,420 79
Incomplete loans-----	32,024 28	21,695 24	10,329 04
Other liabilities-----	722 97	16,697 08	25 89
Full paid membership shares-----	178,793 85	157,136 43	21,657 42
Installment membership shares-----	36,400 83	40,075 63	*3,674 80
Reserve-----	40,000 00	40,000 00	-----
Undivided profits-----	17,418 35	6,933 72	10,484 63
Interest earned but uncollected----	10,613 48	6,692 87	3,920 61
Total liabilities-----	\$910,562 98	\$755,378 23	\$155,184 75

*Decrease.

No. 150—SAN FRANCISCO

CALIFORNIA HOME BUILDING LOAN COMPANY

206 Hearst Building, San Francisco

Incorporated September 8, 1889. Fiscal year ended June 30, 1929

Officers—P. B. Roberts, President; F. M. Parcels, Vice President; J. S. Hutchinson, Attorney; W. W. Colquhoun, Assistant Secretary; R. L. Handy, Secretary.

Directors—P. B. Roberts, R. L. Handy, P. M. Parcels, J. S. Hutchinson, W. T. Hess.

STATEMENT OF FINANCIAL CONDITION

	ASSETS		Increase
	June 29, 1929	June 30, 1928	
Loans on real estate, shares, etc.----	\$2,130,650 77	\$1,948,073 99	\$182,576 78
Cash in office and bank-----	10,030 11	17,660 38	*7,630 27
Certificates of other associations----	25,000 00	-----	25,000 00
Real estate—Held for sale-----	46,648 17	38,316 28	8,331 89
Furniture and fixtures-----	969 21	137 31	831 90
Total assets-----	\$2,213,298 26	\$2,004,187 96	\$209,110 30

LIABILITIES

Investment certificates-----	\$1,896,267 14	\$1,710,229 40	\$186,037 74
Notes payable and overdrafts-----	63,350 00	59,350 00	4,000 00
Incomplete loans-----	54,697 23	55,479 99	*782 76
Other liabilities-----	9,701 62	9,197 01	504 61
Guarantee stock—Capital-----	125,000 00	115,000 00	10,000 00
Guarantee stock—Surplus-----	47,900 00	37,600 00	10,300 00
Reserve for taxes-----	16,382 27	17,331 56	*949 29
Total liabilities-----	\$2,213,298 26	\$2,004,187 96	\$209,110 30

*Decrease.

No. 151—SAN FRANCISCO

CALIFORNIA MUTUAL SAVINGS FUND LOAN AND BUILDING ASSOCIATION

56 Sansome Street, San Francisco

Incorporated March 26, 1887. Fiscal year ended March 31, 1929

Officers—William Donald, President; S. C. Symon, Vice President; Anglo-California Trust Company, Treasurer; R. H. Cross, Attorney; Wm. E. Bouton, Secretary.

Directors—William Donald, S. C. Symon, George Furner, E. A. Leigh, W. S. Upham, Wm. M. Symon, Wm. R. Carswell, A. E. Garland, John F. P. Hare.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	March 31, 1929	March 31, 1928	Increase
Loans on real estate, shares, etc.----	\$265,750 17	\$292,680 73	*\$26,930 56
Arrearages—Interest, dues, etc.-----	1,155 98	1,239 27	*83 29
Cash in office and bank-----	1,622 02	356 26	1,265 76
Bond investments-----	7,581 25	-----	7,581 25
Certificates of other associations----	3,500 00	-----	3,500 00
Real estate—Held for sale-----	4,745 00	245 00	4,500 00
Total assets-----	\$284,354 42	\$294,521 26	*\$10,166 84

LIABILITIES

	March 31, 1929	March 31, 1928	Increase
Notes payable-----	\$3,300 00	\$49,000 00	*\$45,700 00
Incomplete loans-----	500 00	2,230 20	*1,730 20
Unearned discount, prepaid interest-----	49 36	47 97	1 39
Other liabilities-----	524 00	694 00	*170 00
Full paid membership shares-----	141,274 42	110,705 74	30,568 68
Installment membership shares-----	120,168 60	112,416 62	7,751 98
Reserve-----	17,427 06	18,310 46	*883 40
Interest earned but uncollected-----	1,110 98	1,116 27	*5 29
Total liabilities-----	\$284,354 42	\$294,521 26	*\$10,166 84

*Decrease.

No. 152—SAN FRANCISCO

CITIZENS' BUILDING AND LOAN ASSOCIATION OF SAN FRANCISCO

165 Sutter Street, San Francisco

Incorporated January 14, 1885. Fiscal year ended February 11, 1929

Officers—Thomas M. Gardiner, President; Geo. T. Marsh, Vice President; Canadian Bank of Commerce, Treasurer; Albert A. Rosenshine, Attorney; Fremont Wood, Secretary.

Directors—Fred Addlestone, Colbert Coldwell, Jesse C. Colman, Milton D. Eisner, Thomas M. Gardiner, F. M. Greenwood, Geo. T. Marsh, Geo. M. Mitchell, Charles Schlessinger, Fremont Wood, Herbert A. Walsh.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Feb. 11, 1929	Feb. 11, 1928	Increase
Loans on real estate, shares, etc.----	\$1,070,459 28	\$941,461 72	\$128,997 56
Arrearages—Interest, dues, etc.-----	13,177 84	11,695 26	1,482 58
Cash in office and bank-----	1,000 00	35,943 23	*34,943 23
Certificates of other associations----	50,248 27	40,800 00	9,448 27
Real estate—Held for sale-----	18,969 05	43,630 40	*24,661 35
Furniture and fixtures-----	1,579 19	1,346 34	232 85
Other assets-----	1,086 79	-----	1,086 79
Total assets-----	\$1,156,520 42	\$1,074,876 95	\$81,643 47

LIABILITIES

	Feb. 11, 1929	Feb. 11, 1928	Increase
Investment certificates-----	\$1,448 65	\$1,635 27	*\$186 62
Notes payable and overdrafts-----	7,038 45	-----	7,038 45
Incomplete loans-----	33,508 66	37,639 10	*4,130 44
Other liabilities-----	1,516 53	10,384 34	*8,867 81
Full paid membership shares-----	360,449 28	329,519 55	30,929 73
Installment membership shares-----	722,644 49	663,304 81	59,339 68
Reserve-----	18,864 82	20,698 62	*1,833 80
Interest earned but uncollected-----	11,049 54	11,695 26	*645 72
Total liabilities-----	\$1,156,520 42	\$1,074,876 95	\$81,643 47

*Decrease.

No. 153—SAN FRANCISCO

EMPIRE BUILDING AND LOAN ASSOCIATION

56 Sansome Street, San Francisco

Incorporated August 24, 1889. Fiscal Year ended June 30, 1929

Officers—Louis Muller, President; Leon Greenebaum, Vice President; Anglo-California Trust Company, Treasurer; Milton Marks, Attorney; Wm. E. Bouton, Secretary.

Directors—Louis C. Muller, B. R. Saunders, J. H. Rosenbaum, E. A. Neumarkel, Wm. A. Sherman, Oscar H. Ostlund, Frank C. Ruppel, Louis Muller, Leon Greenebaum.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$160,679 13	\$158,291 13	\$2,388 00
Arrearages—Interest, dues, etc.----	773 21	94 34	678 87
Cash in office and bank-----	3,183 56	3,717 44	*533 88
Bond investments-----	3,491 25	-----	3,491 25
Certificates of other associations----	17,500 00	-----	17,500 00
Other assets-----	355 42	-----	355 42
Total assets-----	\$185,982 57	\$162,102 91	\$23,879 66

LIABILITIES

Notes payable-----	\$13,500 00	\$16,500 00	*\$3,000 00
Incomplete loans-----	4,488 00	6,100 00	*1,612 00
Other liabilities-----	165 00	203 05	*38 05
Full paid membership shares-----	94,089 97	66,020 35	28,069 62
Installment membership shares-----	63,372 34	63,932 68	*560 34
Reserve-----	8,942 37	8,942 37	-----
Undivided profits-----	681 68	310 12	371 56
Interest earned but uncollected----	743 21	94 34	648 87
Total liabilities-----	\$185,982 57	\$162,102 91	\$23,879 66

*Decrease.

No. 154—SAN FRANCISCO

EUREKA BUILDING AND LOAN ASSOCIATION

1203 Merchants Exchange Building, 465 California Street, San Francisco

Incorporated November 3, 1890. Fiscal year ended June 30, 1929

Officers—Frank Otis, President; Edwin M. Otis, Vice President; Bank of Italy, Treasurer; Oliver Ellsworth, Attorney; Thomas M. Paterson, Assistant Secretary; Richard F. Cassidy, Secretary.

Directors—Frank Otis, Edwin M. Otis, Oliver Ellsworth, Richard F. Cassidy, W. D. Littleton, Thomas A. Paterson, Frederick Birdsall, Stephen F. Otis, W. Burgess Dempster.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$316,712 33	\$275,846 61	\$40,865 72
Arrearages—Interest, dues, etc.----	1,489 59	1,620 48	*130 89
Cash in office and bank-----	2,176 98	3,513 21	*1,336 23
Certificates of other associations----	10,000 00	-----	10,000 00
Real estate—Held for sale-----	4,409 80	-----	4,409 80
Total assets-----	\$334,788 70	\$280,980 30	\$53,808 40

LIABILITIES

Investment certificates-----	\$2,500 00	\$3,500 00	*\$1,000 00
Notes payable-----	46,300 00	11,300 00	35,000 00
Incomplete loans-----	7,000 00	18,173 90	*11,173 90
Other liabilities-----	712 10	1,149 43	*437 33
Full paid membership shares-----	53,100 00	56,800 00	*3,700 00
Installment membership shares-----	207,041 79	172,526 44	34,515 35
Reserve-----	14,700 00	14,000 00	700 00
Undivided profits-----	2,736 72	2,302 75	433 97
Interest earned but uncollected----	698 09	1,227 78	*529 69
Total liabilities-----	\$334,788 70	\$280,980 30	\$53,808 40

*Decrease.

No. 155—SAN FRANCISCO

FIDELITY BUILDING AND LOAN ASSOCIATION

56 Sansome Street, San Francisco

Incorporated March 19, 1887. Fiscal year ended March 31, 1929

Officers—Jas. W. Harris, President; Fred Boeken, Vice President; Anglo-California Trust Company, Treasurer; Milton Marks, Attorney; Wm. E. Bouton, Secretary.
 Directors—Jas. W. Harris, Fred Boeken, Fred T. Adams, Chas. Rudolph, Earl T. Riley, Roy Block, Ernest J. Scheppeler, Edward M. Wahl, A. J. Bone.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	March 31, 1929	March 31, 1928	Increase
Loans on real estate, shares, etc.----	\$631,101 51	\$626,411 41	\$4,690 10
Arrearages—Interest, dues, etc.----	2,221 57	5,948 01	*3,726 44
Cash in office and bank-----	230 11	880 36	*650 25
Bond investments-----	22,255 00	-----	22,255 00
Certificates of other associations----	37,500 00	-----	37,500 00
Real estate—Held for sale-----	48,110 46	12,959 35	35,151 11
Other assets-----	500 00	500 00	-----
Total assets-----	\$741,918 65	\$646,699 13	\$95,219 52

LIABILITIES

Notes payable-----	\$89,400 00	\$114,100 00	*\$24,700 00
Incomplete loans-----	4,633 03	1,250 00	3,383 03
Unearned discount, prepaid interest-----	30 91	9 22	21 69
Other liabilities-----	636 00	616 00	20 00
Full paid membership shares-----	237,546 86	163,904 20	73,642 66
Installment membership shares-----	366,163 55	323,234 78	42,928 77
Real estate reserve-----	2,500 00	2,500 00	-----
Mutual reserve-----	38,884 91	35,644 92	3,239 99
Undivided profits-----	534 82	-----	534 82
Interest earned but uncollected-----	1,588 57	5,440 01	*3,851 44
Total liabilities-----	\$741,918 65	\$646,699 13	\$95,219 52

*Decrease.

No. 156—SAN FRANCISCO

FRANKLIN MUTUAL BUILDING AND LOAN ASSOCIATION

995 Market Street, San Francisco

Incorporated October 28, 1906. Fiscal year ended December 31, 1928

Officers—O. F. E. Burmeister, President; F. P. Rathjens, and Geo. Braun, Vice Presidents; B. Fedde, Secretary.

Directors—O. F. E. Burmeister, F. P. Rathjens, Geo. Braun, B. Fedde, Adolf Becker, H. Eggeling, Chas. Schlessinger, Chas. J. Vath, Wm. Wertsch, C. Weggenmann.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$414,896 49	\$420,823 56	*\$5,927 07
Arrearages—Interest, dues, etc.----	2,879 86	2,487 99	391 87
Cash in office and bank-----	6,414 34	6,063 51	350 83
Furniture and fixtures-----	281 00	116 00	165 00
Other assets-----	349 76	349 76	-----
Total assets-----	\$424,821 45	\$429,840 82	*\$5,019 37

LIABILITIES

Notes payable-----	\$15,000 00	\$20,000 00	*\$5,000 00
Incomplete loans-----	6,450 00	3,817 33	2,632 67
Unearned discount, prepaid interest-----	-----	89 18	*89 18
Other liabilities-----	108 47	224 83	*116 36
Installment membership shares-----	378,379 10	382,221 45	*3,842 35
Reserve-----	21,000 00	21,000 00	-----
Undivided profits-----	1,004 02	-----	1,004 02
Interest earned but uncollected-----	2,879 86	2,488 03	391 83
Total liabilities-----	\$424,821 45	\$429,840 82	*\$5,019 37

*Decrease.

No. 157—SAN FRANCISCO

GLOBE MUTUAL BUILDING AND LOAN ASSOCIATION

1203 Merchants Exchange Building, 465 California Street, San Francisco

Incorporated March 30, 1898. Fiscal year ended March 31, 1929

Officers—Joseph J. Tynan, Sr., President; Arnold Foster and Joseph H. Congdon, Vice Presidents; Maurice Asher, Attorney; Anglo-California Trust Company, Treasurer; R. F. Cassidy, Secretary.

Directors—Joseph J. Tynan, Sr., Arnold Foster, Jos. H. Congdon, Thos. C. Hunter, Eugene Essner, Julian P. Neppert, Jacob Levy, Fred McLean, F. C. Kobely.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	March 31, 1929	March 31, 1928	Increase
Loans on real estate, shares, etc.---	\$273,189 36	\$319,883 59	*\$46,694 23
Arrearages—Interest, dues, etc.---	2,510 27	1,488 53	1,021 74
Cash in office and bank-----	8,361 16	8,692 83	*331 67
Furniture and fixtures-----	100 00	100 00	-----
Total assets-----	\$284,160 79	\$330,164 95	*\$46,004 16

LIABILITIES

Investment certificates-----	\$115,325 00	\$148,825 00	*\$33,500 00
Notes payable and overdrafts-----	2,000 00	3,000 00	*1,000 00
Incomplete loans-----	3,183 77	24,223 32	*21,039 55
Other liabilities-----	197 05	185 54	11 51
Full paid membership shares-----	67,288 00	67,276 67	11 33
Installment membership shares-----	76,048 24	67,841 63	8,206 61
Reserve-----	17,250 00	16,800 00	450 00
Undivided profits-----	806 76	852 16	*45 40
Interest earned but uncollected-----	2,061 97	1,160 63	901 34
Total liabilities-----	\$284,160 79	\$330,164 95	*\$46,004 16

*Decrease.

No. 158—SAN FRANCISCO

HOME MUTUAL DEPOSIT-LOAN COMPANY

228 Montgomery Street, San Francisco

Incorporated December 2, 1885. Fiscal year ended December 31, 1928

Officers—Geo. M. Mitchell, President; Geo. F. Lyon and Frank M. Greenwood, Vice Presidents; Milo R. Robbins, Attorney; Charles G. Hinds, Secretary.

Directors—J. Dimmer, Charles P. West, Frank Wilkie, Charles G. Hinds, Geo. M. Mitchell, Geo. F. Lyon, Frank M. Greenwood, Milo R. Robbins.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$1,846,979 99	\$1,403,487 41	\$443,492 58
Arrearages—Interest, dues, etc.---	5,400 50	3,191 69	2,208 81
Cash in office and bank-----	20,212 99	8,306 84	11,906 15
Bond investments-----	60,000 00	-----	60,000 00
Certificates of other associations-----	-----	25,000 00	*25,000 00
Real estate—Held for sale-----	19,187 49	10,650 58	8,536 91
Furniture and fixtures-----	2,192 54	2,300 00	*107 46
Other assets-----	6,388 66	-----	6,388 66
Total assets-----	\$1,960,362 17	\$1,452,936 52	\$507,425 65

LIABILITIES

Investment certificates-----	\$1,604,053 95	\$1,127,373 77	\$476,680 18
Notes payable-----	50,000 00	30,000 00	20,000 00
Incomplete loans-----	127,038 56	44,907 33	82,131 23
Other liabilities-----	12,793 52	7,365 91	5,427 61
Installment membership shares-----	-----	114,576 57	*114,576 57
Guarantee stock—Capital-----	124,500 00	100,000 00	24,500 00
Guarantee stock—Surplus-----	27,125 00	19,000 00	8,125 00
Reserve-----	2,400 00	2,400 00	-----
Undivided profits-----	7,050 64	4,121 25	2,929 39
Interest earned but uncollected-----	5,400 50	3,191 69	2,208 81
Total liabilities-----	\$1,960,362 17	\$1,452,936 52	\$507,425 65

*Decrease.

No. 159—SAN FRANCISCO

INDUSTRIAL BUILDING-LOAN ASSOCIATION

55 Montgomery Street, San Francisco

Incorporated February 25, 1925. Fiscal year ended December 31, 1928

Officers—Hall B. Funke, President; Purcell Rowe, Secretary.

Directors—Hall B. Funke, Purcell Rowe, A. J. Brechtel, M. A. Wilmer, W. J. Hunt.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$47,931 30	\$34,101 12	\$13,830 18
Cash in office and bank-----	9,292 17	7,317 19	1,974 98
Furniture and fixtures-----	52 00	17 00	35 00
Total assets-----	\$57,275 47	\$41,435 31	\$15,840 16

LIABILITIES

Investment certificates-----	\$34,045 75	\$21,777 69	\$12,268 06
Incomplete loans-----	3,458 59		3,458 59
Installment membership shares-----	1,432 69	1,944 92	*512 23
Guarantee stock—Capital-----	17,500 00	17,500 00	
Undivided profits-----	838 44	212 70	625 74
Total liabilities-----	\$57,275 47	\$41,435 31	\$15,840 16

*Decrease.

No. 160—SAN FRANCISCO

MECHANICS' BUILDING AND LOAN ASSOCIATION

56 Sansome Street, San Francisco

Incorporated January 6, 1891. Fiscal year ended December 12, 1928

Officers—E. Martinoni, President; E. Schwerin, Vice President; Anglo-California Trust Company, Treasurer; Milton Marks, Attorney; Wm. E. Bouton, Secretary.

Directors—F. Fillmore, L. R. Podesta, Steve E. Benko, R. R. Rogers, Cecil T. Young, Edward G. Sullivan, E. Martinoni, E. Schwerin.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$132,938 27	\$137,755 07	*\$4,816 80
Arrearages—Interest, dues, etc.---	1,763 92	695 19	1,068 73
Cash in office and bank-----	707 01	893 70	*186 69
Total assets-----	\$135,409 20	\$139,343 96	*\$3,934 76

LIABILITIES

Notes payable-----	\$4,100 00	\$30,000 00	*\$25,900 00
Other liabilities-----	2,043 00	123 67	1,919 33
Full paid membership shares-----	64,794 68	42,200 00	22,594 68
Installment membership shares-----	54,997 13	57,878 19	*2,881 06
Reserve-----	7,725 47	8,466 91	*741 44
Interest earned but uncollected-----	1,748 92	675 19	1,073 73
Total liabilities-----	\$135,409 20	\$139,343 96	*\$3,934 76

*Decrease.

No. 161—SAN FRANCISCO

METROPOLITAN GUARANTEE BUILDING-LOAN ASSOCIATION

915 Mission Street, San Francisco

Incorporated December 18, 1924. Fiscal year ended December 31, 1928

Officers—F. M. Greenwood, President; D. C. Watson, J. H. McCallum, C. M. Wooster, Vice Presidents; M. E. Sparks, Assistant Secretary; C. M. Scott, Secretary.
 Directors—Sam J. Eva, T. M. Gardiner, F. M. Greenwood, Chas. S. Heebner, J. G. Hoyt, J. H. McCallum, W. E. McDonough, John McGraw, W. B. Reis, H. U. Reeding, Geo. K. Rogers, C. M. Scott, B. Grant Taylor, Harvey M. Toy, D. C. Watson, C. M. Wooster.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$854,227 19	\$643,610 31	\$210,616 88
Arrearages—Interest, dues, etc.----	5,970 56	1,953 43	4,017 13
Cash in office and bank.-----	3,387 23	2,418 79	968 44
Certificates of other associations----	50,000 00	-----	50,000 00
Real estate—Held for sale.-----	20,055 29	-----	20,055 29
Furniture and fixtures.-----	3,842 91	3,264 71	578 20
Total assets -----	\$937,483 18	\$651,247 24	\$286,235 94

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$740,444 47	\$442,299 67	\$298,144 80
Notes payable.-----	-----	47,500 00	*47,500 00
Incomplete loans -----	30,157 71	46,291 27	*16,133 56
Other liabilities -----	3,741 56	2,144 65	1,596 91
Guarantee stock—Capital-----	154,052 28	104,834 23	49,218 05
Guarantee stock—Surplus-----	3,116 60	6,223 99	*3,107 39
Interest earned but uncollected----	5,970 56	1,953 43	4,017 13
Total liabilities -----	\$937,483 18	\$651,247 24	\$286,235 94

*Decrease.

No. 162—SAN FRANCISCO

MISSION BUILDING AND LOAN ASSOCIATION

2533 Mission Street, San Francisco

Incorporated October 25, 1923. Fiscal year ended December 31, 1928

Officers—F. S. Pyle, President; R. L. Husted and I. R. Hunt, Vice Presidents; W. G. McDiarmid.
 Directors—F. S. Pyle, R. L. Husted, I. R. Hunt, W. G. McDiarmid, Edw. J. McEvoy, J. A. Baker, John Tunnicliffe.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$161,849 46	\$150,858 61	\$10,990 85
Arrearages—Interest, dues, etc.----	1,530 86	-----	1,530 86
Cash in office and bank.-----	12,912 27	20,049 31	*7,137 64
Real estate—Held for sale.-----	4,016 59	3,900 44	116 15
Furniture and fixtures.-----	2,490 17	2,064 22	425 95
Other assets -----	1,248 49	764 49	484 00
Total assets -----	\$184,047 84	\$177,637 67	\$6,410 17

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates -----	\$123,492 28	\$106,508 52	\$16,983 76
Notes payable.-----	9,500 00	12,000 00	*2,500 00
Incomplete loans -----	7,057 06	19,725 00	*12,667 94
Unearned discount, prepaid interest----	403 13	-----	403 13
Other liabilities -----	42 89	59 34	*16 45
Installment membership shares----	6,403 34	3,071 14	3,332 20
Guarantee stock—Capital-----	35,100 00	34,575 00	525 00
Guarantee stock—Surplus-----	420 30	210 00	210 30
Undivided profits.-----	97 98	1,488 67	*1,390 69
Interest earned but uncollected----	1,530 86	-----	1,530 86
Total liabilities -----	\$184,047 84	\$177,637 67	\$6,410 17

*Decrease.

No. 163—SAN FRANCISCO

NORTHERN CALIFORNIA BUILDING AND LOAN ASSOCIATION

664 Mills Building, San Francisco

Incorporated October 6, 1911. Fiscal year ended December 31, 1928

Officers—S. C. Symon, President; Wm. Muir, Vice President; R. H. Cross, Attorney; W. E. Bouton, Assistant Secretary; H. A. Taylor, Secretary.

Directors—S. C. Symon, J. B. Symon, Wm. Muir, W. R. Carswell, F. C. Turner, D. W. Johnston, A. Norman Long, W. E. Bouton, Wm. Donald.

STATEMENT OF FINANCIAL CONDITION

	ASSETS		Increase
	Dec. 31, 1928	Dec. 31, 1927	
Loans on real estate, shares, etc.----	\$1,002,980 63	\$853,091 08	\$149,889 55
Arrearages—Interest, dues, etc.----	2,640 00	2,612 00	28 00
Cash in office and bank-----	2,966 13	7,057 00	*4,090 87
Real estate—He'd for sale-----	-----	1,000 00	*1,000 00
Furniture and fixtures-----	1,221 15	1,309 78	*88 63
Total assets-----	\$1,009,807 91	\$865,069 86	\$144,738 05

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$867,812 14	\$660,724 26	\$207,087 88
Notes payable-----	20,000 00	63,000 00	*43,000 00
Incomplete loans-----	20,505 93	47,602 89	*27,096 96
Unearned discount, prepaid interest-----	2,812 39	1,882 75	929 64
Other liabilities-----	9,495 50	7,516 53	1,978 92
Installment membership shares-----	1,894 58	3,322 08	*1,427 50
Guarantee stock—Capital-----	58,500 00	57,500 00	1,000 00
Guarantee stock—Surplus-----	16,373 33	11,544 48	4,833 90
Undivided profits-----	9,768 99	9,364 82	404 17
Interest earned but uncollected-----	2,640 00	2,612 00	28 00
Total liabilities-----	\$1,009,807 91	\$865,069 86	\$144,738 05

*Decrease.

No. 164—SAN FRANCISCO

PACIFIC STATES SAVINGS AND LOAN COMPANY

745 Market Street, San Francisco

Incorporated June 14, 1889. Fiscal year ended December 31, 1928

Officers—Robert S. Odell, President; A. E. Falch, Secretary; R. B. F. Randolph, Vice President and Director of Management; F. A. Wright, Vice President; H. R. Thompson, Vice President, Loan Division; O. Allison, Vice President and Cashier; C. B. Lansdown, Vice President and Comptroller; A. B. Nordling, Vice President and Supervisor; R. G. Rohrer, Jr., Vice President, Credit Department.

Directors—Robert S. Odell, R. B. F. Randolph, J. J. Barnes, Edward W. Jackson, A. E. Falch.

STATEMENT OF FINANCIAL CONDITION

	ASSETS		Increase
	Dec. 31, 1928	Dec. 31, 1927	
Loans on real estate, shares, etc.----	\$22,825,881 00	\$9,344,904 67	\$13,480,976 33
Arrearages—Interest, dues, etc.----	198,411 40	49,406 58	149,004 82
Cash in office and bank-----	2,551,452 34	357,992 62	2,193,459 72
Bond investments-----	742,060 83	1,011 87	741,048 96
Certificates of other associations-----	30,150 00	20,000 00	10,150 00
Real estate—Office building-----	1 00	1 00	-----
Furniture and fixtures-----	1 00	1 00	-----
Other assets-----	59,920 11	23,657 87	36,262 24
Total assets-----	\$26,407,877 68	\$9,796,975 61	\$16,610,902 07

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$22,036,244 59	\$8,752,625 60	\$13,283,618 99
Notes payable-----	56,462 25	39,765 30	16,696 95
Incomplete loans-----	2,445,317 78	288,267 59	2,157,050 19
Unearned discount, prepaid interest-----	628,147 62	-----	628,147 62
Full paid membership shares-----	100,000 00	100,000 00	-----
Guarantee stock—Capital-----	355,000 00	280,000 00	75,000 00
Guarantee stock—Surplus-----	525,000 00	195,000 00	330,000 00
Undivided profits-----	63,294 04	91,910 54	*28,616 50
Interest earned but uncollected-----	198,411 40	49,406 58	149,004 82
Total liabilities-----	\$26,407,877 68	\$9,796,975 61	\$16,610,902 07

*Decrease.

Branches located in the following cities: San Francisco (four branches), Los Angeles, Long Beach, Oakland, San Diego, Sacramento, Berkeley, Stockton, Glendale, Ontario, Monterey, Pasadena, Burlingame and San Bernardino.

No. 165—SAN FRANCISCO

PROGRESS MUTUAL LOAN ASSOCIATION

416 Kearney Street, San Francisco

Incorporated December 31, 1894. Fiscal year ended December 31, 1928

Officers—Irring F. Moulton, President; Harold G. Selig, Vice President; Alexander Noble, Secretary.

Directors—Irring F. Moulton, Harold G. Selig, John Reid, Jr., Stanley Kelly, Lester Ulfelder, David Livingston, Alexander Noble.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$146,461 81	\$102,507 09	\$43,954 72
Arrearages—Interest, dues, etc.---	691 83	29 03	662 80
Cash in office and bank-----	6,157 05	2,576 66	3,580 39
Furniture and fixtures-----	88 63	-----	88 63
Other assets-----	-----	1,958 50	*1,958 50
Total assets-----	\$153,399 32	\$107,071 28	\$46,328 04

LIABILITIES

Investment certificates-----	\$35,246 17	\$5,000 00	\$30,246 17
Notes payable and overdrafts-----	29,000 00	26,500 00	2,500 00
Incomplete loans-----	2,885 68	4,383 36	*1,497 68
Other liabilities-----	36 90	-----	36 90
Full paid membership shares-----	14,600 00	13,600 00	1,000 00
Installment membership shares-----	55,119 14	54,339 76	779 38
Guarantee stock—Capital-----	11,700 00	-----	11,700 00
Reserve-----	3,300 00	2,800 00	500 00
Undivided profits-----	902 30	422 03	480 27
Interest earned but uncollected-----	609 13	26 13	583 00
Total liabilities-----	\$153,399 32	\$107,071 28	\$46,328 04

*Decrease.

No. 166—SAN FRANCISCO

PROVIDENT MUTUAL LOAN ASSOCIATION

416 Kearney Street, San Francisco

Incorporated September 24, 1887. Fiscal year ended March 31, 1929

Officers—Irring F. Moulton, President; William N. Rolph, Vice President; Alexander Noble, Secretary.

Directors—Irring F. Moulton, Harold G. Selig, Frank Otis, John Reid, Jr., Stanley Kelly, Harry B. Allen, William N. Rolph, Arthur L. Duncan, Alexander Noble.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	March 31, 1929	March 31, 1928	Increase
Loans on real estate, shares, etc.---	\$381,330 13	\$385,139 48	*\$3,809 35
Arrearages—Interest, dues, etc.---	1,913 58	1,153 86	764 72
Cash in office and bank-----	4,572 10	3,225 25	1,346 85
Furniture and fixtures-----	1,215 99	100 00	1,115 99
Other assets-----	43 00	-----	43 00
Total assets-----	\$389,079 80	\$389,618 59	*\$538 79

LIABILITIES

Investment certificates-----	\$78,400 00	\$56,400 00	\$22,000 00
Notes payable-----	36,000 00	48,500 00	*12,500 00
Incomplete loans-----	5,304 92	36,362 70	*31,057 78
Other liabilities-----	200 00	270 00	*70 00
Full paid membership shares-----	58,400 00	58,200 00	200 00
Installment membership shares-----	191,759 74	172,726 34	19,033 40
Reserve-----	16,250 00	15,500 00	750 00
Undivided profits-----	1,041 56	598 29	443 27
Interest earned but uncollected-----	1,723 58	1,061 26	662 32
Total liabilities-----	\$389,079 80	\$389,618 59	*\$538 79

*Decrease.

No. 167—SAN FRANCISCO

SAN FRANCISCO BUILDING AND LOAN ASSOCIATION

1438 Quesada Avenue, San Francisco

Incorporated April 30, 1923. Fiscal year ended December 31, 1928

Officers—B. Grant Taylor, President; R. B. Hutchinson, Vice President; C. V. Steinback, Treasurer; D. A. Steinbaugh, Secretary.

Directors—B. Grant Taylor, R. B. Hutchinson, D. A. Steinbaugh, C. V. Steinback, Ellen Rodwick.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$273,192 52	\$260,972 54	\$12,219 98
Arrearages—Interest, dues, etc.----	520 92	-----	520 92
Cash in office and bank.-----	3,172 02	5,418 40	*2,246 38
Real estate—Held for sale.-----	3,915 00	2,253 17	1,661 83
Furniture and fixtures.-----	200 00	200 00	-----
Other assets.-----	593 64	1,136 64	*543 00
Total assets.-----	\$281,594 10	\$269,980 75	\$11,613 35

LIABILITIES

Investment certificates.-----	\$202,447 83	\$187,233 85	\$15,213 98
Notes payable.-----	3,000 00	14,500 00	*11,500 00
Other liabilities.-----	1,315 00	-----	1,315 00
Full paid membership shares.-----	2,707 95	-----	2,707 95
Installment membership shares.-----	28,802 93	29,795 95	*993 02
Guarantee stock—Capital.-----	25,000 00	25,000 00	-----
Guarantee stock—Surplus.-----	10,500 00	8,000 00	2,500 00
Undivided profits.-----	7,299 47	5,450 95	1,848 52
Interest earned but uncollected.-----	520 92	-----	520 92
Total liabilities.-----	\$281,594 10	\$269,980 75	\$11,613 35

*Decrease.

No. 168—SAN FRANCISCO

STANDARD BUILDING AND LOAN ASSOCIATION

56 Sansome Street, San Francisco

Incorporated October 24, 1924. Fiscal year ended June 30, 1929

Officers—James W. Harris, President; S. C. Symon, First Vice President; Fred Boeken, Second Vice President; Anglo-California Trust Company, Treasurer; Milo R. Robbins, Attorney; Wm. E. Bouton, Secretary.

Directors—James W. Harris, S. C. Symon, Fred Boeken, Wm. E. Bouton, Milo R. Robbins, Fred T. Adams, John Hazlett.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$406,816 21	\$381,975 75	\$24,840 46
Arrearages—Interest, dues, etc.----	1,319 89	544 85	775 04
Cash in office and bank.-----	6,127 51	4,748 07	1,379 44
Bond investments.-----	9,975 00	-----	9,975 00
Furniture and fixtures.-----	263 95	311 95	*48 00
Other assets.-----	900 00	-----	900 00
Total assets.-----	\$425,402 56	\$387,580 62	\$37,821 94

LIABILITIES

Investment certificates.-----	\$374,586 21	\$298,087 56	\$76,498 65
Notes payable and overdrafts.-----	-----	17,500 00	*17,500 00
Incomplete loans.-----	9,991 26	32,912 79	*22,921 53
Unearned discount, prepaid interest.-----	114 44	-----	114 44
Other liabilities.-----	504 00	823 06	*319 06
Guarantee stock—Capital.-----	33,600 00	33,600 00	-----
Guarantee stock—Surplus.-----	5,286 76	1,808 10	3,478 66
Undivided profits.-----	-----	2,304 26	*2,304 26
Interest earned but uncollected.-----	1,319 89	544 85	775 04
Total liabilities.-----	\$425,402 56	\$387,580 62	\$37,821 94

*Decrease.

No. 169—SAN FRANCISCO

UNION BUILDING AND LOAN ASSOCIATION

224 Kearney Street, San Francisco

Incorporated November 12, 1886. Fiscal year ended June 30, 1929

Officers—Geo. L. Leonard, President; C. H. Holt, Vice President; B. J. Murphy, Secretary-Treasurer; M. J. Neisingh, Assistant Secretary.

Directors—Geo. L. Leonard, C. H. Holt, B. J. Murphy, M. J. Conboy, J. H. Morris.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$746,231 16	\$552,998 74	\$193,232 42
Arrearages—Interest, dues, etc.----	5,372 12	-----	5,372 12
Cash in office and bank-----	8,445 41	5,246 89	3,198 52
Furniture and fixtures-----	6,655 75	7,871 02	*1,215 27
Other assets -----	3,718 88	-----	3,718 88
Total assets -----	\$770,423 32	\$566,116 65	\$204,306 67

LIABILITIES

Investment certificates-----	\$676,847 74	\$461,373 78	\$215,473 96
Notes payable-----	15,355 00	-----	15,355 00
Incomplete loans -----	5,547 88	35,638 60	*30,090 72
Other liabilities -----	2,716 58	186 62	2,529 96
Guarantee stock—Capital-----	62,100 00	62,000 00	100 00
Guarantee stock—Surplus-----	-----	5,751 09	*5,751 09
Undivided profits-----	2,484 00	1,166 56	1,317 44
Interest earned but uncollected-----	5,372 12	-----	5,372 12
Total liabilities -----	\$770,423 32	\$566,116 65	\$204,306 67

*Decrease.

No. 170—SAN FRANCISCO

WESTERN LOAN ASSOCIATION

1150 Divisadero Street, San Francisco

Incorporated November 12, 1889. Fiscal year ended June 30, 1929

Officers—Frank R. Dann, President; Roy H. Morris, M.D., Vice President; Esmond Schapiro, Attorney; Peter N. Williams, Secretary.

Directors—Milton M. Williams, Joseph A. Ernst, Harry L. Gunzburger, Rosalia Stoch, Henry Dederky, Jr., Frank R. Dann, Esmond Schapiro, Peter N. Williams, Roy H. Morris, M.D.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$252,097 04	\$217,225 02	\$34,872 02
Arrearages—Interest, dues, etc.----	585 99	610 80	*24 81
Cash in office and bank-----	10,704 85	10,850 94	*146 09
Certificates of other associations-----	-----	5,500 00	*5,500 00
Real estate—Held for sale-----	1,995 00	570 00	1,425 00
Total assets -----	\$265,382 88	\$234,756 76	\$30,616 12

LIABILITIES

Investment certificates-----	\$21,384 94	-----	\$21,384 94
Notes payable and overdrafts-----	6,000 00	6,000 00	-----
Full paid membership shares-----	92,304 75	75,904 75	16,400 00
Installment membership shares-----	25,498 42	38,788 66	*13,290 24
Guarantee stock—Capital-----	50,000 00	50,000 00	-----
Reserve -----	27,492 20	27,492 20	-----
Undivided profits-----	42,375 58	36,026 35	6,349 23
Interest earned but uncollected-----	326 99	544 80	*217 81
Total liabilities -----	\$265,382 88	\$234,756 76	\$30,626 12

*Decrease.

No. 171—SAN FRANCISCO

WESTERN SECURITY BUILDING AND LOAN ASSOCIATION

43 Montgomery Street, San Francisco

Incorporated April 24, 1928. Fiscal year ended December 31, 1928

Officers—H. S. Scott, President; Wm. M. Abbott, Wm. Schirmer, Wm. A. Davis, Vice Presidents; R. G. Hamilton, Jr., Executive Vice President; W. T. Jenkins, C. L. Zahnisker, Assistant Secretaries; J. C. Cooper, Treasurer; Florence Bouret, Assistant Treasurer; R. G. Hamilton, Secretary.

Directors—Wm. M. Abbott, Wm. Schirmer, H. J. Stratford, J. Theo. Erlih, A. J. Chapman, Frank R. Girard, Drew Chidester, H. S. Scott, Ira S. Lillick, Chalmers G. Graham, Geo. W. Brooks.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$364,400 00	-----	\$364,400 00
Arrearages—Interest, dues, etc.----	255 30	-----	255 30
Cash in office and bank-----	56,630 66	-----	56,630 66
Furniture and fixtures-----	6,752 16	-----	6,752 16
Total assets -----	\$428,038 12	*None	\$428,038 12

LIABILITIES

Investment certificates -----	\$258,487 15	-----	\$258,487 15
Incomplete loans -----	66,498 64	-----	66,498 64
Guarantee stock—Capital-----	100,000 00	-----	100,000 00
Guarantee stock—Surplus-----	3,052 33	-----	3,052 33
Total liabilities -----	\$428,038 12	*None	\$428,038 12

*Commenced business May 2, 1928.

No. 172—SAN JOSE

CALIFORNIA MUTUAL BUILDING AND LOAN ASSOCIATION

248 South First Street, San Jose

Incorporated March 12, 1889. Fiscal year ended December 31, 1928

Officers—V. J. LaMotte, President; Chas. M. O'Brien, Gilbert H. Beesemyer, Hall B. Funke, Vice Presidents; O. H. Peterson, Fred W. Hilton, Arnold E. Foss, Assistant Secretaries; Wm. H. Tonkin, Cashier; L. M. Carnes, Assistant Secretary; W. B. Rice, Secretary.

Directors—V. J. LaMotte, Charles M. O'Brien, Gilbert H. Beesemyer, Herbert C. Jones, John D. Crummey, V. T. McCurdy.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$10,750,016 60	\$6,979,107 37	\$3,770,909 23
Cash in office and bank-----	213,980 54	251,025 73	*37,045 19
Bond investments -----	549,161 22	217,906 67	331,254 55
Certificates of other associations----	148,151 97	95,506 00	52,645 97
Real estate—Held for sale-----	521,724 07	563,836 98	*42,112 91
Real estate—Office building-----	77,024 58	77,024 58	-----
Furniture and fixtures-----	7,203 09	6,639 22	563 87
Other assets -----	2,731 60	1,145 84	1,585 76
Total assets -----	\$12,269,993 67	\$8,192,192 39	\$4,077,801 28

LIABILITIES

Investment certificates -----	\$9,903,519 51	\$5,735,191 78	\$4,168,327 73
Notes payable -----	76,000 00	321,900 00	*245,900 00
Incomplete loans -----	609,725 09	266,072 71	343,652 38
Other liabilities -----	13,236 05	12,668 28	567 77
Full paid membership shares-----	657,996 79	844,421 56	*186,424 77
Installment membership shares-----	405,504 73	405,137 12	367 61
Guarantee stock—Capital-----	300,000 00	300,000 00	-----
Guarantee stock—Surplus-----	148,224 45	157,218 44	*8,993 99
Undivided profits -----	58,902 37	42,727 88	16,174 49
Reserve -----	96,884 68	106,854 62	*9,969 94
Total liabilities -----	\$12,269,993 67	\$8,192,192 39	\$4,077,801 28

*Decrease.

No. 173—SAN JOSE

GUARANTY BUILDING AND LOAN ASSOCIATION

69 South First Street, San Jose

Incorporated June 30, 1919. Fiscal year ended June 30, 1929

Officers—W. M. Sontheimer, President; Urban A. Sontheimer, Vice President; C. P. Maloney, Eva Viera, H. G. Spencer, Assistant Secretaries; W. R. Frost, Secretary.
 Directors—S. E. Johnson, J. Q. Patton, Urban A. Sontheimer, H. S. Kittredge, W. M. Sontheimer.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$12,439,633 72	\$8,042,886 85	\$4,396,746 87
Arrearages—Interest, dues, etc.----	103,522 26	60,572 88	42,949 38
Cash in office and bank-----	396,859 32	204,638 50	192,220 82
Certificates of other associations----	180,000 00	115,000 00	65,000 00
Real estate—He'd for sale-----	158,600 00	105,150 00	53,450 00
Real estate—Office building-----	486,000 00	150,000 00	336,000 00
Furniture and fixtures-----	27,926 00	20,450 00	7,476 00
Other assets-----	44,229 11	-----	44,229 11
Total assets-----	\$13,836,770 41	\$8,698,698 23	\$5,138,072 18

LIABILITIES

Investment certificates-----	\$11,514,614 19	\$7,365,394 29	\$4,149,219 90
Incomplete loans-----	1,740,518 03	844,651 79	895,866 24
Unearned discount, prepaid interest-----	665 27	-----	665 27
Other liabilities-----	8,305 24	2,678 42	5,626 82
Guarantee stock—Capital-----	534,000 00	400,000 00	134,000 00
Undivided profits-----	-----	25,400 85	*25,400 85
Interest earned but uncollected-----	38,667 68	60,572 88	*21,905 20
Total liabilities-----	\$13,836,770 41	\$8,698,698 23	\$5,138,072 18

*Decrease.

No. 174—SAN JOSE

HOME OWNERS BUILDING AND LOAN ASSOCIATION

21 North Second Street, San Jose

Incorporated August 21, 1919. Fiscal year ended December 31, 1928

Officers—R. O. Summers, President; Chas. F. Crothers and R. L. Hogg, Vice Presidents; Leland H. Walker, Attorney; M. R. Empey, Assistant Secretary; R. H. Wehner, Secretary.

Directors—R. O. Summers, Chas. F. Crothers, R. H. Wehner, W. L. Atkinson, W. G. Alexander, Leland H. Walker, Dr. R. L. Hogg.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$176,284 66	\$127,738 51	\$48,546 15
Arrearages—Interest, dues, etc.----	742 70	984 62	*241 92
Cash in office and bank-----	24,517 83	3,039 12	21,478 71
Furniture and fixtures-----	1,179 60	1,161 60	18 00
Total assets-----	\$202,724 79	\$132,923 85	\$69,800 94

LIABILITIES

Investment certificates-----	\$161,175 12	\$114,320 79	\$46,854 33
Notes payable-----	15,000 00	-----	15,000 00
Incomplete loans-----	9,542 90	5,294 97	4,247 93
Guarantee stock—Capital-----	16,200 00	10,000 00	6,200 00
Guarantee stock—Surplus-----	300 00	300 00	-----
Undivided profits-----	506 77	3,008 09	*2,501 32
Total liabilities-----	\$202,724 79	\$132,923 85	\$69,800 94

*Decrease.

No. 175—SAN JOSE

NUCLEUS BUILDING AND LOAN ASSOCIATION

6 North First Street, San Jose

Incorporated March 28, 1889. Fiscal year ended April 6, 1929

Officers—Louis Sonniksen, President; R. H. Borchers, Vice President; Edna Goss, Assistant Secretary; C. H. Johnson, Secretary.

Directors—Louis Sonniksen, Chester Herold, Dr. Jay C. Elder, C. H. Johnson, R. H. Borchers, Karl M. Stull, Robert R. Syer.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	April 6, 1929	April 6, 1928	Increase
Loans on real estate, shares, etc.----	\$3,732,774 99	\$3,203,931 40	\$528,843 59
Arrearages—Interest, dues, etc.----	13,941 02	5,687 44	8,253 58
Cash in office and bank-----	27,819 85	129,140 55	*101,320 70
Bond investments-----	418,382 42	154,072 68	264,309 74
Real estate—Held for sale-----	-----	2,982 75	*2,982 75
Furniture and fixtures-----	400 00	600 00	*200 00
Total assets-----	\$4,193,318 28	\$3,496,414 82	\$696,903 46

LIABILITIES

Incomplete loans-----	\$163,448 03	\$102,060 05	\$61,387 98
Full paid membership shares-----	43,600 00	-----	43,600 00
Installment membership shares-----	3,877,058 65	3,308,714 72	568,343 93
Reserve-----	75,000 00	60,000 00	15,000 00
Undivided profits-----	20,270 58	19,952 61	317 97
Interest earned but uncollected-----	13,941 02	5,687 44	8,253 58
Total liabilities-----	\$4,193,318 28	\$3,496,414 82	\$696,903 46

*Decrease.

No. 176—SAN JOSE

RESERVE BUILDING AND LOAN ASSOCIATION

24 North First Street, San Jose

Incorporated April 19, 1926. Fiscal year ended December 31, 1928

Officers—Floyd A. Parton, President; Charles A. Wayland, Vice President; Miss E. F. Perry, Secretary.

Directors—Floyd A. Parton, Charles A. Wayland, E. L. Hayes, John D. Kuster, Sanborn Young, Almon E. Roth, Louis Everding.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$501,010 85	\$320,410 32	\$180,600 53
Arrearages—Interest, dues, etc.----	-----	1,002 02	*1,002 02
Cash in office and bank-----	24,510 00	19,627 17	4,882 83
Certificates of other associations-----	20,000 00	-----	20,000 00
Real estate—Held for sale-----	-----	13,862 82	*13,862 82
Furniture and fixtures-----	2,277 27	1,979 25	298 02
Other assets-----	3,179 81	-----	3,179 81
Total assets-----	\$550,977 93	\$356,881 58	\$194,096 35

LIABILITIES

Investment certificates-----	\$480,477 07	\$253,342 51	\$227,134 56
Notes payable-----	-----	25,000 00	*25,000 00
Incomplete loans-----	12,323 14	22,754 50	*10,431 36
Guarantee stock—Capital-----	50,000 00	50,000 00	-----
Guarantee stock—Surplus-----	2,019 28	-----	2,019 28
Undivided profits-----	6,158 44	4,782 55	1,375 89
Interest earned but uncollected-----	-----	1,002 02	*1,002 02
Total liabilities-----	\$550,977 93	\$356,881 58	\$194,096 35

*Decrease.

No. 177—SAN JOSE

SAN JOSE BUILDING AND LOAN ASSOCIATION

81 W. Santa Clara Street, San Jose

Incorporated January 30, 1885. Fiscal year ended December 31, 1928

Officers—A. J. Kock, President; S. E. Moreland, Vice President; John H. Drew, Assistant Secretary; Allen Rudolph, Secretary.

Directors—A. J. Kock, A. E. Holmes, W. F. Lillick, S. E. Moreland, Allen Rudolph, H. H. Fitch, Paul S. Williams.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$10,054,078 49	\$9,156,119 07	\$897,959 42
Arrearages—Interest, dues, etc.----	38,281 45	16,866 31	21,415 14
Cash in office and bank-----	900,952 72	338,122 23	562,830 49
Bond investments-----	469,914 60	439,728 80	30,185 80
Real estate—Held for sale-----	82,358 19	3,559 82	78,798 37
Real estate—Office building-----	142,410 46	145,377 34	*2,966 88
Furniture and fixtures-----	10,610 29	10,800 00	*189 71
Other assets-----	3,251 59	1,837 55	1,414 04
Total assets-----	\$11,701,857 79	\$10,112,411 12	\$1,589,446 67

LIABILITIES

Investment certificates-----	\$15,649 12	\$41,807 19	*\$26,158 07
Incomplete loans-----	493,933 44	811,280 63	*317,347 19
Other liabilities-----	13,192 59	7,289 43	5,903 16
Installment membership shares-----	10,665,834 01	8,821,468 77	1,844,365 24
Reserve-----	444,214 00	350,102 82	94,111 18
Undivided profits-----	30,753 18	63,595 97	*32,842 79
Interest earned but uncollected-----	38,281 45	16,866 31	21,415 14
Total liabilities-----	\$11,701,857 79	\$10,112,411 12	\$1,589,446 67

*Decrease.

No. 178—SAN JOSE

SURETY BUILDING AND LOAN ASSOCIATION

285 South First Street, San Jose

Incorporated January 20, 1926. Fiscal year ended December 31, 1928

Officers—W. L. Biebrach, President; Bert P. Ward, Vice President; W. C. Barkuloo, Secretary.

Directors—W. L. Biebrach, Bert P. Ward, W. C. Barkuloo, T. S. Montgomery, W. L. Prussia.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$1,039,189 65	\$699,330 05	\$339,856 60
Arrearages—Interest, dues, etc.----	287 63	-----	287 63
Cash in office and bank-----	2,883 31	9,491 35	*6,608 04
Bond investments-----	22,166 54	-----	22,166 54
Furniture and fixtures-----	531 00	-----	531 00
Other assets-----	6,814 46	-----	6,814 46
Total assets-----	\$1,071,872 59	\$708,824 40	\$363,048 19

LIABILITIES

Investment certificates-----	\$900,434 91	\$601,108 78	\$299,326 13
Notes payable-----	25,000 00	-----	25,000 00
Incomplete loans-----	48,067 69	44,746 54	3,321 15
Other liabilities-----	6,889 78	1,691 38	5,198 40
Guarantee stock—Capital-----	75,925 00	55,200 00	20,725 00
Guarantee stock—Surplus-----	7,620 00	5,520 00	2,100 00
Undivided profits-----	7,647 58	557 70	7,089 88
Interest earned but uncollected-----	287 63	-----	287 63
Total liabilities-----	\$1,071,872 59	\$708,824 40	\$363,048 19

*Decrease.

No. 179—SAN LUIS OBISPO

GUARANTEE BUILDING-LOAN ASSOCIATION

1127 Garden Street, San Luis Obispo

Incorporated October 25, 1927. Fiscal year ended June 30, 1929

Officers—H. A. Gallup, President; Theo. M. Maino and James Stewart, Vice Presidents; Alexander Irvine, Treasurer; H. E. King, Secretary.

Directors—H. A. Gallup, James Stewart, A. Irvine, J. H. Hollister, W. T. Masengill, T. M. Maino, R. L. Bird, J. H. Defosset, E. E. Pratt, M. A. Fitzgerald.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$263,492 44	\$109,100 00	\$154,392 44
Arrearages—Interest, dues, etc.----	545 82	-----	545 82
Cash in office and bank-----	21,702 61	7,882 08	13,820 53
Furniture and fixtures-----	1,473 51	983 39	490 12
Other assets-----	579 16	643 51	*64 35
Total assets-----	\$287,793 54	\$118,608 98	\$169,184 56

LIABILITIES

Investment certificates-----	\$254,728 25	\$68,381 69	\$186,346 56
Incomplete loans-----	4,972 25	23,051 53	*18,079 28
Guarantee stock—Capital-----	25,000 00	25,000 00	-----
Guarantee stock—Surplus-----	2,500 00	2,175 76	324 24
Undivided profits-----	47 22	-----	47 22
Interest earned but uncollected----	545 82	-----	545 82
Total liabilities-----	\$287,793 54	\$118,608 98	\$169,184 56

*Decrease.

No. 180—SAN LUIS OBISPO

SAN LUIS BUILDING AND LOAN ASSOCIATION

792 Monterey Street, San Luis Obispo

Incorporated March 1, 1888. Fiscal year ended March 1, 1929

Officers—Benj. Brooks, President; Wm. Sandercock, Vice President; Albert Nelson, Attorney; M. Lewin, Secretary.

Directors—Benj. Brooks, Wm. Sandercock, Chris Johnson, J. W. Herbert, D. Muzio, John Norton, M. Green, Albert Nelson, M. Lewin.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	March 1, 1929	March 1, 1928	Increase
Loans on real estate, shares, etc.----	\$938,621 31	\$860,254 21	\$78,367 10
Arrearages—Interest, dues, etc.----	2,453 95	1,428 63	1,025 32
Cash in office and bank-----	40,963 58	26,248 02	14,715 56
Furniture and fixtures-----	1,469 50	1,469 50	-----
Total assets-----	\$983,508 34	\$889,400 36	\$94,107 98

LIABILITIES

Incomplete loans-----	\$9,460 25	\$28,251 98	*\$18,791 73
Other liabilities-----	16,430 08	19,505 73	*3,075 65
Full paid membership shares-----	320,310 40	302,001 20	18,309 20
Installment membership shares-----	616,883 20	524,293 58	92,589 62
Reserve-----	10,650 00	9,250 00	1,400 00
Undivided profits-----	8,323 46	4,669 24	3,654 22
Interest earned but uncollected----	1,450 95	1,428 63	22 32
Total liabilities-----	\$983,508 34	\$889,400 36	\$94,107 98

*Decrease.

No. 181—SAN MATEO

PENINSULA BUILDING AND LOAN ASSOCIATION

235 Second Avenue, San Mateo

Incorporated November 28, 1922. Fiscal year ended December 31, 1928

Officers—P. A. Oliver, President; H. A. Thayer and N. D. Morrison, Vice Presidents; Mrs. E. S. Irving, Secretary.

Directors—P. A. Oliver, H. A. Thayer, N. D. Morrison, Mrs. E. S. Irving, G. S. Perham, J. R. Murphy, James Lawrence.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$471,020 50	\$354,264 01	\$116,756 49
Arrearages—Interest, dues, etc.----	1,026 63	146 72	879 91
Cash in office and bank-----	17,389 78	19,593 36	*2,203 58
Bond investments-----	10,000 00	-----	10,000 00
Certificates of other associations----	11,000 00	-----	11,000 00
Furniture and fixtures-----	1,220 44	1,249 14	*28 70
Other assets-----	616 95	215 20	401 75
Total assets-----	\$512,274 30	\$375,468 43	\$136,805 87

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$406,920 49	\$279,921 56	\$126,998 93
Incomplete loans-----	33,730 52	19,056 21	14,674 31
Other liabilities-----	843 86	4,393 16	*3,549 30
Installment membership shares-----	-----	5,917 11	*5,917 11
Guarantee stock—Capital-----	50,000 00	50,000 00	-----
Guarantee stock—Surplus-----	10,000 00	10,000 00	-----
Reserve-----	7,539 64	4,539 64	3,000 00
Undivided profits-----	2,251 16	1,640 75	610 41
Interest earned but uncollected-----	988 63	-----	988 63
Total liabilities-----	\$512,274 30	\$375,468 43	\$136,805 87

*Decrease.

No. 182—SAN MATEO

SAN MATEO MUTUAL BUILDING AND LOAN ASSOCIATION

312 Third Avenue, San Mateo

Incorporated May 2, 1896. Fiscal year ended December 31, 1928

Officers—Wm. F. Turnbull, President; Geo. W. Hall, Vice President; Charles N. Kirkbride, Manager; R. S. Morse, Secretary.

Directors—Wm. F. Turnbull, Geo. W. Hall, Howard H. Tayler, Edmond Levy, F. H. Boring, J. A. Foster, Chas. N. Kirkbride.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$467,960 49	\$453,506 76	\$14,453 73
Arrearages—Interest, dues, etc.----	4,837 01	5,268 53	*431 52
Cash in office and bank-----	18,340 21	16,275 45	2,064 76
Bond investments-----	10,012 50	-----	10,012 50
Certificates of other associations----	5,000 00	-----	5,000 00
Real estate—Held for sale-----	13,577 35	4,016 57	9,560 78
Furniture and fixtures-----	680 27	980 27	*300 00
Other assets-----	-----	135 00	*135 00
Total assets-----	\$520,407 83	\$480,182 58	\$40,225 25

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$43,795 09	\$28,230 25	\$15,564 84
Notes payable-----	-----	40,000 00	*40,000 00
Incomplete loans-----	10,975 79	16,922 40	*5,946 61
Other liabilities-----	592 61	1,231 85	*639 24
Full paid membership shares-----	245,186 57	195,256 77	49,929 80
Installment membership shares-----	196,110 98	176,216 13	19,894 85
Reserve-----	12,278 17	11,400 00	878 17
Undivided profits-----	8,181 61	5,656 65	2,524 96
Interest earned but uncollected-----	3,287 01	5,268 53	*1,981 52
Total liabilities-----	\$520,407 83	\$480,182 58	\$40,225 25

*Decrease.

No. 183—SAN PEDRO

MARINE BUILDING AND LOAN ASSOCIATION

540 South Pacific Avenue, San Pedro

Incorporated November 20, 1926. Fiscal year ended June 30, 1929

Officers—J. D. Willhoit, President; Harv y Durkee, Vice President; Rex. G. Gibson, Secretary.

Directors—J. D. Willhoit, Rex G. Gibson, Harvey Durkee, G. W. Gibson, Johanna Gibson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.---	\$465,663 86	\$222,799 79	\$242,864 07
Arrearages—Interest, dues, etc.---	2,076 79	-----	2,076 79
Cash in office and bank-----	36,336 47	28,284 06	8,052 41
Furniture and fixtures-----	3,291 88	2,609 35	682 53
Other assets-----	-----	1,517 08	*1,517 08
Total assets-----	\$507,369 00	\$255,210 28	\$252,158 72

LIABILITIES

Investment certificates-----	\$404,453 24	\$201,777 29	\$202,675 95
Notes payable and overdrafts-----	10,000 00	-----	10,000 00
Incomplete loans-----	49,793 97	27,379 88	22,414 09
Guarantee stock—Capital-----	40,000 00	25,000 00	15,000 00
Undivided profits-----	1,045 00	1,053 11	*8 11
Interest earned but uncollected-----	2,076 79	-----	2,076 79
Total liabilities-----	\$507,369 00	\$255,210 28	\$252,158 72

*Decrease.

No. 184—SAN RAFAEL

MARIN COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION

721 Fourth Street, San Rafael

Incorporated July 19, 1886. Fiscal year ended June 30, 1929

Officers—Robt. B. Lovell, President; E. L. Longland, Vice President; R. H. Warden, Treasurer; C. L. Howell, Secretary.

Directors—R. H. Trumbull, R. B. Lovell, R. H. Warden, C. L. Howell, J. L. Martinelli, R. E. Messner, J. F. Ryan, E. L. Longland, W. H. Hill.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.---	\$263,260 45	\$225,800 00	\$37,460 45
Arrearages—Interest, dues, etc.---	1,127 17	714 00	413 17
Cash in office and bank-----	4,173 72	22,339 84	*18,166 12
Furniture and fixtures-----	302 64	-----	302 64
Total assets-----	\$268,863 98	\$248,853 84	\$20,010 14

LIABILITIES

Investment certificates-----	\$19,232 85	\$10,800 00	\$8,432 85
Incomplete loans-----	1,738 92	-----	1,738 92
Other liabilities-----	115 00	13 00	102 00
Installment membership shares-----	234,352 38	231,026 86	3,325 52
Guarantee stock—Capital-----	3,360 00	-----	3,360 00
Undivided profits-----	1,086 81	-----	1,086 81
Reserve-----	8,378 85	6,299 98	2,078 87
Interest earned but uncollected-----	599 17	714 00	*114 83
Total liabilities-----	\$268,863 98	\$248,853 84	\$20,010 14

*Decrease.

No. 185—SANTA ANA

HOME MUTUAL BUILDING AND LOAN ASSOCIATION

115 West Fourth Street, Santa Ana

Incorporated April 1, 1893. Fiscal year ended December 31, 1928

Officers—P. G. Beissel, President; E. B. Sprague and N. A. Beals, Vice Presidents;
L. A. Hart, Assistant Secretary; H. L. Hanson, Treasurer; R. W. Mead,
Secretary.

Directors—P. G. Biessel, E. B. Sprague, N. A. Beals, H. A. Gardner, H. L. Hanson,
George M. Kryhl, W. E. Winslow.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$3,402,851 41	\$2,474,639 50	\$928,211 91
Arrearages—Interest, dues, etc.----	4,322 32	1,996 61	2,325 71
Cash in office and bank.-----	12,068 81	9,670 92	2,397 89
Certificates of other associations.----	-----	45,000 00	*45,000 00
Real estate—Held for sale.-----	61,048 43	76,515 93	*15,467 50
Real estate—Office building.-----	21,208 72	14,719 03	6,489 69
Furniture and fixtures.-----	2,502 07	1,676 75	825 32
Total assets.-----	\$3,504,001 76	\$2,624,218 74	\$879,783 02

LIABILITIES

Investment certificates.-----	\$2,567,406 28	\$1,718,594 96	\$848,811 32
Notes payable.-----	80,000 00	100,000 00	*20,000 00
Incomplete loans.-----	110,402 63	119,601 63	*9,199 00
Other liabilities.-----	6,687 80	308 63	6,379 17
Installment membership shares.-----	688,757 03	643,491 44	45,265 59
Reserve.-----	44,000 00	40,000 00	4,000 00
Undivided profits.-----	2,834 70	225 47	2,609 23
Interest earned but uncollected.-----	3,913 32	1,996 61	1,916 71
Total liabilities.-----	\$3,504,001 76	\$2,624,218 74	\$879,783 02

*Decrease.

No. 186—SANTA ANA

SANTA ANA BUILDING AND LOAN ASSOCIATION

424 North Sycamore Street, Santa Ana

Incorporated March 30, 1923. Fiscal year ended December 31, 1928

Officers—C. S. Crookshank, President; George F. Munro, George F. Ross, Vice
Presidents; Cherye Johnson, Assistant Secretary; Cotton Mather, Secretary.

Directors—C. S. Crookshank, George F. Munro, George F. Ross, A. C. Bowers,
George Dutton, C. W. Rairdon, C. E. Utt.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$916,577 20	\$610,493 42	\$306,083 78
Arrearages—Interest, dues, etc.----	8,058 32	3,382 94	4,675 38
Cash in office and bank.-----	30,228 76	29,294 56	934 20
Real estate—Held for sale.-----	9,639 90	5,998 36	3,641 54
Furniture and fixtures.-----	2,000 00	1,500 00	500 00
Total assets.-----	\$966,504 18	\$650,669 28	\$315,834 90

LIABILITIES

Investment certificates.-----	\$644,663 54	\$390,591 81	\$254,071 73
Incomplete loans.-----	30,371 15	28,989 24	1,381 91
Other liabilities.-----	25,270 33	5,107 30	20,163 03
Installment membership shares.-----	122,833 59	80,394 92	42,438 67
Guarantee stock—Capital.-----	125,000 00	125,000 00	-----
Guarantee stock—Surplus.-----	12,918 00	7,591 57	5,326 43
Reserve.-----	-----	10,575 00	*10,575 00
Interest earned but uncollected.-----	5,447 57	2,419 44	3,028 13
Total liabilities.-----	\$966,504 18	\$650,669 28	\$315,834 90

*Decrease.

No. 187—SANTA ANA

SOUTHWEST BUILDING-LOAN ASSOCIATION

217 North Broadway, Santa Ana

Incorporated May 21, 1928. Fiscal year ended December 31, 1928

Officers—Alex Brownridge, President; F. W. Slabaugh and F. Carl Mock, Vice Presidents; C. E. Downie, Treasurer; Clyde Downing, Attorney; A. C. Hasenjaeger, Secretary.

Directors—Alex Brownridge, F. W. Slabaugh, F. Carl Mock, C. E. Downie, A. C. Hasenjaeger, Clyde Downing, C. H. Chapman, John J. Harrison, F. L. Printon, Richard A. Emison, W. D. Rudd, Ralph Mosher, E. E. Pratt, H. H. Henshaw, W. H. Spurgeon.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$118,565 60	-----	\$118,565 60
Arrearages—Interest, dues, etc.----	21 50	-----	21 50
Cash in office and bank-----	16,568 44	-----	16,568 44
Furniture and fixtures-----	1,502 12	-----	1,502 12
Other assets-----	800 00	-----	800 00
Total assets -----	\$137,457 66	*None	\$137,457 66

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$69,764 13	-----	\$69,764 13
Incomplete loans-----	13,084 54	-----	13,084 54
Other liabilities-----	261 20	-----	261 20
Guarantee stock—Capital-----	50,000 00	-----	50,000 00
Guarantee stock—Surplus-----	4,326 29	-----	4,326 29
Interest earned but uncollected----	21 50	-----	21 50
Total liabilities -----	\$137,457 66	*None	\$137,457 66

*Commenced business June 26, 1928.

No.188—SANTA BARBARA

CITY BUILDING AND LOAN ASSOCIATION

927 State Street, Santa Barbara

Incorporated October 21, 1924. Fiscal year ended December 31, 1928

Officers—Seth A. Keeney, President; Scott L. Boyd, Vice President; J. H. Howard, Assistant Secretary; Fred H. Schauer, Attorney; S. B. Schauer, Secretary-Treasurer-Manager.

Directors—J. H. Williamson, Charles A. Ott, John A. Parma, J. I. Eisenberg, Fred H. Schauer, Seth A. Keeney, Scott L. Boyd.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$2,142,520 25	\$1,223,820 43	\$918,699 82
Arrearages—Interest, dues, etc.----	4,502 21	1,796 20	2,706 01
Cash in office and bank-----	203,317 62	69,867 82	133,449 80
Bond investments-----	894 33	894 33	-----
Certificates of other associations----	40,000 00	40,000 00	-----
Real estate—Held for sale-----	4,089 96	2,692 78	1,397 18
Real estate—Office building-----	18,018 66	19,068 20	*1,049 54
Furniture and fixtures-----	3,347 51	3,791 36	*443 85
Other assets-----	1,679 70	2,162 02	*482 32
Total assets-----	\$2,418,370 24	\$1,364,093 14	\$1,054,277 10

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$2,069,500 93	\$1,206,834 26	\$862,666 67
Incomplete loans-----	158,182 92	35,577 54	122,605 38
Unearned discount, prepaid interest--	4,981 05	1,694 84	3,286 21
Guarantee stock—Capital-----	160,000 00	100,000 00	60,000 00
Guarantee stock—Surplus-----	20,000 00	-----	20,000 00
Undivided profits-----	1,203 13	18,190 30	*16,987 17
Interest earned but uncollected----	4,502 21	1,796 20	2,706 01
Total liabilities-----	\$2,418,370 24	\$1,364,093 14	\$1,054,277 10

*Decrease.

No. 189—SANTA BARBARA

THE LOAN AND BUILDING ASSOCIATION OF SANTA BARBARA

814 State Street, Santa Barbara

Incorporated May 23, 1887. Fiscal year ended June 30, 1929

Officers—James Birss, President; Geo. S. Edwards and W. R. Kearney, Vice Presidents; Wilma C. Moody, Assistant Secretary; J. M. Abbott, Secretary.

Directors—James Birss, Geo. S. Edwards, W. R. Kearney, J. M. Abbott, A. F. Burkard, H. L. Frederick, C. A. Hunt, F. L. Kellogg, Francis Price.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$3,668,769 86	\$3,455,248 96	\$213,520 90
Arrearages—Interest, dues, etc.----	5,110 48	7,176 60	*2,066 12
Cash in office and bank-----	30,437 41	42,637 11	*12,199 70
Certificates of other associations-----	142,500 00	142,500 00	-----
Real estate—Held for sale-----	1 00	30,116 56	*30,115 56
Real estate—Office building-----	28,369 24	28,369 24	-----
Furniture and fixtures-----	100 00	100 00	-----
Total assets-----	\$3,875,287 99	\$3,706,148 47	\$169,139 52

LIABILITIES

Investment certificates-----	\$3,022,203 84	\$2,806,479 64	\$215,724 20
Notes payable-----	35,000 00	-----	35,000 00
Incomplete loans-----	28,137 80	44,791 82	*16,654 02
Unearned discount, prepaid interest-----	1,010 20	1,150 03	*139 83
Other liabilities-----	1,225 29	5,085 39	*3,860 10
Full paid membership shares-----	50,880 00	109,539 50	*58,659 50
Installment membership shares-----	448,205 65	464,372 54	*16,166 89
Guarantee stock—Capital-----	129,800 00	129,800 00	-----
Guarantee stock—Surplus-----	114,348 95	87,476 95	26,872 00
Reserve-----	16,250 00	16,250 00	-----
Undivided profits-----	23,115 78	34,026 00	*10,910 22
Interest earned but uncollected-----	5,110 48	7,176 60	*2,066 12
Total liabilities-----	\$3,875,287 99	\$3,706,148 47	\$169,139 52

*Decrease.

No. 190—SANTA BARBARA

SANTA BARBARA MUTUAL BUILDING AND LOAN ASSOCIATION

1010 State Street, Santa Barbara

Incorporated May 20, 1901. Fiscal year ended February 28, 1929

Officers—C. A. Edwards, President; H. F. Maguire, Vice President; W. G. Griffith, Attorney; Lloyd I. Tilton, Secretary.

Directors—C. A. Edwards, J. M. Curran, W. F. Kelly, H. H. Eddy, H. F. Maguire, Burt Moore, H. T. Nielson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Feb. 28, 1929	Feb. 28, 1928	Increase
Loans on real estate, shares, etc.----	\$4,216,687 40	\$3,907,056 86	\$309,630 54
Arrearages—Interest, dues, etc.----	3,150 00	3,150 00	-----
Cash in office and bank-----	79,418 21	50,996 61	28,421 60
Bond investments-----	94,884 01	145,473 26	*50,589 25
Certificates of other associations-----	275,000 00	218,500 00	56,500 00
Real estate—Held for sale-----	28,157 63	-----	28,157 63
Real estate—Office building-----	45,444 58	47,372 63	*1,928 05
Furniture and fixtures-----	2 00	11 00	*9 00
Other assets-----	711 74	1,804 00	*1,092 26
Total assets-----	\$4,743,455 57	\$4,374,364 36	\$369,091 21

LIABILITIES

Investment certificates-----	\$3,976,067 73	\$3,280,112 74	\$695,954 99
Incomplete loans-----	158,079 76	51,618 39	106,461 37
Other liabilities-----	173,921 89	153,941 23	19,980 66
Installment membership shares-----	210,607 00	695,086 25	*484,479 25
Guarantee stock—Capital-----	100,000 00	100,000 00	-----
Guarantee stock—Surplus-----	67,789 83	68,137 16	*347 33
Undivided profits-----	53,839 36	22,318 59	31,520 77
Interest earned but uncollected-----	3,150 00	3,150 00	-----
Total liabilities-----	\$4,743,455 57	\$4,374,364 36	\$369,091 21

*Decrease.

No. 191—SANTA CLARA

SANTA CLARA BUILDING AND LOAN ASSOCIATION

1129 Franklin Street, Santa Clara

Incorporated March 19, 1889. Fiscal year ended March 31, 1929

Officers—J. B. O'Brien, President; R. A. Fatjo, Vice President; Bank of Italy, Treasurer; F. O. Roll, Secretary.

Directors—J. B. O'Brien, R. B. Roll, Geo. E. Hamilton, R. A. Fatjo, O. S. Relph, A. E. Osborne, Thomas Graham.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	March 31, 1929	March 31, 1928	Increase
Loans on real estate, shares, etc.----	\$438,047 45	\$461,084 77	*\$23,037 32
Arrearages—Interest, dues, etc.----	4,315 45	2,560 89	1,754 56
Cash in office and bank-----	-----	788 97	*788 97
Real estate—Held for sale-----	8,692 49	-----	8,692 49
Total assets-----	\$451,055 39	\$464,434 63	*\$13,379 24

LIABILITIES

Notes payable-----	\$5,566 48	\$26,000 00	*\$20,433 52
Incomplete loans-----	6,294 15	4,360 56	1,933 59
Other liabilities-----	22 00	57 24	*35 24
Full paid membership shares-----	251,245 50	240,577 50	10,668 00
Installment membership shares-----	146,419 00	156,470 61	*10,051 61
Reserve-----	25,000 00	25,000 00	-----
Undivided profits-----	12,344 81	9,407 83	2,936 98
Interest earned but uncollected-----	4,163 45	2,560 89	1,602 56
Total liabilities-----	\$451,055 39	\$464,434 63	*\$13,379 24

*Decrease.

No. 192—SANTA CRUZ

SANTA CRUZ COUNTY BUILDING AND LOAN ASSOCIATION

105 Pacific Avenue, Santa Cruz

Incorporated May 20, 1902. Fiscal year ended June 30, 1929

Officers—Dr. M. J. Gates, President; G. A. Wood, Vice President; Louis H. Wessendorf, Treasurer; Emmet C. Rittenhouse, Attorney; Harry E. Murray, Secretary.

Directors—M. J. Gates, George W. Wood, L. H. Wessendorf, G. A. Wood, Emmet C. Rittenhouse, Harry E. Murray.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$1,442,674 86	\$1,203,158 17	\$239,516 69
Arrearages—Interest, dues, etc.----	1,987 50	-----	1,987 50
Cash in office and bank-----	8,627 50	3,363 69	5,263 81
Certificates of other associations----	80,000 00	25,000 00	55,000 00
Real estate—Held for sale-----	25,174 93	-----	25,174 93
Real estate—Office building-----	5,006 40	-----	5,006 40
Furniture and fixtures-----	3,249 10	1,321 81	1,927 29
Other assets-----	3,133 89	-----	3,133 89
Total assets-----	\$1,569,854 18	\$1,232,843 67	\$337,010 51

LIABILITIES

Investment certificates-----	\$1,361,724 81	\$1,086,452 82	\$275,271 99
Notes payable-----	10,000 00	39,000 00	*29,000 00
Incomplete loans-----	22,655 00	23,919 85	*1,264 85
Unearned discount, prepaid interest-----	52 50	-----	52 50
Other liabilities-----	5,585 01	242 60	5,342 41
Guarantee stock—Capital-----	150,000 00	25,000 00	125,000 00
Guarantee stock—Surplus-----	17,849 36	43,607 71	*25,758 35
Undivided profits-----	-----	14,620 69	*14,620 69
Interest earned but uncollected-----	1,987 50	-----	1,987 50
Total liabilities-----	\$1,569,854 18	\$1,232,843 67	\$337,010 51

*Decrease.

No. 193—SANTA MARIA

SANTA MARIA GUARANTEE BUILDING-LOAN ASSOCIATION

102 West Church Street, Santa Maria

Incorporated November 14, 1927. Fiscal year ended June 30, 1929

Officers—Ray E. Holser, President; Hans Mehlschau, Albert Dudley, L. N. Crawford, Vice Presidents; Ray E. Hoey, Secretary.

Directors—Hans Mehlschau, Dick Doane, Albert Dudley, George Scott, Harry C. Dorsey, Fred J. De Martin, S. F. Sinclair, L. N. Crawford, Ray F. Holser, Frank J. McCoy, M. N. Firfires, E. E. Pratt, H. M. Snell, Orla M. Cannon, W. H. Dailey.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$187,623 74	\$84,100 00	\$103,523 74
Cash in office and bank-----	10,578 19	8,857 72	1,720 47
Furniture and fixtures-----	1,825 13	954 54	870 59
Other assets-----	-----	68 68	*68 68
Total assets-----	\$200,027 06	\$93,980 94	\$106,046 12

LIABILITIES

Investment certificates-----	\$143,858 31	\$39,101 76	\$104,756 55
Notes payable-----	22,000 00	15,000 00	7,000 00
Incomplete loans-----	3,262 69	10,288 82	*7,026 13
Other liabilities-----	1,782 30	2,546 78	*764 48
Guarantee stock—Capital-----	25,000 00	25,000 00	-----
Guarantee stock—Surplus-----	2,500 00	2,043 58	456 42
Undivided profits-----	1,623 76	-----	1,623 76
Total liabilities-----	\$200,027 06	\$93,980 94	\$106,046 12

*Decrease.

BAY CITIES GUARANTY BUILDING-LOAN ASSOCIATION

134 Santa Monica Boulevard, Santa Monica

Incorporated May 27, 1921. Fiscal year ended June 30, 1929

Officers—J. C. Wheeler, President; J. D. Rishell, Chairman of the Board; Geo. R. Crane and Geo. H. Mustard, Vice Presidents; H. H. Combine, Assistant Secretary; M. L. Rishell, Secretary.

Directors—J. C. Wheeler, J. D. Rishell, Geo. R. Crane, Geo. H. Mustard, M. L. Rishell, John Stintin.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.	\$2,680,330 17	\$2,057,636 14	\$622,694 03
Arrearages—Interest, dues, etc.	10,374 94	5,262 04	5,112 90
Cash in office and bank	13,578 96	82,746 09	*69,167 13
Bond investments	121,543 69	-----	121,543 69
Certificates of other associations	74,760 00	-----	74,760 00
Real estate—Held for sale	134,534 68	30,764 37	103,770 31
Real estate—Office building	55,718 76	335,903 92	*280,185 16
Furniture and fixtures	9,768 96	2,746 00	7,022 96
Other assets	23,670 41	666 23	23,004 18
Total assets	\$3,124,280 57	\$2,515,724 79	\$608,555 78

LIABILITIES

Investment certificates	\$2,335,157 22	\$1,710,028 20	\$625,129 02
Notes payable	42,000 00	150,000 00	*108,000 00
Incomplete loans	105,372 70	69,758 14	35,614 56
Unearned discount, prepaid interest	735 77	-----	735 77
Other liabilities	20,316 92	29,470 24	*9,153 32
Installment membership shares	284,734 77	220,105 38	64,629 39
Guarantee stock—Capital	250,000 00	250,000 00	-----
Guarantee stock—Surplus	75,000 00	75,000 00	-----
Undivided profits	588 25	6,100 79	*5,512 54
Interest earned but uncollected	10,374 94	5,262 04	5,112 90
Total liabilities	\$3,124,280 57	\$2,515,724 79	\$608,555 78

*Decrease.

CENTURY BUILDING AND LOAN ASSOCIATION

226 Santa Monica Boulevard, Santa Monica

Incorporated February 14, 1927. Fiscal year ended December 31, 1928

Officers—John W. Fisher, President; Geo. N. Swartz, First Vice President; Capt. C. W. Adams, Second Vice President; I. F. Noxon, Secretary.

Directors—John W. Fisher, Geo. N. Swartz, Capt. C. W. Adams, B. Moore Fisher, I. F. Noxon.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.	\$234,249 53	\$146,572 48	\$87,677 05
Arrearages—Interest, dues, etc.	326 08	-----	326 08
Cash in office and bank	4,671 32	5,768 70	*1,097 38
Furniture and fixtures	4,623 77	5,038 87	*415 10
Other assets	1,907 90	317 90	1,590 00
Total assets	\$245,778 60	\$157,697 95	\$88,080 65

LIABILITIES

Investment certificates	\$148,108 04	\$43,529 06	\$104,578 98
Notes payable and overdrafts	30,000 00	35,000 00	*5,000 00
Incomplete loans	13,999 21	25,546 40	*11,547 19
Other liabilities	91 15	1,098 86	*1,007 71
Guarantee stock—Capital	50,000 00	50,000 00	-----
Guarantee stock—Surplus	2,990 86	2,523 63	467 23
Undivided profits	263 26	-----	263 26
Interest earned but uncollected	326 08	-----	326 08
Total liabilities	\$245,778 60	\$157,697 95	\$88,080 65

*Decrease.

No. 196—SANTA MONICA

CITIZENS GUARANTEE BUILDING-LOAN ASSOCIATION OF SANTA MONICA

222 Santa Monica Boulevard, Santa Monica

Incorporated January 11, 1929. Fiscal year ended June 30, 1929

Officers—W. F. Barnum, President; W. S. Mortensen, First Vice President; Claudius W. Rogers, Second Vice President; Samuel J. Crawford, Attorney; F. W. Kasl, Secretary and Manager.

Directors—W. F. Barnum, W. S. Mortensen, Claudius W. Rogers, Harry M. Wells, R. H. Cotton, R. E. Parker, W. S. Litsey, R. F. McClellan.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$240,228 64	-----	\$240,228 64
Cash in office and bank-----	2,238 54	-----	2,238 54
Certificates of other associations----	3,000 00	-----	3,000 00
Furniture and fixtures-----	2,900 00	-----	2,900 00
Total assets-----	\$248,367 18	*None	\$248,367 18

LIABILITIES

Investment certificates-----	\$170,317 66	-----	\$170,317 66
Incomplete loans-----	18,562 29	-----	18,562 29
Guarantee stock—Capital-----	50,000 00	-----	50,000 00
Guarantee stock—Surplus-----	5,000 00	-----	5,000 00
Undivided profits-----	4,487 23	-----	4,487 23
Total liabilities-----	\$248,367 18	*None	\$248,367 18

*Commenced business January 1, 1929.

No. 197—SANTA PAULA

SANTA PAULA BUILDING AND LOAN ASSOCIATION

947 Main Street, Santa Paula

Incorporated April 20, 1890. Fiscal year ended May 18, 1929

Officers—D. W. Mott, President; I. B. Martin, Vice President; Louis C. Drapeau; H. H. Youngken, Secretary.

Directors—D. W. Mott, I. B. Martin, A. L. Drown, L. L. Pressey, F. F. Harvey, A. C. Hardison, C. Beekley, Louis C. Drapeau, Walter H. Duval.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	May 18, 1929	May 18, 1928	Increase
Loans on real estate, shares, etc.----	\$1,577,366 26	\$1,472,902 39	\$104,463 87,
Arrearages—Interest, dues, etc.----	12,891 44	14,846 71	*1,955 27
Cash in office and bank-----	26,162 96	35,062 34	*8,899 38
Real estate—Office building-----	20,038 28	20,038 28	-----
Furniture and fixtures-----	1,352 27	1,499 66	*147 39
Other assets-----	2,425 00	1,455 00	970 00
Total assets-----	\$1,640,236 21	\$1,545,804 38	\$94,431 83

LIABILITIES

Investment certificates-----	\$882,985 00	\$779,160 00	\$103,825 00
Notes payable-----	24,000 00	24,000 00	-----
Incomplete loans-----	48,509 60	35,397 31	13,112 29
Unearned discount, prepaid interest	408 88	453 65	*44 77
Other liabilities-----	17,409 30	13,081 50	4,327 80
Installment membership shares-----	595,423 43	629,411 92	*33,988 49
Undivided profits-----	64,896 16	57,034 84	7,861 32
Interest earned but uncollected----	6,603 84	7,265 16	*661 32
Total liabilities-----	\$1,640,236 21	\$1,545,804 38	\$94,431 83

*Decrease.

No. 198—SANTA ROSA

SANTA ROSA BUILDING AND LOAN ASSOCIATION

629 Fourth Street, Santa Rosa

Incorporated October 3, 1888. Fiscal year ended December 31, 1928

Officers—D. P. Anderson, President; A. O. Erwin, Vice President; F. F. Marvin, Treasurer; C. D. Barnett, Secretary.

Directors—D. P. Anderson, A. O. Erwin, F. F. Marvin, C. D. Barnett, John P. Plover, Max Rosenberg, Mrs. Lora Bonar.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$572,233 63	\$461,226 04	\$111,007 59
Arrearages—Interest, dues, etc.----	631 36	341 50	289 86
Cash in office and bank.-----	3,695 12	1,927 87	1,767 25
Certificates of other associations.----	40,000 00	5,000 00	35,000 00
Real Estate—Held for sale.-----	4,988 87	-----	4,988 87
Furniture and fixtures.-----	500 00	557 63	*57 63
Total assets.-----	\$622,048 98	\$469,053 04	\$152,995 94

LIABILITIES

Investment certificates.-----	\$228,887 34	\$246,910 91	*\$18,023 57
Incomplete loans.-----	17,629 80	10,393 90	7,235 90
Other liabilities.-----	-----	56 55	*56 55
Full paid membership shares.-----	226,000 00	81,100 00	144,900 00
Installment membership shares.-----	107,477 60	89,318 39	18,159 21
Guarantee stock—Capital.-----	25,000 00	25,000 00	-----
Guarantee stock—Surplus.-----	1,527 22	967 19	560 03
Reserve.-----	8,000 00	7,000 00	1,000 00
Undivided profit.-----	6,895 66	7,964 60	*1,068 94
Interest earned but uncollected.-----	631 36	341 50	289 86
Total liabilities.-----	\$622,048 98	\$469,053 04	\$152,995 94

*Decrease.

No. 199—SAUSALITO

SAUSALITO MUTUAL LOAN ASSOCIATION

16 Princes Street, Sausalito

Incorporated December 1, 1887. Fiscal year ended June 30, 1929

Officers—C. O. Sharpe, President; F. A. Fiedler, Vice President; E. S. Rayburn, Secretary.

Directors—C. O. Sharpe, F. A. Fiedler, E. S. Rayburn, Fred Perry, Thos. Young, F. D. Linsley, E. C. Kreyer, J. Joseph, M. V. Silva.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$94,839 47	\$86,054 06	\$8,785 41
Arrearages—Interest, dues, etc.----	556 13	523 44	32 69
Cash in office and bank.-----	4,720 43	2,186 96	2,533 47
Real estate—Held for sale.-----	3,200 87	3,200 87	-----
Furniture and fixtures.-----	237 50	115 00	122 50
Other assets.-----	76 73	94 56	*17 83
Total assets.-----	\$103,631 13	\$92,174 89	\$11,456 24

LIABILITIES

Notes payable.-----	-----	\$5,000 00	*\$5,000 00
Other liabilities.-----	\$71 90	118 99	*47 09
Full paid membership shares.-----	36,500 00	25,900 00	10,600 00
Installment membership shares.-----	64,984 20	58,237 67	6,746 53
Reserve.-----	1,529 21	2,345 65	*816 44
Undivided profits.-----	57 69	91 19	*33 50
Interest earned but uncollected.-----	488 13	481 39	6 74
Total liabilities.-----	\$103,631 13	\$92,174 89	\$11,456 24

*Decrease.

No. 200—SOUTH PASADENA

MORTHLAND BUILDING AND LOAN ASSOCIATION

1504 Mission Street, South Pasadena

Incorporated August 23, 1928. Fiscal year ended December 31, 1928

Officers—Merle A. Morthland, President; D. M. Leishman and David A. Vail, Vice Presidents; Ada R. Tuttle, Assistant Secretary; K. K. Daniel, Secretary.

Directors—Merle A. Morthland, C. E. Memory, D. M. Leishman, David A. Vail, K. K. Daniel.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$108,250 00	-----	\$108,250 00
Arrearages—Interest, dues, etc.---	1,004 34	-----	1,004 34
Cash in office and bank.---	3,220 90	-----	3,220 90
Furniture and fixtures.---	618 54	-----	618 54
Other assets.---	100 00	-----	100 00
Total assets.---	\$113,193 78	*None	\$113,193 78

LIABILITIES

Investment certificates.---	\$85,230 37	-----	\$85,230 37
Guarantee stock—Capital.---	25,000 00	-----	25,000 00
Guarantee stock—Surplus.---	2,500 00	-----	2,500 00
Undivided profits.---	463 41	-----	463 41
Total liabilities.---	\$113,193 78	*None	\$113,193 78

*Commenced business August 27, 1928.

No. 201—STOCKTON

SAN JOAQUIN VALLEY BUILDING AND LOAN ASSOCIATION

11 South Hunter Street, Stockton

Incorporated June 17, 1889. Fiscal year ended December 31, 1928

Officers—Arthur M. Noble, President; George E. Catts, Treasurer; O. C. Parkinson, Attorney; Leland A. Hahn and R. A. Reid, Assistant Secretaries; Harold A. Noble, Secretary.

Directors—George E. Catts, R. A. Reid, Jacob Simon, W. C. Neumiller, O. C. Parkinson, E. W. Druary, A. M. Noble.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$4,949,190 63	\$4,812,914 43	\$136,276 20
Arrearages—Interest, dues, etc.---	25,198 30	19,135 67	6,062 63
Cash in office and bank.---	95,997 31	121,961 97	*25,964 66
Bond investments.---	90,851 56	26,423 33	64,428 23
Certificates of other associations.---	240,000 00	215,000 00	25,000 00
Real estate—Held for sale.---	106,999 08	90,407 90	16,591 18
Furniture and fixtures.---	23,400 00	9,000 00	14,400 00
Total assets.---	\$5,531,636 88	\$5,294,843 30	\$236,793 58

LIABILITIES

Incomplete loans.---	\$37,041 85	\$52,265 50	*\$15,223 65
Full paid membership shares.---	3,014,100 59	2,880,996 91	133,103 68
Installment membership shares.---	2,292,821 94	2,185,630 15	107,191 79
Reserve.---	162,474 20	156,815 07	5,659 13
Interest earned but uncollected.---	25,198 30	19,135 67	6,062 63
Total liabilities.---	\$5,531,636 88	\$5,294,843 30	\$236,793 58

*Decrease.

No. 202—STOCKTON

STATE BUILDING AND LOAN ASSOCIATION

18 North San Joaquin Street, Stockton

Incorporated November 10, 1922. Fiscal year ended December 31, 1928

Officers—Frank L. Williams, President; Percy Cleghorn, Vice President; Howard Hammond, Secretary.

Directors—Frank L. Williams, Howard Hammond, Percy Cleghorn, W. F. Maxwell, Edward F. Harris.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$2,349,017 05	\$2,183,974 15	\$165,042 90
Arrearages—Interest, dues, etc.----	10,500 00	11,466 99	*966 99
Cash in office and bank-----	122,456 72	152,672 95	*30,216 23
Certificates of other associations-----	345,000 00	232,000 00	113,000 00
Real estate—Held for sale-----	75,762 18	47,362 20	28,399 98
Furniture and fixtures-----	2,700 00	2,000 00	700 00
Other assets-----	1,500 00	2,000 00	*500 00
Total assets-----	\$2,906,935 95	\$2,631,476 29	\$275,459 66

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$2,653,293 48	\$2,371,704 09	\$281,589 39
Incomplete loans-----	26,487 24	47,091 83	*20,604 59
Other liabilities-----	346 80	535 40	*188 60
Guarantee stock—Capital-----	150,000 00	150,000 00	-----
Guarantee stock—Surplus-----	45,000 00	40,000 00	5,000 00
Undivided profits-----	21,308 43	10,677 98	10,630 45
Interest earned but uncollected-----	10,500 00	11,466 99	*966 99
Total liabilities-----	\$2,906,935 95	\$2,631,476 29	\$275,459 66

*Decrease.

No. 203—STOCKTON

STOCKTON LAND, LOAN AND BUILDING ASSOCIATION

36 South San Joaquin Street, Stockton

Incorporated January 3, 1887. Fiscal year ended December 31, 1928

Officers—W. B. Nutter, President; J. K. Wagner and G. P. Roberts, Vice Presidents; R. C. Minor, Attorney; S. W. Littlehale, Assistant Secretary; Chas. E. Littlehale, Secretary.

Directors—W. B. Nutter, J. K. Wagner, G. P. Roberts, John M. Perry, P. E. Holt, R. B. Teefy, Chas. E. Littlehale.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$2,741,032 28	\$2,613,765 36	\$127,266 92
Arrearages—Interest, dues, etc.----	12,637 85	9,363 25	3,274 60
Cash in office and bank-----	62,043 63	41,160 08	20,883 55
Real estate—Held for sale-----	31,172 27	27,433 19	3,739 08
Furniture and fixtures-----	6,000 00	6,073 00	*73 00
Other assets-----	2,500 00	-----	2,500 00
Total assets-----	\$2,855,386 03	\$2,697,794 88	\$157,591 15

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Incomplete loans-----	\$17,085 22	\$35,932 14	*\$18,846 92
Other liabilities-----	437 35	925 00	*487 65
Full paid membership shares-----	1,713,584 82	1,569,075 50	144,509 32
Installment membership shares-----	995,263 48	975,907 49	19,360 99
Reserve-----	100,000 00	100,000 00	-----
Undivided profits-----	16,809 66	6,591 50	10,218 16
Interest earned but uncollected-----	12,200 50	9,363 25	2,837 25
Total liabilities-----	\$2,855,386 03	\$2,697,794 88	\$157,591 15

*Decrease.

No. 204—TIBURON

NORTHWESTERN BUILDING AND LOAN ASSOCIATION

Tiburon

Incorporated June 1, 1923. Fiscal year ended June 30, 1929

Officers—W. R. Bent, President; W. H. Krautz, Vice President; Allen W. Dayton, Secretary.

Directors—W. R. Bent, W. J. Cummings, A. W. Dayton, F. H. Gilman, W. H. Krautz, C. D. Phelps, R. Salkeld, J. E. Soderman, J. J. Wosser.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.	\$440,316 48	\$376,413 70	\$63,902 78
Arrearages—Interest, dues, etc.	882 57	-----	882 57
Cash in office and bank	12,633 74	5,904 00	6,729 74
Real estate—Held for sale	7,713 54	3,891 31	3,822 23
Total assets	\$461,546 33	\$386,209 01	\$75,337 32

LIABILITIES

Investment certificates	\$322,430 78	\$106,328 25	\$216,102 53
Notes payable	22,400 00	14,100 00	8,300 00
Incomplete loans	55,092 33	50,740 27	4,352 06
Other liabilities	-----	1,994 35	*1,994 35
Full paid membership shares	600 00	63,536 57	*62,936 57
Installment membership shares	21,781 61	113,343 57	*91,561 96
Guarantee stock—Capital	35,345 16	34,093 02	1,252 14
Guarantee stock—Surplus	2,000 00	1,000 00	1,000 00
Undivided profits	1,013 88	1,072 98	*59 10
Interest earned but uncollected	882 57	-----	882 57
Total liabilities	\$461,546 33	\$386,209 01	\$75,337 32

*Decrease.

No. 205—TORRANCE

TORRANCE MUTUAL BUILDING AND LOAN ASSOCIATION

1401 Sartori Avenue, Torrance

Incorporated September 25, 1922. Fiscal year ended January 1, 1929

Officers—Torrance C. Welch, President; James W. Post, Vice President; W. E. Bowen, Assistant Secretary; Charles T. Rippy, Secretary.

Directors—Torrance C. Welch, James W. Post, Carl Hyde, Isabel Henderson, Brien K. Welch, Charles Vonderahe, Charles T. Rippy, W. E. Bowen.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Jan. 1, 1929	Jan. 1, 1928	Increase
Loans on real estate, shares, etc.	\$290,606 30	\$263,728 74	\$26,877 56
Arrearages—Interest, dues, etc.	2,554 60	-----	2,554 60
Cash in office and bank	14,264 88	7,991 60	6,273 28
Bond investment	1,438 72	-----	1,438 72
Real estate—Held for sale	3,463 60	4,188 88	*725 28
Furniture and fixtures	1,627 49	1,627 49	-----
Other assets	24 30	1,330 11	*1,305 81
Total assets	\$313,979 89	\$278,866 82	\$35,113 07

LIABILITIES

Investment certificates	\$195,366 28	\$164,849 99	*\$30,516 29
Notes payable	13,000 00	15,000 00	*2,000 00
Incomplete loans	1,540 46	13,842 97	*12,302 51
Other liabilities	1,334 63	1,037 65	296 98
Installment membership shares	60,345 66	48,144 99	12,200 67
Guarantee stock—Capital	30,000 00	25,000 00	5,000 00
Guarantee stock—Surplus	4,833 91	4,833 91	-----
Undivided profits	5,004 35	6,157 31	*1,152 96
Interest earned but uncollected	2,554 60	-----	2,554 60
Total liabilities	\$313,979 89	\$278,866 82	\$35,113 07

*Decrease.

No. 206—TULARE

GUARANTEE BUILDING-LOAN CORPORATION OF TULARE

Corner K and Kern Streets, Tulare

Incorporated June 23, 1923. Fiscal year ended December 31, 1928

Officers—W. E. Dunlap, President; B. F. McMurray, Vice President; W. E. Anderson, Secretary.

Directors—G. C. Burnett, G. W. Linder, H. C. Evans, Wm. H. Jones, Harold McCourt, Fred J. Held, Jr.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$196,321 41	\$147,379 39	\$48,942 02
Cash in office and bank-----	9,442 37	-----	9,442 37
Furniture and fixtures-----	258 31	258 31	-----
Total assets-----	\$206,022 09	\$147,637 70	\$58,384 39

LIABILITIES

Investment certificates-----	\$179,209 26	\$127,719 03	\$51,490 23
Notes payable and overdrafts-----	-----	3,140 49	*3,140 49
Incomplete loans-----	9,665 60	1,708 80	7,956 80
Other liabilities-----	73 40	241 91	*168 51
Guarantee stock—Capital-----	10,000 00	10,000 00	-----
Guarantee stock—Surplus-----	1,500 00	1,500 00	-----
Undivided profits-----	5,573 83	3,327 47	2,246 36
Total liabilities-----	\$206,022 09	\$147,637 70	\$58,384 39

*Decrease.

No. 207—TULARE

TULARE BUILDING AND LOAN ASSOCIATION

215 East Kern Street, Tulare

Incorporated January, 1889. Fiscal year ended December 31, 1928

Officers—A. W. Wheeler, President; Henry Whaley, Vice President; J. L. Wilder, Secretary.

Directors—A. W. Wheeler, Henry Whaley, F. E. Anderson, E. E. Scranton, G. A. Brunner, C. L. Smith, J. J. Mitchell, J. G. Smith, J. L. Wilder.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$77,580 00	\$71,600 00	\$5,980 00
Arrearages—Interest, dues, etc.---	53 32	-----	53 32
Cash in office and bank-----	4,874 56	3,909 35	965 21
Furniture and fixtures-----	-----	200 00	*200 00
Total assets-----	\$82,507 88	\$75,709 35	\$6,798 53

LIABILITIES

Other liabilities-----	\$6,115 00	\$7,328 03	*\$1,213 03
Installment membership shares-----	72,452 33	64,340 35	8,111 98
Undivided profits-----	3,887 23	4,040 97	*153 74
Interest earned but uncollected-----	53 32	-----	53 32
Total liabilities-----	\$82,507 88	\$75,709 35	\$6,798 53

*Decrease.

No. 208—UPLAND

MAGNOLIA MUTUAL BUILDING AND LOAN ASSOCIATION

237 Second Avenue, Upland

Incorporated September 10, 1901. Fiscal year ended September 30, 1928

Officers—F. W. Palmer, President; J. E. Sargent, Vice President; D. E. Palmer, Secretary-Treasurer.

Directors—F. W. Palmer, J. E. Sargent, D. E. Palmer, F. H. Manker, J. F. Anderson, A. L. Weber, O. E. Atwood.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Sept. 30, 1928	Sept. 30, 1927	Increase
Loans on real estate, shares, etc.----	\$631,128 39	\$643,083 26	*\$11,954 87
Arrearages—Interest, dues, etc.----	2,206 92	3,114 99	*908 07
Cash in office and bank-----	6,495 44	14,381 34	*7,885 90
Bond investments-----	58,249 09	55,630 00	2,619 09
Real estate—Office building-----	6,940 00	-----	6,940 00
Furniture and fixtures-----	824 34	1,028 68	**204 34
Other assets-----	658 50	-----	658 50
Total assets-----	\$706,502 68	\$717,238 27	*\$10,735 59

LIABILITIES

	Sept. 30, 1928	Sept. 30, 1927	Increase
Incomplete loans-----	\$1,951 17	\$2,786 20	*\$835 03
Full paid membership shares-----	505,304 93	524,435 88	*19,130 95
Installment membership shares-----	177,379 86	171,505 15	5,874 71
Reserve-----	19,544 79	15,396 05	4,148 74
Undivided profits-----	115 01	-----	115 01
Interest earned but uncollected-----	2,206 92	3,114 99	*908 07
Total liabilities-----	\$706,502 68	\$717,238 27	*\$10,735 59

*Decrease.

No. 209—VAN NUYS

PROVIDENT BUILDING-LOAN ASSOCIATION

6410 Van Nuys Boulevard, Van Nuys

Incorporated May 1, 1925. Fiscal year ended December 31, 1928

Officers—W. P. Whitsett, President; Lee W. Miller and Paul Whitsett, Vice Presidents; W. C. Haden, Secretary.

Directors—Hugo A. Carlson, Geo. B. Jess; Geo. R. LeBaron, Alvie McDonald, W. C. Haden, Lee W. Miller, F. W. Berkshire, L. Q. Branson, Walter H. Cox, F. N. High, H. C. Hatterscheid, Walter Mendenhall, Frank X. Pfaffinger, W. P. Whitsett, Paul Whitsett.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$463,746 45	\$274,463 95	\$189,282 50
Arrearages—Interest, dues, etc.----	2,792 44	1,308 81	1,483 63
Cash in office and bank-----	62,181 84	31,458 62	30,723 22
Certificates of other associations-----	5,000 00	-----	5,000 00
Real estate—Office building-----	70,152 72	72,443 44	*2,290 72
Furniture and fixtures-----	3,402 00	2,420 60	981 40
Other assets-----	490 52	-----	490 52
Total assets-----	\$607,765 97	\$382,095 42	\$225,670 55

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$496,225 85	\$289,525 80	\$206,700 05
Incomplete loans-----	33,872 68	15,430 00	18,442 68
Other liabilities-----	1,875 00	93	1,874 07
Guarantee stock—Capital-----	62,500 00	62,500 00	-----
Guarantee stock—Surplus-----	10,500 00	10,160 00	340 00
Undivided profits-----	-----	3,169 88	*3,169 88
Interest earned but uncollected-----	2,792 44	1,308 81	1,483 63
Total liabilities-----	\$607,765 97	\$382,095 42	\$225,670 55

*Decrease.

No. 210—VAN NUYS

VAN NUYS BUILDING AND LOAN ASSOCIATION

6330 Van Nuys Boulevard, Van Nuys

Incorporated July 30, 1925. Fiscal year ended December 31, 1928

Officers—Frank M. Keffer, President; A. J. Pickrell, B. R. Holloway, C. B. Canby, Vice Presidents; S. O. Houghton, Treasurer; H. C. Sorgenfrey, Secretary.
 Directors—Frank M. Keffer, A. J. Pickrell, B. R. Holloway, C. B. Canby, S. O. Houghton, H. C. Sorgenfrey, H. Kenyon Burch, Charles F. Blakslee, W. J. Petit, Gus E. Heiman, Rollin C. Smith, Jim Wilson, L. S. Welbourn, A. E. Norvold.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.---	\$257,024 41	\$218,897 07	\$38,127 34
Arrearages—Interest, dues, etc.---	210 10	-----	200 10
Cash in office and bank-----	2,499 92	22,990 25	*20,490 32
Real estate—Held for sale-----	6,370 44	3,616 91	2,753 53
Furniture and fixtures-----	-----	50 75	*50 75
Total assets-----	\$266,094 88	\$245,554 98	\$20,539 90

LIABILITIES

Investment certificates-----	\$172,213 28	\$171,555 27	658 01
Notes payable-----	15,000 00	-----	15,000 00
Incomplete loans-----	5,235 14	2,855 49	2,379 65
Other liabilities-----	44 10	51 91	*7 81
Full paid membership shares-----	-----	100 00	*100 00
Guarantee stock—Capital-----	56,700 00	56,700 00	-----
Guarantee stock—Surplus-----	10,000 00	2,985 00	7,015 00
Undivided profits-----	6,702 26	11,307 31	*4,605 05
Interest earned but uncollected-----	200 10	-----	200 10
Total liabilities-----	\$266,094 88	\$245,554 98	\$20,539 90

*Decrease.

No. 211—VENICE

WASHINGTON BUILDING-LOAN ASSOCIATION

1201 Washington Boulevard, Venice

Incorporated July 26, 1926. Fiscal year ended June 30, 1929

Officers—George A. Dennison, President; Walter G. Driver, A. F. Chapman, Albert W. Jensen, Vice Presidents; L. C. Busby, Secretary.
 Directors—George A. Dennison, Walter G. Driver, C. Frank Ingerson, A. F. Chapman, John L. Fleming, Thomas Toolen, Albert W. Jensen, L. C. Busby.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.---	\$150,713 02	\$47,646 25	\$103,066 77
Cash in office and bank-----	2,164 15	14,291 13	*12,126 98
Furniture and fixtures-----	60 00	-----	60 00
Other assets-----	650 00	1,626 93	*976 93
Total assets-----	\$153,587 17	\$63,564 31	\$90,022 86

LIABILITIES

Investment certificates-----	\$78,577 61	\$16,951 47	\$61,626 14
Notes payable-----	20,000 00	10,000 00	10,000 00
Incomplete loans-----	24,096 45	6,784 74	17,311 71
Other liabilities-----	1,648 79	1,794 57	*145 98
Installment membership shares-----	15 00	15 00	-----
Guarantee stock—Capital-----	25,000 00	25,000 00	-----
Guarantee stock—Surplus-----	2,500 00	2,500 00	-----
Undivided profits-----	1,749 32	518 53	1,230 79
Total liabilities-----	\$153,587 17	\$63,564 31	\$90,022 86

*Decrease.

No. 212—VENTURA

UNIVERSAL BUILDING-LOAN ASSOCIATION

121 South California Street, Ventura

Incorporated January 8, 1928. Fiscal year ended June 30, 1929

Officers—Floyd J. Hickey, President; G. A. Randall and A. W. Hails, Vice Presidents; John S. Lay, Secretary.

Directors—F. J. Hickey, G. A. Randall, A. W. Hails, R. K. Morgan, W. L. Collier, C. L. Harthorn, Otto W. Haase.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 29, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$218,212 76	\$155,272 31	\$62,940 45
Cash in office and bank-----	6,743 97	18,277 17	*11,533 20
Furniture and fixtures-----	1,210 02	1,039 49	170 53
Other assets-----	-----	125 93	*125 93
Total assets-----	\$226,166 75	\$174,714 90	\$51,451 85

LIABILITIES

Investment certificates-----	\$161,484 03	\$115,042 64	\$46,441 39
Notes payable and overdrafts-----	5,000 00	-----	5,000 00
Incomplete loans-----	8,737 36	11,011 20	*2,273 84
Other liabilities-----	3,552 68	3,904 09	*351 41
Guarantee stock—Capital-----	42,800 00	42,900 00	*100 00
Guarantee stock—Surplus-----	4,290 00	1,856 97	2,433 03
Undivided profits-----	302 68	-----	302 68
Total liabilities-----	\$226,166 75	\$174,714 90	\$51,451 85

*Decrease.

No. 213—VENTURA

VENTURA GUARANTEE BUILDING AND LOAN ASSOCIATION

598 E. Main Street, Ventura

Incorporated December 14, 1926. Fiscal year ended June 30, 1929

Officers—Thos. G. Gabbert, President; M. Dimmick, Harry S. Valentine and G. H. Beesemyer, Vice President; J. E. Rains, Treasurer; Floyd Wilkins, Assistant Secretary; David J. Reese, Secretary.

Directors—J. P. Rasmussen, T. G. Gabbert, M. Dimmick, H. S. Valentine, G. H. Beesemyer, Geo. R. Dexter, J. E. Rains, J. A. Lagomarsino, W. A. Bonestel, Conley La Force, D. J. Reese.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$582,550 63	\$320,594 84	\$261,955 79
Arrearages—Interest, dues, etc.----	5,586 89	-----	5,586 89
Cash in office and bank-----	37,502 06	10,711 16	26,790 90
Bond investments-----	31,705 69	5,000 00	26,705 69
Real estate—Office building-----	47,047 42	47,944 74	*897 32
Furniture and fixtures-----	6,879 83	6,764 29	115 54
Other assets-----	83 04	2,488 49	*2,405 45
Total assets-----	\$711,355 56	\$393,503 52	\$317,852 04

LIABILITIES

Investment certificates-----	\$627,125 42	\$307,319 88	\$319,805 54
Incomplete loans-----	16,328 87	46,831 66	*30,502 79
Other liabilities-----	850 92	507 34	343 58
Full paid membership shares-----	-----	6,338 11	*6,338 11
Guarantee stock—Capital-----	48,200 00	25,400 00	22,800 00
Guarantee stock—Surplus-----	9,640 00	5,080 00	4,560 00
Undivided profits-----	3,623 46	2,026 53	1,596 93
Interest earned but uncollected-----	5,586 89	-----	5,586 89
Total liabilities-----	\$711,355 56	\$393,503 52	\$317,852 04

*Decrease.

No. 214—VISALIA

VISALIA BUILDING AND LOAN ASSOCIATION

108 West Center, Visalia

Incorporated January 5, 1887. Fiscal year ended January 31, 1929

Officers—L. C. Hyde, President; Ira Chrisman, Vice President; A. A. Fleutsch, Treasurer; Morley M. Maddox, Secretary.

Directors—L. C. Hyde, Ira Chrisman, Dr. A. W. Preston, H. H. Davis, C. L. Bradley, E. J. Buckman, M. M. Maddox, M. A. Sullivan;

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Jan. 31, 1929	Jan. 31, 1928	Increase
Loans on real estate, shares, etc.----	\$677,197 99	\$726,488 20	*\$49,290 21
Arrearages—Interest, dues, etc.-----	2,012 03	1,936 01	76 02
Cash in office and bank-----	6,321 82	5,042 73	1,279 09
Real estate—Held for sale-----	33,591 87	21,632 88	11,958 99
Furniture and fixtures-----	167 00	167 00	-----
Other assets-----	2,015 00	-----	2,015 00
Total assets-----	\$721,305 71	\$755,266 82	*\$33,961 11

LIABILITIES

Notes payable-----	\$1,700 00	\$6,700 00	*\$5,000 00
Incomplete loans-----	500 00	2,500 00	*2,000 00
Other liabilities-----	-----	50 12	*50 12
Full paid membership shares-----	329,018 80	324,046 30	4,972 50
Installment membership shares-----	366,036 90	403,285 02	*37,248 12
Reserve-----	21,022 16	16,749 37	4,272 79
Undivided profits-----	1,015 82	-----	1,015 82
Interest earned but uncollected-----	2,012 03	1,936 01	76 02
Total liabilities-----	\$721,305 71	\$755,266 82	*\$33,961 11

*Decrease.

No. 215—WATSONVILLE

WATSONVILLE BUILDING-LOAN ASSOCIATION

9 Third Street, Watsonville

Incorporated October 12, 1925. Fiscal year ended December 31, 1928

Officers—Frank Rodgers, President; F. W. Biebrach, Vice President; F. W. Ruppert, Secretary.

Directors—Frank Rodgers, F. W. Biebrach, F. W. Ruppert, L. S. Alexander, Dr. H. G. Watters, Henry Alexander, P. M. Andrews, Dr. D. S. Woodard, F. R. Hudson, E. W. McSherry, A. W. Sans, R. H. Hudson, L. P. Cikuth, C. M. Zils, John Donahue, Bertha C. Watters.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$260,447 00	\$205,076 62	\$55,370 38
Cash in office and bank-----	3,360 32	3,742 09	*381 77
Furniture and fixtures-----	40 00	-----	40 00
Other assets-----	100 00	-----	100 00
Total assets-----	\$263,947 32	\$208,818 71	\$55,128 61

LIABILITIES

Investment certificates-----	\$203,563 31	\$157,492 96	\$46,070 35
Notes payable and overdrafts-----	12,488 35	5,000 00	7,488 35
Incomplete loans-----	4,869 20	11,105 00	*6,235 80
Other liabilities-----	8,409 87	-----	8,409 87
Guarantee stock—Capital-----	25,500 00	25,000 00	500 00
Guarantee stock—Surplus-----	6,425 00	6,250 00	175 00
Undivided profits-----	2,691 59	3,970 75	*1,279 16
Total liabilities-----	\$263,947 32	\$208,818 71	\$55,128 61

*Decrease.

No. 216—WEST HOLLYWOOD

SECURITY BUILDING AND LOAN ASSOCIATION

8875 Santa Monica Boulevard, West Hollywood

Incorporated April 21, 1926. Fiscal year ended June 30, 1929

Officers—Wm. D. Larrabee, President; Sam T. Curson, Vice President; Clair A. White, Assistant Secretary; Milford M. Hurford, Secretary.

Directors—W. D. Larrabee, Sam T. Curson, M. M. Hurford, F. M. Douglass, Alfred L. Bartlett, Thomas P. White, Rex B. Goodcell, Sidney T. Graves, Harold E. Barden.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.	\$227,744 00	\$118,966 03	\$108,777 97
Arrearages—Interest, dues, etc.	2,395 67	1,258 33	1,137 34
Cash in office and bank	34,218 68	3,768 52	30,450 16
Bond investment	3,000 00	9,000 00	*6,000 00
Certificates of other associations	500 00	100 00	400 00
Real estate—Office building	72,646 16	64,232 95	8,413 21
Furniture and fixtures	2,569 64	2,462 09	107 55
Other assets	71,203 25	6,787 50	64,415 75
Total assets	\$414,277 40	\$206,575 42	\$207,701 98

LIABILITIES

	June 30, 1929	June 30, 1928	Increase
Investment certificates	\$239,992 30	\$87,166 43	\$152,825 87
Notes payable and overdrafts	40,000 00	51,500 00	*11,500 00
Incomplete loans	18,344 49	4,326 86	14,017 63
Unearned discount, prepaid interest	78 46	-----	78 46
Other liabilities	2,827 23	823 70	2,003 53
Full paid membership shares	2,349 78	-----	2,349 78
Installment membership shares	685 14	794 12	*108 98
Guarantee stock—Capital	100,000 00	59,000 00	41,000 00
Guarantee stock—Surplus	7,604 33	1,705 98	5,898 35
Interest earned but uncollected	2,395 67	1,258 33	1,137 34
Total liabilities	\$414,277 40	\$206,575 42	\$207,701 98

*Decrease.

No. 217—WHITTIER

MUTUAL BUILDING AND LOAN ASSOCIATION OF WHITTIER

117 South Greenleaf Avenue, Whittier

Incorporated April 19, 1920. Fiscal year ended December 31, 1928

Officers—W. H. Kimball, President; D. C. Andrews, First Vice President; A. E. Harris, Second Vice President; Nancy L. Sawin and Paul E. Noid, Assistant Secretaries; Frank E. Horner, Secretary.

Directors—W. H. Kimball, D. C. Andrews, A. E. Harris, C. E. Cole, L. L. Lostutter, J. H. Linkletter, W. H. Ladd.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.	\$1,802,158 52	\$1,491,750 00	\$310,408 52
Arrearages—Interest, dues, etc.	14,808 20	9,835 40	4,972 80
Cash in office and bank	176,587 04	130,208 81	46,378 23
Certificates of other associations	60,000 00	15,000 00	45,000 00
Real estate—Office building	55,000 00	-----	55,000 00
Furniture and fixtures	1 00	1 00	-----
Total assets	\$2,108,554 76	\$1,646,795 21	\$461,759 55

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates	\$1,482,884 17	\$1,156,007 41	\$326,876 76
Incomplete loans	83,537 62	31,901 75	51,635 87
Other liabilities	12,377 50	11,017 50	1,360 00
Installment membership shares	318,322 80	256,287 88	62,034 92
Guarantee stock—Capital	100,000 00	100,000 00	-----
Guarantee stock—Surplus	52,956 00	42,956 00	10,000 00
Reserve	48,291 50	38,008 50	10,283 00
Undivided profits	3,905 47	7,205 77	*3,300 30
Interest earned but uncollected	6,279 70	3,410 40	2,869 30
Total liabilities	\$2,108,554 76	\$1,646,795 21	\$461,759 55

*Decrease.

No. 218—WHITTIER

QUAKER CITY BUILDING AND LOAN ASSOCIATION

109 E. Philadelphia Street, Whittier

Incorporated January 2, 1926. Fiscal year ended December 31, 1928

Officers—C. A. Rees, President; Fred O. Sargent, Vice President; T. Leota Pellerin, Assistant Secretary; R. W. Smith, Secretary.

Directors—Fred W. Hadley, C. A. Rees, R. W. Smith, Fred O. Sargent, J. B. McGee, A. A. Heltman, Geo. H. Mitchell.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$190,208 84	\$104,464 76	\$85,744 08
Cash in office and bank-----	1,127 07	18,981 08	*17,854 01
Bond investments-----	45,460 00	-----	45,460 00
Furniture and fixtures-----	344 62	344 62	-----
Total assets-----	\$237,140 53	\$123,790 46	\$113,350 07

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$154,520 94	\$59,953 17	\$94,567 77
Notes payable-----	3,000 00	-----	3,000 00
Incomplete loans-----	22,484 52	9,383 47	13,101 05
Other liabilities-----	150 20	-----	150 20
Guarantee stock—Capital-----	50,000 00	50,000 00	-----
Guarantee stock—Surplus-----	3,524 08	4,453 82	*929 74
Undivided profits-----	3,460 79	-----	3,460 79
Total liabilities-----	\$237,140 53	\$123,790 46	\$113,350 07

*Decrease.

No. 219—WHITTIER

WHITTIER BUILDING AND LOAN ASSOCIATION

206 East Philadelphia Street, Whittier

Incorporated October 25, 1920. Fiscal year ended December 31, 1928

Officers—Wallace Gregg, President; A. C. Maple, Vice President; W. D. Gohmert and Laura Forsyth, Assistant Secretaries; M. R. Allen, Secretary-Vice President.

Directors—Wallace Gregg, M. R. Allen, A. C. Maple, J. G. Swain, A. Wardman, H. L. Perry, B. G. Martin.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$1,938,525 40	\$1,536,632 99	\$401,892 41
Arrearages—Interest, dues, etc.----	1,953 83	-----	1,953 83
Cash in office and bank-----	88,896 82	79,282 39	9,614 43
Bond investments-----	199,187 50	100,672 92	98,514 58
Real estate—Office building-----	118,000 00	55,500 00	62,500 00
Furniture and fixtures-----	5,540 40	3,000 00	2,540 40
Total assets-----	\$2,352,103 95	\$1,775,088 30	\$577,015 65

LIABILITIES

	Dec. 31, 1928	Dec. 31, 1927	Increase
Investment certificates-----	\$1,984,186 61	\$1,522,307 43	\$461,879 18
Notes payable-----	50,000 00	-----	50,000 00
Incomplete loans-----	103,082 62	71,228 96	31,853 66
Other liabilities-----	20,460 58	6,183 02	14,277 56
Guarantee stock—Capital-----	150,000 00	150,000 00	-----
Guarantee stock—Surplus-----	15,000 00	10,000 00	5,000 00
Undivided profits-----	27,420 31	15,368 89	12,051 42
Interest earned but uncollected-----	1,953 83	-----	1,953 83
Total liabilities-----	\$2,352,103 95	\$1,775,088 30	\$577,015 65

No. 220—WILMINGTON

HARBOR BUILDING AND LOAN ASSOCIATION

646 Avalon Boulevard, Wilmington

Incorporated August 18, 1922. Fiscal year ended December 31, 1928

Officers—I. J. Rossman, President; J. W. Earl and T. C. Thompson, Vice Presidents; T. L. Skelton, Secretary.

Directors—I. J. Rossman, J. W. Earl, T. C. Thompson, R. P. Hinze, Hancock Banning, Jr., G. H. Beesmyer, A. Z. Taft, Jr., A. W. Stone, O. B. Kibble.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$433,981 68	\$290,914 27	\$143,067 41
Cash in office and bank-----	42,417 93	29,136 75	13,281 18
Bond investments-----	24,085 79	23,393 75	692 04
Certificates of other associations-----	-----	25,000 00	*25,000 00
Real estate—Held for sale-----	3,879 25	3,879 25	-----
Real estate—Office building-----	76,955 64	76,246 08	709 56
Furniture and fixtures-----	10,507 36	10,469 56	37 80
Other assets-----	1,300 00	1,300 00	-----
Total assets-----	\$593,127 65	\$460,339 66	\$132,787 99

LIABILITIES

Investment certificates-----	\$450,154 30	\$359,956 57	\$90,197 73
Notes payable-----	30,000 00	30,000 00	-----
Incomplete loans-----	43,105 43	4,842 11	38,263 32
Unearned discount, prepaid interest-----	775 00	-----	775 00
Other liabilities-----	-----	75 00	*75 00
Guarantee stock—Capital-----	50,000 00	50,000 00	-----
Guarantee stock—Surplus-----	12,500 00	12,500 00	-----
Reserve-----	832 68	832 68	-----
Undivided profits-----	5,760 24	2,133 30	3,626 94
Total liabilities-----	\$593,127 65	\$460,339 66	\$132,787 99

*Decrease.

No. 221—WILMINGTON

WILMINGTON MUTUAL BUILDING AND LOAN ASSOCIATION

405 Avalon Boulevard, Wilmington

Incorporated September 3, 1929. Fiscal year ended June 30, 1929

Officers—E. Opp, President; Louis Denni and Geo. C. Flint, Vice Presidents; E. L. Manveg, Assistant Secretary; O. W. Hodgkinson, Secretary.

Directors—J. A. Denni, Louis Denni, Geo. C. Flint, O. W. Hodgkinson, H. F. Lembke, Frank McGinley, E. L. Manveg, C. Henry Olson, J. A. Weldt, Andrew Young, E. Opp.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 29, 1929	June 30, 1928	Increase
Loans on real estate, shares, etc.----	\$879,434 12	\$778,884 42	\$100,549 70
Arrearages—Interest, dues, etc.-----	7,784 97	9,709 96	*1,924 99
Cash in office and bank-----	37,683 74	94,297 18	*56,613 44
Bond investments-----	131,658 70	101,320 72	30,337 98
Certificates of other associations-----	5,000 00	5,000 00	-----
Real estate—Held for sale-----	30,000 00	30,000 00	-----
Furniture and fixtures-----	620 73	99 01	521 72
Total assets-----	\$1,092,182 26	\$1,019,311 29	\$72,870 97

LIABILITIES

Investment certificates-----	\$951,676 59	\$892,407 89	\$59,268 70
Incomplete loans-----	19,659 50	21,186 09	*1,526 59
Other liabilities-----	5,576 46	622 85	4,953 61
Guarantee stock—Capital-----	50,000 00	50,000 00	-----
Guarantee stock—Surplus-----	50,000 00	40,000 00	10,000 00
Undivided profits-----	7,484 74	5,384 50	2,100 24
Interest earned but uncollected-----	7,784 97	9,709 96	*1,924 99
Total liabilities-----	\$1,092,182 26	\$1,019,311 29	\$72,870 97

*Decrease.

FOREIGN ASSOCIATIONS

SALT LAKE CITY, UTAH

INTERMOUNTAIN BUILDING AND LOAN ASSOCIATION

25 East First South Street, Salt Lake City, Utah

Incorporated November 16, 1920. Fiscal year ended December 31, 1928

Officers—M. E. Waddoups, President; M. S. Rosenblatt and Edward M. Ashton, Vice Presidents; A. J. Bruneau.

Directors—M. E. Waddoups, M. S. Rosenblatt, Edward M. Ashton, A. J. Bruneau, Elbert D. Thomas, H. L. Marshall.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$2,245,352 24	\$1,921,800 80	\$323,551 44
Arrearages—Interest, dues, etc.----	25,393 53		25,393 53
Cash in office and bank-----	55,091 81	32,033 50	23,058 31
Bond investments-----	6,000 00		
Real estate—Held for sale-----	101,626 75	83,748 20	17,878 55
Furniture and fixtures-----	12,353 55	12,830 17	*476 62
Total assets-----	\$2,445,817 88	\$2,056,412 67	\$389,405 21

LIABILITIES

	\$11,905 24	\$10,848 71	\$1,056 53
Investment certificates-----		117,500 00	*117,500 00
Notes payable and overdrafts-----	1,574 53	19,200 93	*17,626 40
Incomplete loans-----	138,577 49	137,568 97	1,008 52
Other liabilities-----	235,958 44	158,085 54	77,872 90
Full paid membership shares-----	1,803,884 94	1,416,356 71	387,528 23
Installment membership shares-----	74,153 50	61,778 00	12,375 50
Guarantee stock—Capital-----	154,370 21	135,073 81	19,296 40
Undivided profits-----	25,393 53		25,393 53
Interest earned but uncollected-----			
Total liabilities-----	\$2,445,817 88	\$2,056,412 67	\$389,405 21

*Decrease.

SALT LAKE CITY, UTAH

WESTERN LOAN AND BUILDING COMPANY

45 East First South Street, Salt Lake City, Utah

Incorporated April 16, 1892. Fiscal year ended December 31, 1928

Officers—R. W. Madsen, President; John T. White and V. R. Madsen, Vice Presidents; L. W. Smeltzer, Assistant Secretary; V. R. Madsen, Manager; H. M. H. Lund, Secretary.

Directors—R. W. Madsen, John T. White, V. R. Madsen, H. M. H. Lund, L. W. Smeltzer, James Ingebretsen, Chas. W. Amos.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1928	Dec. 31, 1927	Increase
Loans on real estate, shares, etc.----	\$24,545,414 77	\$19,727,291 65	\$4,818,123 12
Cash in office and bank-----	1,522,790 99	1,838,186 11	*315,395 12
Bond investments-----		15,638 12	*15,638 12
Real estate—Held for sale-----	18,200 00	16,000 00	2,200 00
Other assets-----		7,824 35	*7,824 35
Total assets-----	\$26,086,405 76	\$21,604,940 23	\$4,481,465 53

LIABILITIES

	\$1,299,667 49	\$758,413 47	\$541,254 02
Incomplete loans-----	796,484 52	710,769 85	85,714 67
Other liabilities-----	2,885,698 14	2,087,738 05	797,960 09
Full paid membership shares-----	19,334,045 34	16,420,335 60	2,913,709 74
Installment membership shares-----	750,000 00	750,000 00	
Guarantee stock—Capital-----	28,077 71	17,830 00	10,247 71
Guarantee stock—Surplus reserve-----	992,432 56	859,853 26	132,579 30
Undivided profits-----			
Total liabilities-----	\$26,086,405 76	\$21,604,940 23	\$4,481,465 53

*Decrease.

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Thirty-seventh Annual Report

OF THE

Building and Loan Commissioner

OF THE

State of California

1930

In Accordance With an Act of the Legislature,
Approved April 5, 1911

To His Excellency
C. C. YOUNG

Governor of the State of California

CHARLES A. WHITMORE

Building and Loan Commissioner



CALIFORNIA STATE PRINTING OFFICE
SACRAMENTO, 1930

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List of Building and Loan Commissioners 1893-1930

<i>Commissioners</i>	<i>Residence</i>	<i>Date of Appointment</i>	<i>Governor</i>
Geo. A. Fisher-----	San Francisco	} May 31, 1893	H. H. Markham
Wm. A. Spalding-----	Los Angeles		
Frank H. Gould-----	Stockton	} June 1, 1897	Jas. H. Budd
W. A. Ryan*-----	Los Angeles		
E. D. McCabe-----	Merced	Dec. 22, 1898	Jas. H. Budd
D. W. Field-----	Los Angeles	} July 1, 1901	Henry T. Gage
Chas. M. Shortridge-----	San Jose		
J. P. Transue-----	Los Angeles	} Jan. 7, 1907	Geo. C. Pardee
Albert Lindley-----	Sacramento		
J. P. Transue-----	Los Angeles	} Jan. 2, 1911	Jas. N. Gillett
Chas. F. Curry-----	Sacramento		
Geo. S. Walker-----	San Jose	Apr. 10, 1911	Hiram W. Johnson
Chas. R. Dietrick-----	San Francisco	Jan. 15, 1924	F. W. Richardson
A. E. Falch-----	Los Gatos	Jan. 13, 1925	F. W. Richardson
Geo. S. Walker-----	San Francisco	Jan. 5, 1927	C. C. Young
Chas. A. Whitmore-----	Visalia	Aug. 12, 1929	C. C. Young

* Died October, 1898; vacancy filled by E. D. McCabe.

Personnel of
DIVISION OF BUILDING AND LOAN SUPERVISION

As of June 30, 1930

CHARLES A. WHITMORE-----*Building and Loan Commissioner*

San Francisco Office

STANLEY A. STEINDORF-----*Attorney and Assistant Commissioner*
W. A. GRIFFIN-----*Chief Deputy*
LEO C. MCCANN-----*Chief Examiner, Northern Division*
IRL R. HARRIS-----*Senior Examiner*
MILTON O. SHAW-----*Senior Examiner*
GEORGE S. WALKER, JR.-----*Assistant Examiner*
CARL W. LILJA-----*Assistant Examiner*
EARL T. CIPPA-----*Assistant Examiner*
CHARLES G. OSGOOD-----*Appraiser*
F. A. GUNN-----*Appraiser*
WILLIAM J. SCHULZ-----*Office Accountant*
RUDOLPH GRAMMATER-----*Assistant Accountant*
LULU P. MCKINNEY-----*Senior Clerk*
ANNA BRANN-----*Stenographer*
NELL R. BASSETT-----*Stenographer*
EMMA L. WENDELL-----*Stenographer*

Los Angeles Office

ROY DOROTHY-----*Deputy in Charge*
CLAIR C. BARNES-----*Chief Examiner, Southern Division*
CLINTON W. VAUGHT-----*Senior Examiner*
R. C. HIATT-----*Senior Examiner*
NOAH N. MCCREADY-----*Assistant Examiner*
EDGAR WILLIAMS, JR.-----*Assistant Examiner*
J. W. MEDLYN, JR.-----*Assistant Examiner*
WM. G. DAVIDSON-----*Appraiser*
LOUIS R. ARDOUIN-----*Appraiser*
EDNA V. DOROTHY-----*Senior Clerk*
KATIE MARGOLIS-----*Stenographer*
MAYBELL R. REED-----*Stenographer*

Offices of Commission

343 Sansome Street, San Francisco

417 South Hill Street, Los Angeles

REPORT OF THE
DIVISION OF BUILDING AND LOAN SUPERVISION
DEPARTMENT OF INVESTMENT
STATE OF CALIFORNIA

Office of the Building and Loan Commissioner,
San Francisco, California, September 20, 1930.

*To His Excellency, C. C. YOUNG,
Governor of California,
Sacramento, California.*

SIR: In compliance with section 5 of the Building and Loan Commission Act, I have the honor to submit for your consideration the thirty-seventh annual report of this Division, setting forth the condition of the building and loan associations of California under my supervision, as reported by the associations during the eighty-first fiscal year of the state, ending June 30, 1930.

The period covered by this report has been one of unusual interest and progress for the Division of Building and Loan Supervision. During this period there occurred the worst recession of security values in the history of the nation, with a financial depression following that held business in almost all lines considerably below par. Yet in spite of these conditions, affecting unfavorably most financial institutions, the building and loan associations have shown a steady advance both in assets and invested funds.

The total assets of California associations as of June 30, 1930, were \$513,110,594.58, as compared with a total on June 30, 1929, of \$443,235,693.05, or an increase of 16 per cent. The outstanding membership shares and investment certificates on June 30, 1930, were \$456,923,133.90, as compared with \$386,963,711.35 on June 30, 1929, or an increase of 18 per cent. With these increases, California takes fifth place among the states of the nation in volume of building and loan business.

This progress was due to increasing confidence in the stability of building and loan investments on the part of the people of California, and not to the formation of new associations. As a matter of fact, there has been a decrease in the number of associations. Although during the year twenty-one new associations have been licensed to transact business, three of them for the purpose of changing from mutual to guarantee capital associations, the number of active associations on June 30, 1930, is nine less than on June 30, 1929, because of the many mergers and consolidations in the building and loan field, and two associations being liquidated. These moves have involved thirty associations, and have affected \$216,709,542.47 in assets.

As a result of this increasing tendency to develop branch and chain associations, there are now in California eighty-seven branch building and loan offices, licensed by the Commissioner under a new law passed by the 1929 legislature. While these larger groupings may result in operating economies, there has been unquestionably a loss in local contacts and local sympathies, which were originally important characteristics of building and loan associations. Where mergers have taken place, the surviving associations are generally owned, and hence controlled, by holding corporations, which increases the impersonal character of the business management of the associations.

The chain or branch building and loan association, and the building and loan holding company, have created new problems in the building and loan business. The United States Building and Loan League, of which R. Holtby Myers, of the Los Angeles Mutual, is now president, has considered the matter of sufficient importance to appoint a committee, which is now engaged in making a thorough study of the advantages and disadvantages of these modern trends in building and loan operations.

CONTROL OF CAPITAL STOCK ISSUES

Under a new law passed by the 1929 legislature, jurisdiction over the issuance of guarantee capital stock was lodged with the Building and Loan Commissioner. Since that time it has been possible to eliminate promotion from the sale of stock by limiting the selling commission to 5 per cent of the par value, and providing that all stock must be sold for cash. The capital requirements for the establishment of new associations also have been raised; and the proceeds from all stock sales under our permits must be put in escrow with a responsible agency until the capital requirements are completely met.

When these strict regulations succeeded in squeezing promotion out of the direct formation of a building and loan association, some promoters resorted to the formation of holding companies, which, as ordinary corporations, were allowed a 20 per cent selling commission by the Division of Corporations. Through cooperation, made possible by the fact that both the Division of Corporations and the Division of Building and Loan are now integral parts of the new Department of Investment, an agreement was reached limiting the selling commission on stock issues of holding companies, proposing to own or deal in the stocks of building and loan associations, to 10 per cent of the selling price. This action has tended to make the sale of these securities unattractive to the high-pressure stock salesman who will not operate on a 10 per cent commission basis.

DEPARTMENT OF INVESTMENT HELPFUL

The formation of the Department of Investment, including the Divisions of Building and Loan, Banking, Corporations, Insurance and Real Estate, which became effective under new laws passed by the 1929 legislature, has been of distinct benefit to this office in making effective a coordination which was never before possible. We make constant use of the Central Clearance Bureau of the Department in checking the antecedents of individuals who desire to enter the building and loan field in some capacity where the approval of the Commissioner is needed. Frequently problems are encountered which involve one or

more of the different divisions which compose the Department. This Division often uses the services of the appraisers of other divisions for special assignments where unquestioned reliability is a prime necessity. The Commissioner has had the whole-hearted cooperation of the heads of the other divisions in working out some of our problems, reference to which has heretofore been made in this report. Finally, the monthly meeting of the division heads with the Director of the Department and with the Governor has been of tremendous value. As time goes on, I believe an even closer relationship will develop between these various divisions, which carry such a grave responsibility for the people of the state in the proper regulation of insurance, investments and savings.

DIVISION ACTIVITIES AND PERSONNEL INCREASED

During the fiscal year just closed, the Division of Building and Loan Supervision has been practically reorganized. The growth of the business had been allowed to outstrip the supervising agency. In order to catch up with examinations of associations, the Division issued an order on November 26, 1929, requiring every association to have an audit of its affairs by a certified public accountant. Supplementing our own examinations with these audit reports, we had the satisfaction of knowing that on June 30, 1930, every association in the state, except a few recently licensed, had been examined.

During the year, the office force, both at the San Francisco headquarters and the Los Angeles branch, has been augmented until it is now able to cope with examination requirements, and the order calling for an annual outside audit has been withdrawn; but with the advice to associations that they continue the practice for their own information and protection. The Division is now in a position to render a complete examination of every association in California at least once a year, and, where necessary, at more frequent intervals.

The scope of our examination has been broadened, and hereafter will include a verification of liabilities as well as of assets. The reports of our examinations are sent to the associations with demand for acknowledgment, not only by the officers, but by the directors as well. In some instances in the past, directors have been kept in ignorance of the Commissioner's request for correction of irregularities or unsafe practices revealed in the text of our examination reports. Furthermore, a system of following up our reports has been established in our Division offices, to assure us that any conditions criticized are being corrected by the associations within a reasonable time.

Great care has been exercised in selecting the personnel of the Division. Our examinations are made under the direction of certified public accountants, and all other employees are experts in their particular lines of activity. The utmost harmony prevails, which has permitted the rapid handling of a greatly increased volume of business due to the mounting assets of building and loan associations and to the widening scope of our examinations. A generous measure of praise is due our employees for their zeal, loyalty and intelligent application to business.

INTRODUCTION OF PROPERTY APPRAISING

In addition to increasing the force of examiners and office accountants and stenographers, the most important step in supervision was the

organization of a corps of appraisers. While the fundamental security back of the money invested in building and loan shares and certificates is the real property on which the funds are loaned, practically no facilities heretofore had been provided to appraise these properties in order to determine their character and adequacy. The Division now has a force of six experienced appraisers, three in each office, and an appraisal of a cross-section of the loans of an association is made concurrently with an examination of records and accounts.

In order to make effective the result of loan appraisals, the Division is now requiring that associations write off out of profits any amounts by which loans are found to exceed the limits permitted under section 638 of the Civil Code. Whenever an overloan is paid down to the legal limit, the amount written off may be restored to the undivided profit account.

Real estate owned is also appraised and is not permitted to be carried on the books at a figure in excess of its true appraised value. A 10 per cent annual write off is required on all real estate, other than property used exclusively in conduct of the business of the association, in order to discourage the holding of real estate for speculative purposes.

FLAT LOAN PROBLEM

A study of the loan situation disclosed to the Commissioner the fact that some associations were making a great many flat or straight loans, and a question arose as to whether or not such loans were a proper investment for building and loan association funds. A ruling on this point was requested from the Attorney General, who advised, in an opinion rendered on February 2, 1930, that associations were only permitted by law to make amortizing mutual or definite contract loans. The attention of associations was called to this opinion in Bulletin No. 105, which appears elsewhere in this report, and since then associations have confined themselves to making the mutual or definite contract types of loan as permitted under section 637 of the Civil Code. Furthermore, great progress has been made in selling or converting flat loans on hand when Bulletin No. 105 was issued. In the first three months this type of loan decreased 1003 in number and \$7,719,975.86 in value.

It is the opinion of the Commissioner that associations may be safely allowed to carry about 10 per cent of their loans in flat or straight paper, but section 637 will have to be amended before associations legally may make anything but amortizing loans.

EMPLOYMENT OF AN ATTORNEY

Another important step in increasing the efficiency of the Division was the employment of Stanley A. Steindorf as attorney. This was accomplished with the consent of Attorney General Webb, who is by law the legal adviser of the Building and Loan Commissioner. Under the direction of our attorney, uniform forms and methods of procedure have been adopted, which has resulted in speeding up the issuance of permits of all kinds. One piece of work of extraordinary value is a Code of Procedure covering the handling of all formal matters which come before the Division. This guide will be of great value both to association executives, and to persons interested in entering the building and loan field of finance. The new code has been printed

in this report and will be found through reference to the Table of Contents. A surprising amount of legal work has developed in connection with the activities of the Division. This has taken the form not only of legal interpretations for the Division, but of general legal advice to associations and their investors.

RECOMMENDATION OF LAWS

The attorney for the Division, in cooperation with officials of the Building-Loan League of California, is now working on changes in the building and loans laws which experience has proved necessary and advisable to insure a more complete supervision and greater public safety. The ever-increasing popularity of this type of financial institution emphasizes the immediate need for a careful scrutiny of our laws to ascertain whether or not adequate machinery has been created to enable the Commissioner to fully protect and safeguard the investing public. In many respects the laws are cumbersome and ambiguous, and some valuable work would be done if these confusing portions were clarified. This is particularly true of the provisions relating to the rights and privileges of membership shareholders and the law giving associations power to make loans and investments.

More important, however, is the need for some fundamental change in the substance of the laws so as to give the Commissioner broader and more discretionary powers of supervision. The building and loan business would be greatly benefited, and the protection afforded investors in these companies would be greatly increased, if the following changes and additions were made:

1. The Commissioner should be given power, when he finds an association conducting its business in an unsafe manner, to appoint a receiver without being forced immediately to liquidate the association, as required under the present law.

2. At the present time the Commissioner has power to revoke an association's license to do business for one reason only, namely, the insolvency of the association. There should be set forth in the law several other grounds for revoking a license.

3. The express power should be extended to the Commissioner to determine whether or not the public convenience or necessity will be promoted by the establishment of a new association in a particular community.

4. The Commissioner should be vested with power to require associations to publish their financial statements periodically. This would give the investing public an opportunity to more intelligently select the associations in which to invest its funds.

5. The law should expressly give the Commissioner power to appoint a disinterested appraiser to revalue the assets of an association at its expense when he has reason to believe this to be necessary.

6. The Commissioner's power to supervise and control agents of associations should be clarified and enlarged so as to make it possible to keep the unscrupulous and questionable salesmen out of the building and loan business.

7. At the present time there are very few penalties provided for violation of the provisions of the law and the Commissioner's orders. More adequate penalties would put some "teeth" into the law and

would not only discourage violations but would make it easier for the Commissioner to establish an effective plan of enforcement.

8. Some adequate machinery should be created for enforcing the laws and invoking the penalties for violation. The Commissioner should have the power to enjoin violations and to bring suits to enforce the penalties.

It is hoped that the next legislature will pass some constructive legislation revising and adding to our building and loan laws as indicated above.

In addition to the legal studies and codification of building and loan laws, the Division is cooperating with committees of the State League in considering problems of advertising, building and loan terminology, and uniform accounting system.

TENDENCY TO LOWER LOAN AND INTEREST RATES

During the last five years, competition for good loans has brought about a gradual lowering of the interest rate. Incidentally, this tendency should encourage home owning by making such an investment less expensive to carry. It is also in line with President Hoover's plan for increasing home owning among the American people. The loan rates at present most prevalent with associations range from 7 to 8.4 per cent, plus the fees customarily charged by practically all loaning agencies.

Reduction in loan rates has necessarily affected the interest rate paid on investment certificates. The prevailing long-time rate is 6 per cent, with a lower rate for money which is allowed to remain invested for a short time only. Unquestionably there is a definite trend in California toward a 5 per cent investment certificate rate. It is now looked upon by many of our most thoughtful building and loan executives as a move in the right direction for the ultimate benefit of the building and loan business—an opinion in which the Commissioner shares.

This narrowing of the spread between the loan and investment certificate interest rates made it clear that the further payment of interest on investment certificates in excess of 6 per cent would be unsafe, and on April 15th, the Commissioner issued an order prohibiting the issuance of certificates bearing rates beyond that percentage.

IMPROVEMENT IN CASH AND RESERVES

While the law does not permit the Commissioner to insist that associations maintain reserves on investment certificates and loans, other than those required by section 634f and 641 of the Civil Code, we have encouraged associations to keep a greater proportion of their assets liquid.

During the year ending June 30, 1930, associations have increased their cash on hand by 168 per cent and their bond investments by 4 per cent, while during the same period they decreased their notes payable to banks by 17 per cent. The ratio of current assets to current liabilities is now 2.7 to 1, almost 100 per cent improvement over the condition reported in June, 1929. Many associations are beginning to employ their cash surplus in building up a bond reserve, secondary to those required by law, as above noted. The adoption of this conservative policy by associations generally will serve to increase the liquidity of building and loan institutions.

It is not to be expected, however, that building and loan associations will ever carry the liquid reserves that are necessary to do a banking business. The Commissioner is discouraging associations from engaging in short-term business. That is the province of banking. Building and loan associations should emphasize the investment features of their business. The two fields are distinctly different and should be kept so. Building and loan associations should definitely penalize investors, with loss of interest, who insist on cashing in their certificates within less than a year after date of investment, and in advertising, references to withdrawal should be expressed as a privilege and not a right, in keeping with the terms of section 642 of the Civil Code.

Building and loan institutions are doing a long-time loan business, and can not thrive on short-time money. They should have the courage to reject funds offered on such a basis, and stay by the principle of frugality, industry and savings which, coupled with amortized loaning, has been for generations the backbone of the building and loan business. Banks and building and loan associations should be cooperative and not competitive, and tendencies on the part of either to break down this natural relationship should be strongly condemned and resisted.

LOAN AND REAL ESTATE SITUATION

After the stock market crash in the fall of 1929, and the general business depression following, most building and loan associations adopted a policy of rigid conservatism in regard to loans, and a stricter collection policy. Loan commitments by associations showed a decline for the year of 38 per cent. At the time of the writing of this report, conditions in many parts of the state show signs of returning normality, and more and better loans are now being offered for association investment.

The real estate situation has caused all associations to take a more active interest in the disposal of property acquired through foreclosure, and a number of associations have formed auxiliary real estate companies. They maintain that a company organized exclusively to dispose of real estate should be able to do the job more expeditiously and economically than the association itself, and at the same time afford the association an income from its otherwise dormant property account.

There is nothing inherently wrong in handling real estate through the medium of an auxiliary company, providing the company has a proper financial set-up, and is not merely used to conceal property owned by an association. We are now conducting an investigation to see that these auxiliaries are properly capitalized, with the purpose in mind of setting up a safe ratio between amount of association real estate which may be transferred and the amount of paid-in capital of an auxiliary company. Furthermore, this office, by enforcing the conditions of section 638 of the Civil Code and the provisions of our Bulletin No. 105, has provided reasonable conditions under which real estate may be sold to sound auxiliary companies.

APPROVAL OF MERGERS

On December 6, 1929, the Division issued an order based on section 647a of the Civil Code requiring associations proposing to merge to present plans to the Commissioner for his approval. Through this

arrangement, the Division has been able to advise with the contracting associations and to aid in framing terms of agreements that are safe for holders of certificates and shares and fair to minority guarantee capital stockholders. However, where control only is passed through sale of privately owned stock, the provisions of the section of the Civil Code above referred to do not apply, and the Commissioner is not now in a position to protect the minority stock interests.

INCREASE IN SURETY BOND PROTECTION

On January 2, 1930, Bulletin No. 102, effective February 1st, was issued revising and increasing the surety bonds required of officers and employees of building and loan associations as authorized by section 15(b) of the Building and Loan Act. As a result of this requirement, surety bond protection held by associations against misappropriation of funds has been increased by over \$2,000,000. Already several associations have benefited by this added protection. Recently an association discovered a \$10,000 embezzlement. The employee was bonded for \$10,000. The year prior to the issuance of the above order increasing surety bonds, the same individual has been covered only by a \$2,000 bond.

There have been several instances lately where surety companies have shown a tendency to repudiate their liability to associations on technical grounds. Where it becomes apparent to the Commissioner that this practice is an established policy with a surety company, the Commissioner will exercise the authority vested in him under section 15(b) to pass on the sufficiency of the sureties.

FAILURE OF TWO ASSOCIATIONS

During the past year the Commissioner has found it necessary to place custodians in charge of two small associations—the Columbian Mutual Association of Oakland, as the result of defalcations by its secretary, and the Morthland Building and Loan Association of South Pasadena, because of the failure of a mortgage company with which it was improperly affiliated. The total assets involved are \$350,000. Liquidation is now in progress in both cases.

TABLES OF STATISTICS AND ASSOCIATIONS' REPORTS

Following this report will be found tables, documents and laws, accompanied by such brief explanations as space will permit, copies of the annual reports of all associations under our jurisdiction, and a statement of income and expenses of this Division for the fiscal year ended June 30, 1930, as required by law. The material here contained will, I am sure, prove of value not only to state authorities and officials of associations, but to that portion of the general public directly or indirectly interested in the building and loan business.

In conclusion, I may fairly assert that state supervision was never more complete and effective than it is at present, and that the building and loan business generally was never in a safer or more prosperous condition.

Respectfully submitted.

CHARLES A. WHITMORE,
Building and Loan Commissioner.

STATEMENT OF INCOME AND EXPENSES OF DIVISION OF BUILDING AND
LOAN SUPERVISION FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Income from licenses and assessments for salaries and support for the
fiscal year ended June 30, 1930:

From renewal of annual licenses	\$87,613 35
From licenses of new associations	121 00
From licenses of branch offices	4,350 00
From licenses of agents and solicitors	1,108 00

Total income \$93,192 35

Other receipts:

From sale of reports printed for associations	95 00
Refund from salaries	324 00
Refund bond premiums	33 53
Refund traveling expenses	4 07

\$93,648 95

Remitted to State Treasurer:

September 19, 1929	\$602 00
September 25, 1929	6 12
October, 1, 1929	221 00
November 18, 1929	191 00
December 16, 1929	36 00
January 4, 1930	1,491 00
February 3, 1930	88,816 15
February 11, 1930	324 00
March 7, 1930	302 20
March 17, 1930	90 00
April 15, 1930	120 00
May 12, 1930	970 00
June 9, 1930	179 00
July 2, 1930	36 48
July 9, 1930	264 00

\$93,648 95

Expenses of the Department for salaries and support:

Salary of Commissioner	\$6,000 00
Salaries of deputies	31,637 35
Salaries of appraisers	8,092 39
Salaries of clerks and stenographers	10,183 12

Total salaries \$55,912 86

Traveling expenses	\$9,350 41
Property and equipment	3,257 12
Office rent and janitor service	5,310 00
Printing annual report	\$957 05
Less refund—reports sold	95 00
Other printing and stationery	862 05
Office expenses	353 97
Telephone and telegraph	1,335 27
Postage stamps	1,002 48
Material and supplies	751 50
Premiums on official bonds	1,423 46
Prior year expense	216 34
	61 58

23,924 18

Total expenses \$79,837 04

State of California }
City and County of San Francisco } ss.

W. A. Griffin, Chief Deputy Building and Loan Commissioner, being first duly sworn, deposes and says: The foregoing is a correct statement of the income and receipts for the fiscal year ended June 30, 1930, the disposition of the same and also of the salaries and expenses of the department for the same period.

W. A. GRIFFIN.

Subscribed and sworn to before me this 15th day of July, 1930.

CHARLES A. WHITMORE,
Building and Loan Commissioner.

**STATEMENT OF FINANCIAL CONDITION OF ALL ASSOCIATIONS COMBINED AS OF
JUNE 30, 1930, COMPARED WITH JUNE 30, 1929**

	Per cent of total assets...	June 30, 1930	June 30, 1929	Increase or decrease*	Per cent of increase or decrease
ASSETS					
Cash.....	4.6	\$23,844,579 61	\$15,117,249 26	\$8,727,330 35	58
Bond investments.....	3.5	17,819,557 11	17,111,374 62	708,182 49	4
Certificates of other associations.....	0.9	4,717,318 85	5,483,151 42	*765,832 57	*14
Arrearages of interest and dues.....	0.4	1,974,389 41	1,312,139 28	662,250 13	51
Loans on real estate and certificates.....	86.2	442,044,849 02	387,702,520 70	54,342,328 32	14
Real estate sold on contract.....	1.4	17,085,869 76	4,357,385 04	2,728,484 72	62
Real estate on hand.....	1.5	7,727,566 48	5,166,163 39	2,561,403 09	49
Own office building.....	0.9	4,884,626 20	4,048,687 96	835,938 24	21
Furniture and fixtures.....	0.4	1,823,761 25	1,029,031 43	794,729 82	77
Other assets.....	0.2	1,188,076 89	1,907,989 95	*719,913 06	*38
Total assets.....	100.0	\$513,110,594 58	\$443,235,693 05	\$69,874,901 53	16
LIABILITIES AND CAPITAL					
Loan commitments.....	1.9	\$9,915,551 59	\$16,055,200 14	*\$6,139,648 55	*38
Notes payable.....	0.8	4,322,102 40	5,228,293 42	*906,191 02	*17
Accounts payable.....	0.2	1,161,206 99	1,167,920 85	*6,713 86	*½
Unearned discounts on loans.....	0.6	3,049,052 27	2,923,550 70	125,501 57	4
Investment certificate accounts.....	78.8	404,403,107 81	321,418,718 76	82,984,389 05	26
Membership share accounts.....	10.3	52,520,026 09	65,544,992 59	*13,024,966 50	*20
Guarantee capital stock.....	4.6	23,400,000 00	20,080,000 00	3,320,000 00	17
Surplus and undivided profits.....	2.5	12,565,279 90	9,704,999 19	2,860,280 71	30
Uncollected interest earnings.....	0.3	1,774,267 53	1,112,017 40	662,250 13	60
Total liabilities and capital.....	100.0	\$513,110,594 58	\$443,235,693 05	\$69,874,901 53	16
CURRENT ASSETS					
Cash.....		\$23,844,579 61	\$15,117,249 26	\$8,727,330 35	58
Bond investments.....		17,819,557 11	17,111,374 62	708,182 49	4
Total current assets.....		\$41,664,136 72	\$32,228,623 88	\$9,435,512 84	30
CURRENT LIABILITIES					
Loan commitments.....		\$9,915,551 59	\$16,055,200 14	*\$6,139,648 55	*38
Notes payable.....		4,322,102 40	5,228,293 42	*906,191 02	*17
Accounts payable.....		1,161,206 99	1,167,920 85	*6,713 86	*½
Total current liabilities.....		\$15,398,860 98	\$22,451,414 41	*\$7,052,553 43	*31
Excess of current assets over current liabilities.....		\$26,265,275 74	\$9,777,209 47	\$16,488,066 27	168
Relation of current assets to current liabilities.....		2.7 to 1	1.4 to 1	1.3% increase	

*Decrease.

COMMENTS ON ABOVE STATEMENT

The total assets increased from \$443,000,000.00 as of June 30, 1929, to \$513,000,000.00 as of June 30, 1930, representing an increase of \$70,000,000.00, or 16%, during the past fiscal year. Said increase was brought about by a net increase in investment certificate and membership share accounts of \$70,000,000.00 and an increase in guarantee capital surplus and undivided profits of \$7,000,000.00, offset by a decrease in current liabilities of \$7,000,000.00.

Current assets consisting of cash, and bond investments, increased approximately \$9,500,000.00, and current liabilities, consisting of loan commitments, notes payable and accounts payable, decreased by \$7,000,000.00; thus the current position of the combined associations was improved by \$16,500,000.00 during the year. This brought the net excess of current assets over current liabilities up from \$9,700,000.00 on June 30, 1929, to \$26,200,000.00 on June 30, 1930, representing over two and one-half times the 1929 figures.

STATEMENT OF INCOME AND EXPENSES OF ALL ASSOCIATIONS COMBINED FOR THE FISCAL YEAR
ENDED IN 1930, COMPARED WITH PREVIOUS YEAR

	Per cent of total income--	Per cent of average total assets-----	1930	1929	Increase or decrease*	Per cent of increase-----
TOTAL INCOME INCLUDING ACCRUALS						
Interest on loans, fees, etc.....	100	8¼	\$36,507,576 47	\$28,899,087 75	\$7,608,488 72	26
EXPENSES, ETC.						
Operating expenses:						
Salaries.....			\$3,416,017 15	\$2,471,080 01	\$944,937 14	-----
Taxes.....			375,479 20	378,557 26	*3,078 06	-----
Advertising.....			831,596 09	592,516 81	239,079 28	-----
Office expenses, losses, etc.....			4,137,431 06	3,095,616 23	1,041,814 83	-----
Total operating expenses.....	24	2	\$8,760,523 50	\$6,537,770 31	\$2,222,753 19	34
Interest or dividends:						
On notes payable.....			\$253,522 35	\$231,025 80	\$22,496 55	
On investment certificates.....			19,820,064 60	14,287,158 40	5,532,906 20	
On membership shares.....			3,299,809 54	3,790,571 95	*490,762 41	
Total interest or dividends.....	64	5¼	\$23,373,396 49	\$18,308,756 15	\$5,064,640 34	27
Total expenses, etc.....	88	7¼	\$32,133,919 99	\$24,846,526 46	\$7,287,393 53	29
NET INCOME DISTRIBUTION						
To federal income taxes.....			\$319,071 25	\$297,473 95	\$21,597 30	-----
To dividends on guarantee stock.....			1,923,544 38	1,638,045 10	285,499 28	-----
To undivided profits.....			1,468,790 72	1,719,876 11	*251,085 39	-----
To uncollected interest earnings.....			662,250 13	397,166 13	265,084 00	-----
Total net income.....	12	1	\$4,373,656 48	\$4,052,561 29	\$321,095 19	8

*Decrease.

COMMENTS ON ABOVE STATEMENT

This statement shows that the total gross income from interest on loans, fees, etc., increased from \$29,900,000.00 for the previous year to \$36,500,000.00 for the fiscal year ended in 1930, representing an increase in gross income of \$7,600,000.00, or 26%.

The interest and dividends paid on investment certificates and membership shares increased in nearly the same ratio, but operating expenses increased by a much higher ratio—34%, and as a consequence, the final net income increased by only 8%.

Salaries and advertising expenses increased by over 40%, and office expense, real estate losses, etc., increased by over 33½%. Thus it would appear that the associations are being less economically operated than in the past.

**STATEMENT OF SOURCE AND APPLICATION OF FUNDS OF ALL ASSOCIATIONS COMBINED FOR THE
FISCAL YEAR ENDED IN 1930**

SOURCE OF FUNDS

Total gross income—From interest on loans, fees, etc.	\$36,507,576 47
Paid in surplus—Premium on sale of guarantee stock	1,822,800 00
Guarantee capital stock increase	3,320,000 00
Unearned discounts on loans increased	125,501 57
Investment certificate accounts increased	82,984,389 05
Inter-association certificate investment decreased	765,832 57
Miscellaneous assets decreased	719,913 06
Total	\$126,246,012 72

APPLICATION OF FUNDS

Total general operating expenses	\$8,760,523 50
Interest paid on notes payable	253,522 35
Interest paid on investment certificates	19,820,064 60
Dividends paid on membership shares	3,299,809 54
Federal income taxes	319,071 25
Dividends paid on guarantee capital stock	1,923,544 38
Special distribution of mutual reserve fund	431,310 01
Uncollected interest earnings increased	662,250 13
Loan commitments reduced	6,139,648 55
Notes payable reduced	906,191 02
Accounts payable reduced	6,713 86
Membership share accounts reduced	13,024,966 50
Bond investments increased	708,182 49
Loans on real estate, etc., increased	54,342,328 32
Real estate sold on contract increased	2,728,484 72
Real estate on hand increased	2,561,403 09
Own office building investments increased	835,938 24
Furniture and fixtures increased	794,729 82
Cash balance increased	8,727,330 35
Total	\$126,246,012 72

COMMENTS ON ABOVE STATEMENT

This statement shows a summary of the net receipts and net expenditures for the year. The various figures causing the \$2,860,280.71 increase in surplus and undivided profits during the year are summarized as follows:

Surplus and undivided profits—June 30, 1929	\$9,704,999 19
Add: Undistributed profits for past year as shown by statement of income and expenses	1,468,790 72
Paid in surplus, as shown by statement of source and application of funds	1,822,800 00
	\$12,996,589 91
Less: Special distribution of reserve fund to mutual stockholders, as shown by statement of source and application of funds (a transaction involving conversion of an old mutual into a guarantee association)	431,310 01
Surplus and undivided profits—June 30, 1930	\$12,565,279 90
Increase during year	\$2,860,280 71

STATISTICAL DATA FOR THE FISCAL YEAR ENDED JUNE 30, 1930, COMPARED WITH PREVIOUS YEAR

	Total number	Total investment	Average investment
INVESTORS			
Investment certificate holders	500,000	\$404,403,108	\$808
Membership share holders	100,000	52,520,026	525
Total investors—June 30, 1930	600,000	\$456,923,134	\$761
Total investors—June 30, 1929	485,160	386,963,711	797
Increase during year	114,840	\$69,959,423	*\$36
LOANS ON REAL ESTATE			
Total loans in force—June 30, 1930	140,330	\$442,044,849	\$3,150
Total loans in force—June 30, 1929	130,189	387,702,521	2,978
Increase during year	10,141	\$54,342,328	\$172
REAL ESTATE OWNED			
Total pieces on hand—June 30, 1930	1,760	\$7,727,566	\$4,390
Total pieces on hand—June 30, 1929	1,029	5,166,163	5,021
Increase during year	731	\$2,561,403	*\$631
RATIO OF RESERVE TO INVESTMENT CERTIFICATES			
Investment certificates—June 30, 1930		\$404,403,108	100%
Reserve: Guarantee capital stock and surplus		35,965,280	9%

RATIO OF NET PROFIT TO CAPITAL INVESTMENT

	June 30, 1930	June 30, 1929	Increase
CAPITAL INVESTMENT			
Guarantee capital stock	\$23,400,000	\$20,080,000	\$3,320,000
Surplus and undivided profits	12,565,280	9,704,999	2,860,281
Total at end of year	\$35,965,280	\$29,784,999	\$6,180,281
Total at beginning of year	29,784,999	24,790,042	4,994,957
Total balances	\$65,750,279	\$54,575,041	\$11,175,238
Average investment— $\frac{1}{2}$ (A)	32,875,139	27,287,520	5,587,619
Net profit (after income tax) (B)	\$4,054,585	\$3,755,087	\$299,498
Rate of return on investment (B ÷ A)	12.3%	13.7%	*1.4%

*Decrease.

COMMENTS ON ABOVE DATA

Some of the interesting observations that will be noted from this statement are that there were approximately 600,000 building and loan investors in the State of California as of June 30, 1930, with average investments of about \$761 each, which is \$20 above the average for the whole United States; and there were approximately 140,000 borrowers as of that same date, having average loans of \$3,150 each. At least 70% of the loans are amortizing home loans.

The relation of reserve to investment certificates amounted to about 9%; the total reserve, consisting of guarantee capital stock and surplus, amounted to \$36,000,000 as against investment certificate liabilities of \$400,000,000.

The net profit for the year, after deduction of income tax, amounted to slightly over \$4,000,000, which represented a return of 12.3 % on the average capital investment consisting of guarantee capital stock and surplus and undivided profits. Said rate of return was approximately $1\frac{1}{2}\%$ less than reported for the previous year.

APPENDIX (A)

Contains:

1. Comparative statement of combined associations for past ten years.
 2. Comparative statement of total assets of each association for past five years as per June 30th quarterly reports.
 3. Statement of total assets for each year since 1894.
 4. Tabulation of associations as to size in total assets as of June 30, 1930.
 5. Statement of total assets by counties, June 30, 1930, compared with June 30, 1929.
 6. Statement of total assets by cities, June 30, 1930, compared with June 30, 1929.
 7. List of associations licensed and retired associations during the year.
 8. Schedule showing number of agents licensed during the fiscal year ending June 30, 1930.
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COMPARATIVE STATEMENT OF COMBINED

Line No.		1921	1922	1923
	ASSETS			
1	Cash.....	\$1,534,982	\$2,014,938	\$2,778,081
2	Bond investments.....	851,620	738,658	685,197
3	Certificates of other associations.....			
4	Arrearages of interest and dues.....	134,602	165,230	182,645
5	Loans on real estate and certificates.....	53,235,371	61,077,187	80,755,217
6	Real estate sold on contract.....			
7	Real estate on hand.....	669,853	326,639	391,858
8	Own office building.....		312,342	348,515
9	Furniture and fixtures.....	60,652	70,568	114,404
10	Other assets.....	9,468	27,198	14,541
	Total assets.....	\$56,496,548	\$64,732,760	\$85,270,458
	LIABILITIES AND CAPITAL			
1	Loan commitments.....	\$1,468,514	\$2,239,912	\$4,536,744
2	Notes payable.....	1,521,416	1,626,222	2,439,251
3	Accounts payable.....	671,098	834,771	1,054,961
4	Unearned discount on loans.....			
5	Investment certificate accounts.....	19,630,823	22,131,896	31,270,422
6	Membership share accounts.....	28,854,412	32,734,998	39,129,116
7	Guarantee capital stock.....	2,084,818	2,680,158	4,149,504
8	Surplus and undivided profits.....	2,130,865	2,319,573	2,507,815
9	Uncollected interest earnings.....	134,602	165,230	182,645
	Total liabilities and capital.....	\$56,496,548	\$64,732,760	\$85,270,458

ASSOCIATIONS FOR PAST TEN YEARS

1924	1925	1926	1927	1928	1929	1930	Line No.
\$3,241,569	\$5,667,824	\$6,874,800	\$9,471,412	\$10,694,553	\$15,117,249	\$23,844,580	1
663,991	853,975	1,592,913	2,117,711	6,848,757	17,111,375	17,819,557	2
			2,264,667	3,718,625	5,483,151	4,717,319	3
217,922	248,207	410,550	537,700	714,851	1,312,139	1,974,389	4
103,306,105	131,528,329	176,935,372	220,950,053	266,985,233	387,702,521	442,044,849	5
					4,357,385	7,085,870	6
472,004	1,156,546	1,440,691	2,641,605	3,713,122	5,166,163	7,727,566	7
559,017	696,067	1,296,709	3,039,443	3,482,832	4,048,688	4,884,626	8
177,424	305,517	417,895	551,938	698,164	1,029,032	1,823,761	9
49,110	201,426	1,138,058	222,218	333,264	1,907,990	1,188,077	10
\$108,687,142	\$140,657,891	\$190,106,988	\$241,796,747	\$297,189,401	\$443,235,693	\$513,110,594	
\$4,428,321	\$6,323,558	\$8,290,060	\$8,040,270	\$10,326,578	\$16,055,200	\$9,915,552	1
2,736,301	3,130,005	3,355,539	4,810,421	3,573,173	5,228,293	4,322,102	2
1,157,261	1,519,883	1,734,386	2,042,781	2,173,086	1,167,921	1,161,207	3
					2,923,551	3,049,052	4
46,928,944	68,545,395	103,608,805	146,123,128	195,805,302	321,418,719	404,403,108	5
43,900,864	48,941,662	57,113,772	60,942,952	61,313,114	65,544,993	52,520,027	6
5,926,318	7,672,779	10,194,062	12,791,898	15,167,132	20,080,000	23,400,000	7
3,391,211	4,276,402	5,399,814	6,507,597	8,116,165	9,704,999	12,565,279	8
217,922	248,207	410,550	537,700	714,851	1,112,017	1,774,267	9
\$108,687,142	\$140,657,891	\$190,106,988	\$241,796,747	\$297,189,401	\$443,235,693	\$513,110,594	

COMMENTS ON ABOVE STATEMENT

It is interesting to note that the total assets of the combined associations are now over nine times as much as they were ten years ago. In 1921 the total assets were \$56,000,000.00 as against \$513,000,000.00 at the present time. The increase has been rather uniform, averaging about 28% per annum.

The increase may be attributed largely to the popularity of the investment certificate accounts under the guarantee type association. The investment certificate accounts amounted to less than \$20,000,000.00 in 1921, whereas they are over \$400,000,000.00 at the present time, representing an increase of over twenty times the figures of ten years ago.

Membership share accounts increased steadily during the years 1921 to 1929, but dropped off sharply during the year 1930 due to the conversion of several old established mutual associations into guarantee capital stock type associations. At the present time the membership shares amount to slightly less than two times their amount ten years ago.

Guarantee capital stock increased from \$2,000,000.00 ten years ago to \$23,000,000.00 at the present time, thus keeping pace with the increase in total assets.

COMPARATIVE STATEMENT OF TOTAL ASSETS OF EACH ASSOCIATION

Line No.	Association	Location
1	Central Building and Loan Association.....	Alameda
2	Albany Guarantee Building and Loan Association.....	Albany
3	Alhambra Building and Loan Association.....	Alhambra
4	Mutual Building and Loan Association.....	Alhambra
5	San Gabriel Valley Building-Loan Association.....	Alhambra
6	Anaheim Building and Loan Association.....	Anaheim
7	Savings, Loan and Building Association.....	Anaheim
8	Greater Arcadia Building-Loan Association.....	Arcadia
9	Morro-Atascadero Guarantee Building-Loan Association.....	Atascadero
10	Central California Building and Loan Association.....	Auburn
11	Valley Building and Loan Association.....	Azusa
12	Bakersfield Mutual Building and Loan Association.....	Bakersfield
13	Kern County Mutual Building and Loan Association.....	Bakersfield
14	People's Mutual Building and Loan Association.....	Bakersfield
15	United States Building and Loan Association.....	Bakersfield
16	San Geronio Building-Loan Association.....	Banning
17	Bellflower Building and Loan Association.....	Bellflower
18	Berkeley Guarantee Building and Loan Association.....	Berkeley
19	College Building and Loan Association.....	Berkeley
20	Community Building and Loan Association.....	Berkeley
21	Fidelity Guaranty Building and Loan Association.....	Berkeley
22	Beverly Hills Building and Loan Association.....	Beverly Hills
23	California Standard Building and Loan Association.....	Beverly Hills
24	Consigny Building and Loan Association.....	Beverly Hills
25	Equity Building and Loan Association.....	Beverly Hills
26	Padway Building and Loan Association.....	Beverly Hills
27	United Building and Loan Association.....	Beverly Hills
28	Burbank Building-Loan Association.....	Burbank
29	Surety Bond Building-Loan Association.....	Burbank
30	Burlingame Building-Loan Association.....	Burlingame
31	Chino Building and Loan Association.....	Chino
32	Chula Vista Building-Loan Association.....	Chula Vista
33	Claremont Building and Loan Association.....	Claremont
34	Orange Belt Building-Loan Association.....	Colton
35	Compton Building and Loan Association.....	Compton
36	Compton Security Building and Loan Association.....	Compton
37	Corona Mutual Building and Loan Association.....	Corona
38	Coronado Building and Loan Association.....	Coronado
39	Cucamonga Building and Loan Association.....	Cucamonga
40	Pacific Building and Loan Association.....	Culver City
41	Imperial Valley Building and Loan Association.....	El Centro
42	El Monte Building and Loan Association.....	El Monte
43	Mutual Building and Loan Association.....	Elsinore
44	Home District Building and Loan Association.....	Encinitas
45	Escondido Mutual Building and Loan Association.....	Escondido
46	Ramona Building-Loan Association.....	Fillmore
47	Fortuna Building and Loan Association.....	Fortuna
48	Fresno Guarantee Building and Loan Association.....	Fresno
49	The Mutual Building and Loan Association.....	Fresno
50	United States Building and Loan Association.....	Fresno
51	Fullerton Building-Loan Association.....	Fullerton
52	Mutual Building and Loan Association.....	Fullerton
53	Golden State Building and Loan Association.....	Glendale
54	Pioneer Building-Loan Association.....	Glendale
55	Nevada County Building and Loan Association.....	Grass Valley
56	Hemet Home Builders' Association.....	Hemet
57	National Building and Loan Association.....	Huntington Beach
58	Huntington Park Building-Loan Association.....	Huntington Park
59	Southeast Building and Loan Association.....	Huntington Park
60	Peoples Building and Loan Association.....	Inglewood
61	La Habra Valley Building-Loan Association.....	La Habra
62	La Jolla Guarantee Building-Loan Association.....	La Jolla
63	La Mesa Building and Loan Association.....	La Mesa
64	Livermore Mutual Building and Loan Association.....	Livermore
65	Lodi Building and Loan Association.....	Lodi
66	Peoples' Building and Loan Association.....	Lodi
67	Anchor Building and Loan Association.....	Long Beach
68	California Building and Loan Association.....	Long Beach
69	Commonwealth Building and Loan Association.....	Long Beach
70	Long Beach Building and Loan Association.....	Long Beach
71	Pan American Building-Loan Association.....	Long Beach
72	The Mutual Building and Loan Association.....	Long Beach
73	Reliable Building and Loan Association.....	Long Beach
74	American Loan Society.....	Los Angeles

¹ Transferred business to United States Building and Loan Association, Los Angeles.² Name changed to Equity Building and Loan Association.³ Consolidated with Mercantile Building-Loan Association.⁴ Consolidated with Consolidated Building and Loan Association⁵ Removed to Los Angeles; name changed to North American Building-Loan Association.⁶ Transferred business to Pacific States Savings and Loan Company.⁷ Transferred business to Pacific States Savings and Loan Company.

FOR PAST FIVE YEARS AS PER JUNE 30th QUARTERLY REPORTS

June 30, 1926	June 30, 1927	June 30, 1928	June 30, 1929	June 30, 1930	Line No.
\$1,925,280 11	\$2,401,015 84	\$3,171,649 97	\$4,293,692 77	\$5,510,395 43	1
587,336 01	646,290 08	772,622 18	83,204 91	70,773 06	2
47,630 41	93,375 99	108,878 63	1,068,012 87	1,266,788 36	3
361,633 70	395,732 13	405,299 27	565,703 54	758,900 12	4
1,393,474 85	1,762,122 05	2,079,239 06	175,608 29	277,344 05	5
	49,611 43	80,601 94	561,627 42	692,315 18	6
			2,398,748 45	2,497,609 99	7
	189,259 08	207,092 78	147,341 24	196,796 61	8
			33,073 08	59,503 01	9
			309,326 50	356,144 12	10
			39,349 80	88,224 88	11
			118,713 55	302,833 03	12
980,084 52	1,040,045 40	1,127,977 19	1,281,002 35	1,374,771 00	13
201,228 60	245,815 42	308,295 21	283,030 00	326,623 24	14
		115,525 40	367,973 98	(1)	15
			76,400 06	142,157 54	16
		39,413 47	107,503 28	162,156 12	17
2,005,787 75	2,413,510 77	2,917,583 12	3,887,943 23	4,792,180 59	18
252,475 13	181,971 62	228,542 41	92,918 94	90,821 58	19
		296,554 35	596,429 92	751,943 05	20
1,804,193 13	2,172,212 68	2,725,130 79	3,456,362 39	3,810,436 92	21
592,386 68	657,362 11	814,168 82	1,105,918 40	1,233,838 98	22
				241,565 06	23
			177,922 16	216,363 31	24
				761,381 51	25
		137,141 20	1,022,380 88	(2)	26
361,837 11	565,818 87	766,868 38	1,833,464 32	2,408,911 23	27
218,819 28	371,750 69	453,270 07	653,515 21	702,112 57	28
		51,991 62	166,290 05	250,390 03	29
78,420 03	116,550 57	217,893 75	(3)		30
153,275 85	184,654 86	239,361 10	289,897 37	332,233 91	31
	55,589 94	92,468 90	165,823 22	183,207 63	32
				283,311 96	33
		102,341 47	156,767 93	180,749 85	34
			36,000 00	183,829 01	35
	8,029 81	55,032 49	(4)		36
121,720 18	143,126 48	171,743 56	182,919 32	181,545 58	37
			30,600 95	46,728 90	38
182,870 94	212,949 34	264,597 70	276,699 86	256,686 81	39
1,898,431 51	1,831,866 72	1,931,685 27	2,062,079 09	1,891,866 91	40
	55,687 67	72,558 43	113,946 03	136,944 62	41
			35,767 46	65,758 99	42
57,773 00	79,861 81	92,309 42	102,267 22	112,383 63	43
26,843 22	40,008 93	(5)			44
227,463 49	253,903 93	330,958 26	379,906 89	387,902 39	45
	35,734 51	171,524 84	365,567 51	404,859 13	46
82,250 00	96,900 00	102,050 00	92,465 58	96,450 11	47
759,131 48	1,325,805 43	1,732,280 88	2,389,175 58	3,021,398 21	48
463,845 22	733,634 40	886,123 76	982,432 33	(6)	49
211,601 33	555,674 09	1,054,331 51	1,952,320 61	3,709,612 15	50
		141,681 55	296,078 46	298,500 98	51
747,834 37	1,197,569 39	1,537,585 89	1,914,511 53	2,210,660 72	52
1,146,019 07	1,523,269 29	1,485 59	1,227 52	(7)	53
191,418 55	514,901 83	900,280 12	115,300 42	(8)	54
			113,697 61	73,869 58	55
62,244 85	102,920 96	154,534 92	199,043 32	224,870 55	56
97,917 08	110,416 93	167,923 10	187,960 10	203,722 91	57
456,387 38	767,675 29	1,188,494 17	1,587,512 21	1,867,758 38	58
			134,994 79	321,115 69	59
400,349 49	663,305 88	1,062,140 58	1,689,783 52	2,136,137 37	60
			28,750 00	195,275 00	61
			271,207 28	364,608 68	62
			(9)		63
58,413 25	58,926 56	102,510 53	58,608 40	61,513 18	64
616,945 81	58,418 67	59,143 53	886,733 81	(10)	65
402,746 93	725,201 36	793,250 77	678,864 77	(11)	66
1,312,322 48	404,302 13	549,795 14	503 55	(12)	67
841,864 75	1,772,325 70	2,564,435 58	58,161 15	(13)	68
491,992 80	1,043,389 37	1,134,407 44	5,184,379 56	6,455,588 70	69
3,412,311 06	1,272,938 47	3,045,834 72	7,638,214 23	8,175,272 43	70
	4,890,746 53	6,548,585 57	430,920 65	694,130 34	71
			22,153,720 80	22,946,386 69	72
11,572,264 04	15,297,096 48	17,984,440 72		292,279 23	73
853,802 50	1,174,530 95	1,280,480 55	1,579,670 69	1,394,808 31	74

* Transferred business to Pacific States Savings and Loan Company.

° Consolidated with Bay City Building and Loan Association.

° Transferred business to Mercantile Building-Loan Association.

° Transferred business to Mercantile Building-Loan Association.

° Transferred business to Pacific States Savings and Loan Company.

° Transferred business to Pacific States Savings and Loan Company.

COMPARATIVE STATEMENT OF TOTAL ASSETS OF EACH ASSOCIATION

Line No.	Association	Location
75	Angelus Building-Loan Association	Los Angeles
76	Armor Building and Loan Association	Los Angeles
77	Bankers Guaranty-Loan Company	Los Angeles
78	California Building-Loan Association	Los Angeles
79	California National Building and Loan Association	Los Angeles
80	Coast Mutual Building-Loan Association	Los Angeles
81	Consolidated Building and Loan Association	Los Angeles
82	East Side Mutual Building and Loan Association	Los Angeles
83	Federal Building and Loan Association	Los Angeles
84	Fidelity Savings and Loan Association	Los Angeles
85	Field Building and Loan Association	Los Angeles
86	Franklin Building-Loan Association	Los Angeles
87	German-American Building-Loan Association	Los Angeles
88	Gibraltar Building and Loan Association	Los Angeles
89	Golden State Building and Loan Association	Los Angeles
90	Great Western Building and Loan Association	Los Angeles
91	Guaranty Building and Loan Association	Los Angeles
92	Guardian Building-Loan Association	Los Angeles
93	Hollywood Building and Loan Association	Los Angeles
94	Home Building and Loan Association	Los Angeles
95	Insurance Plan Building and Loan Association	Los Angeles
96	International Building and Loan Association	Los Angeles
97	Investment Building and Loan Association	Los Angeles
98	Keystone Building-Loan Association	Los Angeles
99	La Bonte Building and Loan Association	Los Angeles
100	Liberty Building-Loan Association	Los Angeles
101	Lincoln Building and Loan Association	Los Angeles
102	Los Angeles American Building and Loan Association	Los Angeles
103	Los Angeles Mutual Building and Loan Association	Los Angeles
104	Mutual of Hollywood Building and Loan Association	Los Angeles
105	North American Building-Loan Association	Los Angeles
106	Pacific Coast Building-Loan Association	Los Angeles
107	Protective Building and Loan Association	Los Angeles
108	Prudential Building-Loan Association	Los Angeles
109	Security Building and Loan Association	Los Angeles
110	Southern California Building and Loan Association	Los Angeles
111	State Mutual Building and Loan Association	Los Angeles
112	The Railway Mutual Building and Loan Association	Los Angeles
113	Thrift Guaranty Building and Loan Association	Los Angeles
114	United States Building and Loan Association	Los Angeles
115	Vermont Building and Loan Association	Los Angeles
116	West Coast Building-Loan Association	Los Angeles
117	Western States Building-Loan Association	Los Angeles
118	Wilshire Building and Loan Association	Los Angeles
119	Madera Mutual Building and Loan Association	Madera
120	Contra Costa County Building and Loan Association	Martinez
121	Marysville Guarantee Building and Loan Association	Marysville
122	El Capitan Guarantee Building-Loan Association	Merced
123	Merced Mutual Building and Loan Association	Merced
124	Tamapais Mutual Building and Loan Association	Mill Valley
125	El Portal Building-Loan Association	Modesto
126	Modesto Building and Loan Association	Modesto
127	Mutual Building and Loan Association	Monrovia
128	Montebello Building and Loan Association	Montebello
129	Educational Building and Loan Association	Monterey
130	Monterey Peninsula Building and Loan Association	Monterey
131	Intervalley Building and Loan Association	Montrose
132	Napa Building and Loan Association	Napa
133	Newcastle Building and Loan Association	Newcastle
134	Lankershim Building and Loan Association	North Hollywood
135	Fort Sutter Building and Loan Association	North Sacramento
136	Alameda County Loan Association	Oakland
137	California Guarantee Building and Loan Association	Oakland
138	Columbian Mutual Building and Loan Association	Oakland
139	Conservative Building and Loan Association	Oakland
140	Cosmopolitan Mutual Building and Loan Association	Oakland
141	Golden West Building and Loan Association	Oakland
142	Home Guarantee Building and Loan Association	Oakland
143	Homestead Building and Loan Association	Oakland

¹⁴ Transferred business to Mercantile Building-Loan Association.¹⁵ Liquidated voluntarily.¹⁶ Absorbed by Investment Building and Loan Association.¹⁷ Name changed to California National Building and Loan Association.¹⁸ Liquidated voluntarily.¹⁹ Consolidated with United Building and Loan Association.²⁰ Absorbed by Security Building and Loan Association.²¹ Name changed to Golden State Building-Loan Association.²² Absorbed by United States Building and Loan Association.²³ Consolidated with Western States Building-Loan Association.²⁴ Absorbed by North American Building-Loan Association.

Building and Loan Commissioner

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FOR PAST FIVE YEARS AS PER JUNE 30th QUARTERLY REPORTS—Continued

June 30, 1926	June 30, 1927	June 30, 1928	June 30, 1929	June 30, 1930	Line No.
\$509,560 36	\$1,125,514 44	\$1,837,202 37	\$2,610,289 33	(14)	75
30,594 15	935 00	(15)	208,687 63	\$332,790 59	76
2,046,871 87	2,941,540 73	307,518 83	288,104 43	(16)	77
	7,395 87	870,178 33	2,668,876 65	402,461 66	78
		11,460 14	400,394 77	3,660,529 65	79
163,546 93	266,644 46	250,048 07	49,988 90	63,861 51	80
18,394,708 45	21,924,606 52	27,653,666 86	337,105 62	420,812 81	81
275,718 15	364,391 63	558,338 56	34,452,119 29	37,138,745 40	82
64,017 90	250,737 03	404,333 43	350,501 86	(17)	83
		212,868 11	516,469 24	541,003 33	84
157,988 12	(18)		535,641 53	736,261 30	85
					86
88,108 28	143,030 67	278,646 73	394,076 23	332,237 51	87
3,001,510 62	4,620,130 70	6,685,790 76	9,492,650 82	513,280 44	88
157,279 06	200,494 49	362,252 78	(19)	11,530,247 67	89
205,070 69	344,020 31	536,585 08	677,817 96	641,324 54	90
358,957 69	378,762 90	367,615 29	419,929 77	574,774 84	91
133,980 10	475,758 63	1,043,276 44	2,004,931 04	2,451,509 58	92
	177,153 95	512,615 46	570,587 80	(20)	93
497,110 83	1,481,305 93	5,500,981 27	5,920,074 17	5,586,012 69	94
	32,203 38	306,188 29	567,282 24	(21)	95
508,403 22	745,556 12	941,162 19	1,509,480 46	1,481,862 65	96
146,654 93	200,649 60	238,198 99	308,611 57	318,203 07	97
101,674 46	156,725 82	220,973 33	365,501 39	601,854 18	98
53,434 86	105,977 66	158,100 73	241,114 89	261,493 86	99
1,442,975 33	1,869,487 78	2,358,005 01	2,817,256 99	3,087,302 11	100
295,805 28	452,289 64	911,562 15	1,718,992 83	(22)	101
		115,483 50	2,029,791 58	7,263,372 84	102
732,836 82	2,223,420 35	4,194,325 25	6,285,135 39	7,065,558 26	103
422,420 55	502,316 82	(23)			104
1,183,432 38	1,839,289 53	2,838,025 47	3,339,910 96	(24)	105
	91,342 80	206,575 42	358,584 90	903,990 40	106
5,453,633 67	7,136,678 31	9,028,193 47	10,084,724 90	10,596,039 41	107
11,136,597 50	13,069,663 24	15,138,727 54	15,899,911 04	18,244,404 47	108
	262,043 05	1,047,326 78	1,943,315 34	2,417,486 37	109
		366,019 57	(25)		110
	386,538 82	1,765,249 27	3,080,712 89	7,379,704 81	111
128,143 52	302,556 17	(26)			112
269,156 80	305,365 00	173,356 81	(27)		113
		561,629 90	1,066,010 04	743,744 44	114
604,324 48	858,966 88	712 48	938 42	(28)	115
233,425 26	268,196 73	301,903 99	348,325 26	393,267 62	116
			20,590 23	(29)	117
		111,576 86	241,879 69	274,673 59	118
				89,697 16	119
390,867 34	424,765 70	522,229 09	549,684 31	611,713 74	120
115,896 84	117,754 05	134,622 31	137,632 25	147,443 08	121
			272,678 76	440,401 64	122
802,768 77	1,078,319 86	1,411,031 55	1,873,621 89	2,275,435 68	123
613,617 66	978,637 65	1,347,571 88	1,585,681 67	1,822,938 89	124
	41,348 51	86,207 40	134,677 43	173,178 46	125
			27,349 65	45,520 23	126
83,764 60	212,325 51	542 34	547 40	(30)	127
				94,510 80	128
630,697 00	678,667 68	731,804 17	959,312 47	1,186,672 61	129
210,920 08	231,804 76	255,821 14	259,572 07	250,614 92	130
208,658 96	351,733 79	498,294 14	667,409 08	776,851 14	131
				53,579 19	132
3,228,486 54	3,545,083 80	3,511,825 42	3,511,632 76	(31)	133
194,033 54	236,231 79	992,308 61	1,407,842 34	(32)	134
225,532 38	205,547 90	214,992 19	215,968 87	(33)	135
52,500 00	243,527 78	540,268 18	137,040 18	108,068 67	136
1,381,409 88	1,512,358 38	1,742,597 26	2,137,036 89	2,258,718 48	137
			198,434 37	345,033 06	138
128,968 03	494,996 03	(34)			139
26,607 70	28,701 21	49,601 55	261,405 20	(35)	140

** Absorbed by North American Building-Loan Association.

** Transferred business to International Building and Loan Association.

** Transferred business to Prudential Building and Loan Association.

** Transferred business to Pacific States Savings and Loan Company.

** Absorbed by Italian National Building and Loan Association.

** Transferred business to Pacific States Savings and Loan Company.

** Transferred business to Pacific States Savings and Loan Company.

** Transferred business to California Mutual Building and Loan Association.

** In liquidation.

** Absorbed by California Guarantee Building and Loan Association.

** Absorbed by Italian National Building and Loan Association.

COMPARATIVE STATEMENT OF TOTAL ASSETS OF EACH ASSOCIATION

Line No.	Association	Location
144	Mercantile Building-Loan Association.....	Oakland.....
145	National Guarantee Building-Loan Association.....	Oakland.....
146	Oakland Guarantee Building and Loan Association.....	Oakland.....
147	Oceanside Building and Loan Association.....	Oceanside.....
148	Euclid Guarantee Building and Loan Association.....	Ontario.....
149	Peoples Guarantee Building and Loan Association.....	Ontario.....
150	Safety Building and Loan Association.....	Ontario.....
151	Orange Building and Loan Association.....	Orange.....
152	Ornard Building and Loan Association.....	Ornard.....
153	Home Foundation Building and Loan Association.....	Palo Alto.....
154	Palo Alto Mutual Building and Loan Association.....	Palo Alto.....
155	California Security Loan Corporation.....	Pasadena.....
156	Crown Building-Loan Association.....	Pasadena.....
157	Equitable Building and Loan Association.....	Pasadena.....
158	Mutual Building and Loan Association.....	Pasadena.....
159	Pasadena Building and Loan Association.....	Pasadena.....
160	Paso Robles Mutual Building and Loan Association.....	Paso Robles.....
161	Petaluma Mutual Loan Association.....	Petaluma.....
162	Pico-Rivera Building-Loan Association.....	Pico.....
163	Pittsburg Building and Loan Association.....	Pittsburg.....
164	Pleasanton Mutual Building and Loan Association.....	Pleasanton.....
165	Home-Builders' Loan Association.....	Pomona.....
166	Mutual Building and Loan Association.....	Pomona.....
167	Porterville Mutual Building and Loan Association.....	Porterville.....
168	Redlands Building-Loan Association.....	Redlands.....
169	American Mutual Building and Loan Association.....	Redondo Beach.....
170	San Mateo County Building and Loan Association.....	Redwood City.....
171	Rialto Building and Loan Association.....	Rialto.....
172	Citrus Belt Building and Loan Association.....	Riverside.....
173	Riverside County Mutual Building and Loan Association.....	Riverside.....
174	Roseville Guarantee Building and Loan Association.....	Roseville.....
175	Superior California Building and Loan Association.....	Roseville.....
176	Capital Building and Loan Association.....	Sacramento.....
177	Sacramento Building and Loan Association.....	Sacramento.....
178	Sacramento Guarantee Building and Loan Association.....	Sacramento.....
179	Superior Building-Loan Association.....	Sacramento.....
180	Salinas Valley Building-Loan Association.....	Salinas.....
181	Guarantee Building and Loan Association.....	San Bernardino.....
182	San Bernardino Building and Loan Association.....	San Bernardino.....
183	Sante Fe Building and Loan Association.....	San Bernardino.....
184	Bay City Building and Loan Association.....	San Diego.....
185	Community Building and Loan Association.....	San Diego.....
186	Continental Building and Loan Association.....	San Diego.....
187	San Diego Building and Loan Association.....	San Diego.....
188	Seaboard Building and Loan Association.....	San Diego.....
189	Silver Gate Building and Loan Association.....	San Diego.....
190	Sunset Building and Loan Association.....	San Diego.....
191	San Fernando Valley Building and Loan Association.....	San Fernando.....
192	American National Building and Loan Association.....	San Francisco.....
193	Bay Counties Building and Loan Association.....	San Francisco.....
194	Bay View Building and Loan Association.....	San Francisco.....
195	Building-Loan Federation of California.....	San Francisco.....
196	California Home Building-Loan Company.....	San Francisco.....
197	California Mutual Savings Fund Loan and Building Association.....	San Francisco.....
198	Citizens' Building and Loan Association.....	San Francisco.....
199	Empire Building and Loan Association.....	San Francisco.....
200	Eureka Building and Loan Association.....	San Francisco.....
201	Fidelity Building and Loan Association.....	San Francisco.....
202	Franklin Mutual Building and Loan Association.....	San Francisco.....
203	German-American Building-Loan Association.....	San Francisco.....
204	Globe Mutual Building and Loan Association.....	San Francisco.....
205	Home Mutual Deposit Loan Company.....	San Francisco.....
206	Industrial Building-Loan Association.....	San Francisco.....
207	Italian National Building and Loan Association.....	San Francisco.....
208	Mechanics Building and Loan Association.....	San Francisco.....
209	Metropolitan Guarantee Building-Loan Association.....	San Francisco.....
210	Mission Building and Loan Association.....	San Francisco.....
211	Northern California Building and Loan Association.....	San Francisco.....
212	Occidental Loan Association.....	San Francisco.....
213	Pacific States Savings and Loan Company.....	San Francisco.....
214	Progress Mutual Loan Association.....	San Francisco.....
215	Provident Mutual Loan Association.....	San Francisco.....

¹⁴ Absorbed by Italian National Building and Loan Association.

¹⁵ Consolidated with San Jose Pacific Building and Loan Association.

¹⁶ Transferred business to Pacific States Savings and Loan Company.

¹⁷ Transferred business to Fidelity Savings and Loan Association.

¹⁸ Absorbed by Home Guaranty Building and Loan Association.

¹⁹ Absorbed by California Guarantee Building and Loan Association.

²⁰ Absorbed by Northern California Building and Loan Association.

²¹ Transferred business to Mercantile Building-Loan Association.

FOR PAST FIVE YEARS AS PER JUNE 30th QUARTERLY REPORTS—Continued

June 30, 1926	June 30, 1927	June 30, 1928	June 30, 1929	June 30, 1930	Line No.
\$97,065 12	\$399,083 69	\$812,431 14	\$1,831,469 10	\$7,534,932 04	144
		203,444 04	342,778 46	(*)	145
2,149,378 23	2,635,063 80	2,780,617 32	3,024,227 48	(*)	146
196,597 78	301,324 30	431,580 74	533,829 86	601,236 27	147
		214,512 54	329,501 71	402,268 88	148
2,002,415 35	2,180,522 90	808 64	812 81	(*)	149
				167,522 45	150
1,348,108 55	1,753,242 46	2,520,709 42	3,002,025 90	3,467,748 44	151
389,381 87	429,948 04	500,598 22	568,046 61	650,016 36	152
249,359 74	363,897 08	591,558 98	781,519 85	830,981 29	153
2,684,675 98	3,005,970 16	3,305,837 88	3,686,551 28	3,896,242 04	154
4,046,576 45	5,377,571 65	6,364,880 13	7,889,057 72	7,746,220 51	155
199,367 78	178,725 59	348,277 71	642,882 93	831,511 19	156
591,374 90	829,506 39	1,100,873 14	1,446,743 29	(*)	157
49,488 02	61,222 96	104,075 45	183,153 75	250,818 59	158
1,026,528 32	1,136,438 96	1,560,469 02	1,723,426 90	1,758,365 17	159
129,580 68	144,336 85	164,314 34	197,588 82	266,639 56	160
76,445 61	(*)				161
		123,141 42	302,441 42	408,885 21	162
				13,269 79	163
31,684 57	30,897 22	(*)			164
4,394,371 38	5,171,144 08	6,661,458 32	7,565,203 76	8,729,720 50	165
6,408,153 85	8,106,715 94	10,555,498 56	13,400,286 91	15,476,277 05	166
415,450 39	498,559 63	539,073 69	601,257 66	662,898 98	167
3,896,781 75	4,376,089 45	4,447,294 05	4,576,235 01	4,468,115 29	168
112,944 91	144,442 01	197,500 87	276,772 78	368,162 37	169
989,109 47	1,152,944 55	1,338,027 65	1,600,740 74	1,701,351 68	170
182,505 87	241,245 07	321,020 86	414,520 94	418,492 43	171
118,279 54	301,325 10	470,051 88	574,174 81	564,893 69	172
1,319,402 83	1,316,992 60	1,334,968 23	1,369,275 46	1,394,932 81	173
				115,334 83	174
59,237 46	(*)				175
1,451,565 90	1,973,532 58	2,784,849 05	3,993,891 25	5,009,797 91	176
553,186 54	496,371 84	479,595 99	455,702 10	423,438 04	177
1,203,003 37	1,362,831 78	1,829,656 75	2,494,516 78	2,753,154 64	178
		349,671 49	497,555 32	(*)	179
			74,527 22	168,591 67	180
941,285 57	1,310,993 24	1,724,343 04	2,140,927 80	(*)	181
			56,650 00	283,435 37	182
2,459,726 72	3,003,523 52	3,397,101 79	3,753,596 96	4,319,669 01	183
1,300,385 23	2,358,678 82	3,319,762 42	5,023,264 76	6,570,713 80	184
1,000,532 98	(*)				185
		162,338 19	270,814 18	(*)	186
919,832 96	1,121,648 09	1,614,768 61	2,392,246 79	3,000,502 89	187
		334,515 80	811,406 89	874,834 61	188
679,479 90	899,288 77	983,190 23	1,097,144 35	1,183,704 19	189
	313,723 05	423,214 76	752,638 88	928,836 90	190
		76,010 42	(*)		191
			29,645 89	161,545 61	192
				139,253 90	193
682,728 73	744,225 12	816,318 38	948,107 83	1,003,982 30	194
			52,166 96	159,982 43	195
1,480,147 33	1,787,379 76	2,004,187 96	2,213,298 26	2,290,501 64	196
328,169 63	305,657 19	296,887 08	310,275 72	(*)	197
980,684 15	1,048,151 89	1,065,898 25	1,210,618 75	1,331,899 51	198
143,469 29	148,263 82	162,102 91	185,982 57	185,183 62	199
265,143 02	298,652 22	280,980 30	334,788 70	390,154 78	200
587,045 86	643,339 60	673,152 91	767,706 93	907,687 75	201
430,100 67	406,715 33	410,846 93	440,561 06	475,736 78	202
				165,959 26	203
354,042 68	332,092 98	312,014 36	258,280 46	254,541 31	204
1,243,650 35	1,415,338 12	1,734,013 71	2,119,183 28	2,084,922 08	205
30,642 15	36,857 74	51,362 25	54,737 78	54,972 63	206
				1,156,006 34	207
121,036 04	122,731 53	142,083 08	160,697 88	157,677 33	208
271,043 42	500,362 65	821,728 07	1,029,925 34	(*)	209
95,047 25	140,274 31	179,428 16	188,506 33	199,287 59	210
761,491 01	775,784 42	957,187 19	1,074,556 35	1,320,309 23	211
119,312 99	109,506 84	95,740 27	(*)		212
4,043,351 52	4,668,940 93	18,755,297 97	40,263,882 29	65,367,061 25	213
90,988 44	87,229 54	129,996 91	203,647 66	209,302 34	214
379,507 44	312,073 54	406,973 74	406,016 32	369,789 10	215

- 44 Transferred business to Fidelity Savings and Loan Association.
- 45 Absorbed by Bay City Building and Loan Association.
- 46 Absorbed by North American Building-Loan Association.
- 47 Consolidated with Bay Cities Guaranty Building and Loan Association.
- 48 Consolidated with Northern California Building and Loan Association.
- 49 Absorbed by North American Building-Loan Association.
- 50 Consolidated with Western Loan Association.

COMPARATIVE STATEMENT OF TOTAL ASSETS OF EACH ASSOCIATION

Line No.	Association	Location
216	San Francisco Building and Loan Association	San Francisco
217	Standard Building and Loan Association	San Francisco
218	Union Building and Loan Association	San Francisco
219	Western Loan Association	San Francisco
220	Western Security Building and Loan Association	San Francisco
221	Royal Building and Loan Association	San Gabriel
222	California Mutual Building and Loan Association	San Jose
223	Guaranty Building and Loan Association	San Jose
224	Home Owners Building and Loan Association	San Jose
225	Independent Building and Loan Association	San Jose
226	Nucleus Building and Loan Association	San Jose
227	Reserve Building and Loan Association	San Jose
228	San Jose Building and Loan Association	San Jose
229	Surety Building and Loan Association	San Jose
230	Guarantee Building and Loan Association	San Luis Obispo
231	San Luis Building and Loan Association	San Luis Obispo
232	Peninsula Building and Loan Association	San Mateo
233	San Mateo Mutual Building and Loan Association	San Mateo
234	Marine Building and Loan Association	San Pedro
235	San Pedro Building and Loan Association	San Pedro
236	Marin County Mutual Building and Loan Association	San Rafael
237	Home Mutual Building and Loan Association	Santa Ana
238	Santa Ana Building and Loan Association	Santa Ana
239	Southwest Building and Loan Association	Santa Ana
240	City Building and Loan Association	Santa Barbara
241	Loan and Building Association	Santa Barbara
242	Santa Barbara Mutual Building and Loan Association	Santa Barbara
243	Santa Clara Building and Loan Association	Santa Clara
244	Santa Cruz County Building and Loan Association	Santa Cruz
245	Santa Maria Guaranty Building and Loan Association	Santa Maria
246	Bay Cities Guaranty Building and Loan Association	Santa Monica
247	Century Building and Loan Association	Santa Monica
248	Citizens Guaranty Building and Loan Association	Santa Monica
249	Santa Paula Building and Loan Association	Santa Paula
250	Santa Rosa Building and Loan Association	Santa Rosa
251	Sausalito Mutual Building and Loan Association	Sausalito
252	West Los Angeles Building and Loan Association	Sawtelle
253	Sonora Guaranty Building and Loan Association	Sonora
254	Morthland Building and Loan Association	South Pasadena
255	Republic Building and Loan Association	South Pasadena
256	Pacific American Building and Loan Association	South San Francisco
257	San Joaquin Valley Building and Loan Association	Stockton
258	Security Building and Loan Association	Stockton
259	State Building and Loan Association	Stockton
260	Stockton Land, Loan and Building Association	Stockton
261	Northwestern Building and Loan Association	Tiburon
262	Torrance Mutual Building and Loan Association	Torrance
263	Guarantee Building and Loan Corporation	Tulare
264	Tulare Building and Loan Association	Tulare
265	Turlock Guaranty Building and Loan Association	Turlock
266	Magnolia Mutual Building and Loan Association	Upland
267	Provident Building-Loan Association	Van Nuys
268	Van Nuys Building and Loan Association	Van Nuys
269	Washington Building and Loan Association	Venice
270	Universal Building-Loan Association	Ventura
271	Ventura Building and Loan Association	Ventura
272	Ventura Guaranty Building and Loan Association	Ventura
273	Visalia Building and Loan Association	Visalia
274	Watsonville Building-Loan Association	Watsonville
275	Southland Building and Loan Association	West Hollywood
276	Mutual Building and Loan Association	Whittier
277	Quaker City Building and Loan Association	Whittier
278	Whittier Building and Loan Association	Whittier
279	Harbor Building and Loan Association	Wilmington
280	Wilmington Mutual Building and Loan Association	Wilmington
	Totals	
	Foreign Associations—California Assets	
281	Intermountain Building and Loan Association	Salt Lake City
282	Western Loan and Building Company	Salt Lake City
	Totals	

*¹ Absorbed by San Jose Pacific Building and Loan Association.*² Transferred business to California Mutual Building and Loan Association.*³ Consolidated with Mercantile Building-Loan Association.*⁴ Absorbed by the Coast Mutual Building and Loan Association.

FOR PAST FIVE YEARS AS PER JUNE 30th QUARTERLY REPORTS—Continued

June 30, 1926	June 30, 1927	June 30, 1928	June 30, 1929	June 30, 1930	Line No.
\$217,422 32	\$245,402 87	\$269,925 40	\$298,262 44	\$311,894 19	216
85,204 27	296,683 55	387,580 62	425,402 56	466,760 17	217
246,713 51	470,975 94	566,116 65	770,423 32	925,527 70	218
170,179 21	142,094 45	146,318 43	265,382 88	312,572 96	219
		191,660 05	1,468,734 12	(*)	220
				57,779 71	221
9,518,946 85	7,435,018 04	9,842,532 39	13,678,812 35	16,380,851 41	222
5,820,513 01	7,159,289 59	8,698,698 23	13,836,770 41	16,248,063 38	223
125,790 67	112,927 87	161,821 36	253,575 47	(*)	224
			170,333 49	1,603,763 19	225
2,237,396 52	2,814,308 03	3,647,578 22	4,209,297 67	4,802,021 76	226
60,510 65	227,632 05	467,268 30	727,861 12	1,024,149 65	227
6,771,415 47	9,135,212 95	10,755,461 78	12,115,669 78	17,704,067 83	228
225,502 14	582,404 51	815,196 99	1,367,652 84	1,798,206 46	229
		118,608 98	287,793 54	470,380 33	230
671,143 51	768,904 08	935,583 73	1,015,792 35	1,066,416 99	231
229,784 93	316,852 62	434,582 40	572,014 89	633,135 52	232
386,038 01	420,002 78	508,830 41	564,660 16	690,986 43	233
	79,583 89	255,210 28	505,292 21	595,879 04	234
		(*)			235
34,667 37	135,666 03		268,863 98	336,849 87	236
238,959 70	231,062 17	248,853 84	4,093,780 20	4,752,649 18	237
1,886,676 38	2,225,463 95	3,077,088 68	1,101,578 93	1,300,554 08	238
342,914 43	523,361 96	835,311 98	253,015 46	417,390 60	239
		55,000 00	3,069,714 01	3,380,135 36	240
851,593 17	1,123,347 11	1,853,613 76	3,870,177 51	4,343,083 61	241
3,213,851 64	3,548,379 12	3,698,971 87	5,051,453 15	5,919,180 72	242
3,732,618 33	4,127,682 71	4,436,270 94	445,681 29	465,685 19	243
406,627 79	442,531 14	460,699 38	1,567,654 18	1,621,191 92	244
775,267 00	1,006,554 76	1,232,843 67	200,027 06	345,992 86	245
		93,980 94	3,124,280 57	3,515,571 14	246
1,058,753 26	2,001,252 58	2,515,724 79	289,073 10	360,000 37	247
	105,800 32	194,546 84	248,367 18	570,685 07	248
			1,623,111 23	1,711,134 67	249
1,501,989 38	1,496,666 67	1,583,972 25	666,695 21	793,784 98	250
360,166 43	401,234 79	535,703 71	103,631 13	137,991 11	251
61,900 69	71,837 24	92,174 89		50,833 97	252
			27,500 00	88,515 37	253
			147,394 67	158,112 58	254
			(*)		255
66,918 39	160,876 63	32,233 90	12,500 00	28,001 60	256
			5,592,519 10	5,424,284 30	257
4,580,516 25	5,002,678 27	5,376,011 83	954 00	(*)	258
4,010,392 16	4,859,407 29	900 00	3,030,669 58	3,097,833 03	259
2,095,637 76	2,452,453 10	2,840,741 93	2,846,813 13	2,786,713 15	260
2,312,717 32	2,587,822 61	2,811,766 74	461,546 33	552,964 54	261
170,013 33	253,085 13	386,209 01	346,094 51	374,546 76	262
150,655 65	229,348 67	282,393 89	222,579 61	233,852 38	263
99,341 07	126,220 93	170,609 82	80,462 89	83,087 26	264
78,874 24	78,608 10	74,751 84	43,800 69	298,359 51	265
			715,090 71	725,984 90	266
640,205 70	715,713 31	705,722 70	666,247 29	799,015 74	267
202,372 03	297,730 45	501,279 81	314,962 36	373,882 54	268
162,373 35	253,806 94	255,435 49	153,587 17	171,923 30	269
		63,564 31	226,166 75	(*)	270
	66,121 12	174,714 90			271
225,487 21	210,108 89	(*)	714,848 25	865,326 98	272
	120,302 09	393,503 52	720,179 86	738,336 84	273
708,828 23	751,456 47	723,876 74	336,110 82	456,862 69	274
86,841 67	175,686 92	233,917 76		87,910 38	275
			2,283,147 37	2,583,880 26	276
1,141,273 94	1,398,406 09	1,842,105 68	286,554 43	340,940 96	277
	80,642 93	173,228 25	2,620,417 93	3,413,024 84	278
1,249,338 93	1,580,135 66	2,013,267 25	685,532 37	740,628 89	279
207,434 10	337,563 48	512,353 97	1,084,397 29	1,128,268 24	280
622,227 07	806,421 37	1,009,601 33			
\$210,879,662 10	\$263,441,413 72	\$337,706,657 32	\$443,235,693 05	\$513,110,594 58	
		\$115,539 86	\$141,844 59	\$143,458 75	281
\$17,076,786 70	\$20,056,355 42	15,155,348 72	19,084,874 39	20,071,105 26	282
\$17,076,786 70	\$20,056,355 42	\$15,270,888 58	\$19,226,718 98	\$20,214,564 01	

** Transferred business to Pacific States Savings and Loan Company.

** Absorbed by North American Building-Loan Association.

** Absorbed by Ventura Guarantee Building and Loan Association.

STATEMENT OF TOTAL ASSETS FOR EACH YEAR SINCE 1894

Year	Total associations	Assets	Increase *Decrease
1894	146	\$20,820,082 18	
1895	153	21,500,520 01	\$680,437 83
1896	153	21,470,309 86	*30,210 15
1897	155	21,791,928 81	321,618 95
1898	157	20,721,226 72	*1,070,702 09
1899	159	20,285,454 24	*435,772 48
1900	157	18,935,883 76	*1,349,570 48
1901	153	17,881,576 70	*1,054,307 06
1902	151	18,190,867 58	309,290 88
1903	146	19,865,852 02	1,674,984 44
1904	141	21,306,042 32	1,440,190 30
1905	142	22,586,871 87	1,280,829 55
1906	131	19,228,938 88	*3,357,932 99
1907	125	19,522,896 86	293,957 98
1908	120	19,635,667 94	112,771 08
1909	120	20,228,116 40	592,448 46
1910	113	21,255,176 49	1,027,060 09
1911	107	23,340,012 38	2,084,835 89
1912	107	24,866,571 97	1,526,559 59
1913	98	28,316,021 97	3,449,450 00
1914	97	29,515,762 57	1,199,740 60
1915	97	30,441,084 03	925,321 46
1916	96	32,794,018 18	2,352,934 15
1917	91	35,928,446 84	3,134,428 66
1918	90	37,120,998 91	1,192,552 07
1919	90	38,374,331 91	1,253,333 00
1920	99	47,851,294 44	9,476,962 53
1921	100	56,496,548 56	8,645,254 12
1922	112	64,732,760 05	8,236,211 49
1923	132	85,270,458 70	20,537,698 65
1924	147	108,687,142 86	23,416,684 16
1925	162	140,657,891 10	31,970,743 24
1926	187	190,108,988 03	49,449,096 93
1927	202	241,796,747 10	51,689,759 07
1928	216	297,189,401 92	55,392,654 82
1929	233	443,235,693 05	146,046,291 13
1930	224	513,110,594 58	69,874,901 53

*Decrease.

TABULATION OF ASSOCIATIONS AS TO SIZE IN TOTAL ASSETS AS OF JUNE 30, 1930

	Number of associations	Total assets June 30, 1930	Per cent of total assets
Assets less than \$100,000	23	\$1,465,182 89	0.3
Assets from \$100,000 to \$200,000	26	4,192,101 48	0.8
Assets from \$200,000 to \$500,000	58	19,640,435 90	4.0
Assets from \$500,000 to \$1,000,000	37	26,490,734 88	5.0
Assets from \$1,000,000 to \$2,000,000	25	35,625,542 52	7.0
Assets from \$2,000,000 to \$5,000,000	31	99,693,697 41	19.4
Assets from \$5,000,000 to \$10,000,000	14	94,370,754 94	18.4
Assets from \$10,000,000 to \$20,000,000	7	106,179,951 22	20.7
Assets from \$20,000,000 to \$50,000,000	2	60,085,132 09	11.7
Assets over \$50,000,000	1	65,367,061 25	12.7
Total as of June 30, 1930	224	\$513,110,594 58	100.0

STATEMENT OF TOTAL ASSETS BY COUNTIES JUNE 30, 1930, COMPARED WITH JUNE 30, 1929

County	Number of associations		Total assets		Increase or *decrease
	June 30, 1930	June 30, 1929	June 30, 1930	June 30, 1929	
Alameda.....	11	16	\$25,334,815	\$25,517,907	*\$183,092
Contra Costa.....	1	1	13,270	54,033	*40,763
Fresno.....	2	3	6,731,010	5,323,929	1,407,081
Humboldt.....	1	1	96,450	92,466	3,984
Imperial.....	1	1	136,945	113,946	22,999
Kern.....	3	4	2,004,227	2,050,720	*46,493
Los Angeles.....	85	81	234,763,665	211,878,644	22,885,021
Madera.....	1	1	393,268	348,325	44,943
Marin.....	4	4	1,175,249	971,673	203,576
Merced.....	2	1	701,411	549,684	151,727
Monterey.....	2	3	214,112	102,424	111,688
Napa.....	1	1	1,186,673	959,312	227,361
Nevada.....	1	1	73,870	113,698	*39,828
Orange.....	10	10	16,036,427	13,838,077	2,198,350
Placer.....	3	2	722,094	568,899	153,195
Riverside.....	6	6	2,620,786	2,504,079	116,707
Sacramento.....	4	4	8,239,970	7,441,665	798,305
San Bernardino.....	10	11	11,555,158	12,710,702	*1,155,544
San Diego.....	10	11	14,142,276	11,728,884	2,413,392
San Francisco.....	25	25	80,402,509	55,428,147	24,974,362
San Joaquin.....	3	6	11,308,830	13,037,555	*1,728,725
San Luis Obispo.....	4	4	1,862,940	1,534,248	328,692
San Mateo.....	4	4	3,053,476	2,749,916	303,560
Santa Barbara.....	4	4	13,988,393	12,191,372	1,797,021
Santa Clara.....	10	11	64,754,032	51,273,225	13,480,807
Santa Cruz.....	2	2	2,078,055	1,903,765	174,290
Sonoma.....	1	1	793,785	666,695	127,090
Stanislaus.....	3	3	3,014,197	2,190,102	824,095
Tulare.....	4	4	1,718,176	1,624,480	93,696
Tuolumne.....	1	1	88,515	27,500	61,015
Ventura.....	4	5	3,631,337	3,497,741	133,596
Yuba.....	1	1	274,674	241,880	32,794
Totals.....	224	233	\$513,110,595	\$443,235,693	\$69,874,902

*Decrease

STATEMENT OF TOTAL ASSETS BY CITIES JUNE 30, 1930, COMPARED WITH JUNE 30, 1929

City	Number of associations		Total assets		Increase or *decrease
	June 30, 1930	June 30, 1929	June 30, 1930	June 30, 1929	
Alameda.....	1	1	\$5,510,395	\$4,293,693	\$1,216,702
Albany.....	1	1	70,773	63,205	7,568
Alhambra.....	3	3	2,303,033	1,809,325	493,708
Anaheim.....	2	2	3,189,925	2,960,376	229,549
Arcadia.....	1	1	196,797	147,341	49,456
Atascadero.....	1	1	59,503	33,073	26,430
Auburn.....	1	1	356,144	309,327	46,817
Azusa.....	1	1	88,225	39,350	48,875
Bakersfield.....	3	4	2,004,227	2,050,720	*46,493
Banning.....	1	1	142,158	76,400	65,758
Bellflower.....	1	1	162,156	107,503	54,653
Berkeley.....	4	4	9,445,382	8,042,549	1,402,833
Beverly Hills.....	5	4	4,862,060	4,139,686	722,374
Burbank.....	2	2	952,503	819,805	132,698
Chino.....	1	1	332,234	289,897	42,337
Chula Vista.....	1	1	183,208	165,823	17,385
Claremont.....	1	0	283,312	-----	283,312
Colton.....	1	1	180,750	156,768	23,982
Compton.....	1	1	183,829	36,000	147,829
Corona.....	1	1	191,546	182,919	*1,373
Coronado.....	1	1	46,729	30,601	16,128
Cucamonga.....	1	1	256,687	276,700	*20,013
Culver City.....	1	1	1,891,867	2,062,079	*170,212
El Centro.....	1	1	136,945	113,946	22,999
El Monte.....	1	1	65,759	35,767	29,992
Elsinore.....	1	1	112,384	102,267	10,117
Escondido.....	1	1	387,902	379,907	7,995
Fillmore.....	1	1	404,859	365,568	39,291
Fontana.....	1	1	96,450	92,466	3,984
Fresno.....	2	3	6,731,010	5,323,929	1,407,081
Fullerton.....	2	2	2,509,162	2,210,590	298,572
Glendale.....	0	2	-----	116,528	*116,528
Grass Valley.....	1	1	73,870	113,698	*39,828
Hemet.....	1	1	224,871	199,043	25,828
Huntington Beach.....	1	1	203,723	187,960	15,763
Huntington Park.....	2	2	2,188,874	1,726,651	462,223
Ingewood.....	1	1	2,136,137	1,689,784	446,353
La Habra.....	1	1	195,275	28,750	166,525
Livermore.....	1	1	61,513	58,608	2,905
Lodi.....	0	2	-----	1,566,599	*1,566,599
Long Beach.....	6	6	38,563,657	35,465,900	3,097,757
Los Angeles.....	30	35	127,125,133	114,751,252	12,373,881
Madera.....	1	1	393,268	348,325	44,943
Martinez.....	0	1	-----	54,033	*54,033
Marysville.....	1	1	274,674	241,880	32,794
Merced.....	2	1	701,411	549,684	151,727
Mill Valley.....	1	1	147,443	137,632	9,811
Modesto.....	2	2	2,715,837	2,146,301	569,536
Monrovia.....	1	1	1,822,939	1,585,682	237,257
Montebello.....	1	1	173,178	134,677	38,501
Monterey.....	1	2	45,520	27,897	17,623
Montrose.....	1	0	94,511	-----	94,511
Napa.....	1	1	1,186,673	959,312	227,361
Newcastle.....	1	1	250,615	259,572	*8,957
North Hollywood.....	1	1	776,851	667,409	109,442
North Sacramento.....	1	0	53,579	-----	53,579
Oakland.....	4	10	10,246,752	13,059,852	*2,813,100
Oceanside.....	1	1	601,236	533,830	67,406
Ontario.....	2	2	569,791	330,315	239,476
Orange.....	1	1	3,467,748	3,002,026	465,722
Oxnard.....	1	1	650,016	568,047	81,969
Palo Alto.....	2	2	4,727,223	4,468,071	259,152
Pasadena.....	4	5	10,586,915	11,885,265	*1,298,350
Paso Robles.....	1	1	266,640	197,589	69,051
Pico.....	1	1	408,885	302,441	106,444
Pittsburg.....	1	0	13,270	-----	13,270
Pomona.....	2	2	24,205,998	20,965,491	3,240,507
Porterville.....	1	1	662,899	601,258	61,641
Redlands.....	1	1	4,468,115	4,576,235	*108,120
Redondo Beach.....	1	1	368,162	276,773	91,389
Redwood City.....	1	1	1,701,352	1,600,741	100,611
Rialto.....	1	1	418,492	414,521	3,971
Riverside.....	2	2	1,959,827	1,943,450	16,377
Roseville.....	1	0	115,335	-----	115,335
Sacramento.....	3	4	8,186,391	7,441,665	744,726
Salinas.....	1	1	168,592	74,527	94,065

STATEMENT OF TOTAL ASSETS BY CITIES JUNE 30, 1930, COMPARED WITH JUNE 30, 1929—Continued

City	Number of associations		Total assets		Increase or *decrease
	June 30, 1930	June 30, 1929	June 30, 1930	June 30, 1929	
San Bernardino.....	2	3	\$4,603,104	\$5,951,175	*\$1,348,071
San Diego.....	6	7	12,923,201	10,618,723	2,304,478
San Francisco.....	25	25	80,402,509	55,428,147	24,974,362
San Gabriel.....	1	0	57,780		57,780
San Jose.....	7	8	59,561,124	46,359,473	13,201,651
San Luis Obispo.....	2	2	1,536,797	1,303,586	233,211
San Mateo.....	2	2	1,324,122	1,136,675	187,447
San Pedro.....	1	1	595,879	505,292	90,587
San Rafael.....	1	1	336,850	268,864	67,986
Santa Ana.....	3	3	6,470,594	5,448,375	1,022,219
Santa Barbara.....	3	3	13,642,400	11,991,345	1,651,055
Santa Clara.....	1	1	465,685	445,681	20,004
Santa Cruz.....	1	1	1,621,192	1,567,654	53,538
Santa Maria.....	1	1	345,993	200,027	145,966
Santa Monica.....	3	3	4,446,257	3,661,721	784,536
Santa Paula.....	1	1	1,711,135	1,623,111	88,024
Santa Rosa.....	1	1	793,785	666,695	127,090
Sausalito.....	1	1	137,991	103,631	34,360
Sawtelle.....	1	0	50,834		50,834
Sonoma.....	1	1	88,515	27,500	61,015
South Pasadena.....	1	1	158,113	147,395	10,718
South San Francisco.....	1	1	28,002	12,500	15,502
Stockton.....	3	4	11,308,830	11,470,956	*162,126
Tiburon.....	1	1	552,965	461,546	91,419
Torrance.....	1	1	374,547	346,095	28,452
Tulare.....	2	2	316,940	303,042	13,898
Turlock.....	1	1	298,360	43,801	254,559
Upland.....	1	1	725,985	715,091	10,894
Van Nuys.....	2	2	1,172,898	981,210	191,688
Venice.....	1	1	171,923	153,587	18,336
Ventura.....	1	2	865,327	941,015	*75,688
Visalia.....	1	1	738,337	720,180	18,157
Watsonville.....	1	1	456,863	336,111	120,752
West Hollywood.....	1	1	87,910	358,585	*270,675
Whittier.....	3	3	6,337,846	5,190,120	1,147,726
Wilmington.....	2	2	1,868,897	1,769,930	98,967
Totals.....	224	233	\$513,110,595	\$443,235,693	\$69,874,902

*Decrease.

NEW ASSOCIATIONS LICENSED

The following new associations were licensed by the Commissioner during the past year:

Date licensed	Name	Location
July 5, 1929	San Bernardino Building and Loan Association	San Bernardino
July 31, 1929	Pittsburg Building and Loan Association	Pittsburg
July 31, 1929	Bay Counties Building and Loan Association	Redwood City
Aug. 9, 1929	Claremont Building and Loan Association	Claremont
Aug. 10, 1929	Homestead Building and Loan Association	Oakland
Aug. 31, 1929	Roseville Guarantee Building-Loan Association	Roseville
Sept. 16, 1929	El Capitan Building-Loan Association	Merced
Nov. 6, 1929	Magnolia Building and Loan Association	Upland
Nov. 18, 1929	California Standard Building and Loan Association	Beverly Hills
Nov. 18, 1929	Santa Fe Guarantee Building and Loan Association	San Bernardino
Nov. 27, 1929	Reliable Building-Loan Association	Long Beach
Dec. 11, 1929	Home Mutual Building and Loan Association	Santa Ana
Dec. 21, 1929	Fort Sutter Building and Loan Association	North Sacramento
Dec. 28, 1929	Ontario Building and Loan Association	Ontario
Jan. 2, 1930	Intervalley Building and Loan Association	Montrose
Jan. 2, 1930	Southland Building-Loan Association	West Hollywood
Jan. 18, 1930	German-American Building-Loan Association	San Francisco
Jan. 31, 1930	Italian National Building and Loan Association	San Francisco
April 7, 1930	The Royal Building-Loan Association	San Gabriel
April 28, 1930	West Los Angeles Guarantee Building-Loan Association	Sawtelle
June 30, 1930	Oceanic Building-Loan Association	Long Beach

NUMBER OF ASSOCIATIONS REPORTING

Total number reporting as of June 30, 1929	222
Total number not reporting as of June 30, 1929	11
Total active associations as of June 30, 1929	233
New licenses issued during fiscal year ended June 30, 1930	21
Total	254
Less: Associations retired during year by merger, consolidation, etc. (see below)	30
Total active associations June 30, 1930	224

ASSOCIATIONS RETIRED DURING YEAR

Alameda County, Oakland	transferred business to Pacific States.
Anchor, Long Beach	transferred business to Pacific states.
Angelus, Los Angeles	transferred business to Mercantile.
California, Long Beach	transferred business to Pacific States.
California Guarantee, Oakland	transferred business to California Mutual.
California Mutual Savings Fund, San Francisco	consolidated with Northern California.
Columbian Mutual, Oakland	in liquidation.
Continental, San Diego	absorbed by North American.
Contra Costa County, Martinez	absorbed by Italian National.
Equitable, Pasadena	transferred business to Fidelity Savings.
Guarantee, San Bernardino	transferred business to Fidelity Savings.
Home Owners, San Jose	transferred business to California Mutual.
Home Mutual, Santa Ana*	absorbed by Home Mutual.
Homestead, Oakland	absorbed by Italian National.
Lodi, Lodi	transferred business to Mercantile.
Magnolia Mutual, Upland*	absorbed by Magnolia.
Metropolitan, San Francisco	absorbed by North American.
Morthland, South Pasadena	in liquidation.
Mutual, Fresno	transferred business to Pacific States.
Mutual of Hollywood, Los Angeles	absorbed by United States.
National Guarantee, Oakland	absorbed by Italian National.
Oakland, Oakland	consolidated with San Jose Pacific.
Peoples, Lodi	transferred business to Mercantile.
Prudential, Los Angeles	absorbed by North American.
Reliance Guaranty, Oakland	absorbed by Homestead.
Santa Fe, San Bernardino*	absorbed by Santa Fe Guarantee.
Superior, Sacramento	transferred business to Mercantile.
United States, Bakersfield	transferred business to United States of Los Angeles.
Universal, Ventura	absorbed by North American.
Western Security, San Francisco	absorbed by San Jose Pacific.

In addition to the associations enumerated above, there are two foreign associations entitled to operate in California—Western Loan and Building Company, of Salt Lake City, Utah, licensed August 26, 1913, and International Building and Loan Association, of Salt Lake City, Utah, licensed April 23, 1927.

*Changed to guarantee capital stock associations.

SCHEDULE OF NUMBER OF AGENTS LICENSED DURING FISCAL YEAR ENDING JUNE 30, 1930

Association and location	Number of agents
Albany Guarantee Building and Loan Association, Albany	2
American Loan Society, Los Angeles	1
American National Building and Loan Association, San Francisco	165
Angelus Building-Loan Association, Los Angeles	4
Armor Building and Loan Association, Los Angeles	14
Bay City Building and Loan Association, San Diego	5
Bay Counties Building and Loan Association, San Francisco	15
California Guarantee Building and Loan Association, Oakland	4
California Mutual Building and Loan Association, San Jose	2
California National Building and Loan Association, Los Angeles	1
California Security Loan Corporation, Pasadena	1
Capital Building and Loan Association, Sacramento	2
Central Building and Loan Association, Alameda	5
Central California Building and Loan Association, Auburn	15
City Building and Loan Association, Santa Barbara	44
The Coast Mutual Building-Loan Association, Los Angeles	4
Community Building and Loan Association, Berkeley	2
Consigny Building and Loan Association, Beverly Hills	68
Consolidated Building and Loan Association, Los Angeles	2
Continental Building and Loan Association, San Diego	10
Contra Costa County Building and Loan Association, Martinez	1
Coronado Building and Loan Association, Coronado	1
East Side Mutual Building and Loan Association, Los Angeles	2
Educational Building and Loan Association, Monterey	1
El Portal Building-Loan Association, Modesto	6
Equity Building and Loan Association, Beverly Hills	2
Federal Building and Loan Association, Los Angeles	2
Fort Sutter Building and Loan Association, North Sacramento	14
Franklin Building-Loan Association, Los Angeles	2
Fresno Guarantee Building-Loan Association, Fresno	2
German American Building-Loan Association, San Francisco	3
Golden West Building and Loan Association, Oakland	9
Great Western Building and Loan Association, Los Angeles	101
Guaranty Building and Loan Association, San Jose	8
Home-Builders' Loan Association, Pomona	16
Homestead Building and Loan Association, Oakland	1
Independent Building-Loan Association, San Jose	111
Insurance Plan Building and Loan Association, Los Angeles	1
The Loan and Building Association, Santa Barbara	1
Los Angeles Mutual Building and Loan Association, Los Angeles	1
Mercantile Building-Loan Association, Oakland	4
Metropolitan Guarantee Building-Loan Association, San Francisco	1
Morthland Building and Loan Association, South Pasadena	1
The Mutual Building and Loan Association, Long Beach	16
Mutual Building and Loan Association, Pasadena	1
Mutual Building and Loan Association, Pomona	9
Napa Building and Loan Association, Napa	3
National Guarantee Building-Loan Association, Oakland	6
Nevada County Building and Loan Association, Grass Valley	3
North American Building-Loan Association, Los Angeles	69
Nucleus Building and Loan Association, San Jose	1
Oakland Building and Loan Association, Oakland	14
Pacific American Building-Loan Association, South San Francisco	19
Pacific Building and Loan Association, Culver City	17
Pacific Coast Building-Loan Association, Los Angeles	36
Palo Alto Mutual Building and Loan Association, Palo Alto	1
Pan American Building-Loan Association, Long Beach	10
Prudential Building-Loan Association, Los Angeles	

SCHEDULE OF NUMBER OF AGENTS LICENSED DURING FISCAL YEAR ENDING JUNE 30, 1930—Continued

Association and location	Number of agents
The Railway Mutual Building and Loan Association, Los Angeles.....	29
Redlands Building-Loan Association, Redlands.....	9
Reliance Guaranty Building and Loan Association, Oakland.....	12
San Diego Building and Loan Association, San Diego.....	19
San Jose Pacific Building and Loan Association.....	6
Santa Barbara Mutual Building and Loan Association, Santa Barbara.....	7
Security Building and Loan Association, Los Angeles.....	2
Southern California Building and Loan Association, Los Angeles.....	1
State Mutual Building and Loan Association, Los Angeles.....	69
Sunset Building and Loan Association, San Diego.....	5
Superior Building-Loan Association, Sacramento.....	6
Surety Building and Loan Association, San Jose.....	1
Union Building and Loan Association, San Francisco.....	33
United Building and Loan Association, Beverly Hills.....	8
Washington Building-Loan Association, Venice.....	1
Western Loan and Building Company, Salt Lake City, Utah.....	28
Western Security Building and Loan Association, San Francisco.....	5
Western States Building-Loan Association, Los Angeles.....	10
	1,116
Less: Transferred from Reliance Guaranty Building and Loan Association to Homestead Building and Loan Association.....	8
Total licenses issued.....	1,108

APPENDIX (B)

Containing List of all Associations of which the Division of Building and Loan Supervision has any Record as having been Authorized, Organized or Licensed under the several Acts creating this Department, from 1893 to June 30, 1930. Arranged Alphabetically by Cities, Towns and Names.

NOTE.—For explanation of the letters and figures in the "closed" column, see explanation key immediately following this list.

LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO JUNE 30, 1930, INCLUSIVE

	Organized	First report	Closed
Alameda, Alameda County.			
Alameda Building and Loan Association.....	Mar. 7, 1876	1894	D.1, 1907
California Building and Loan Association.....	Feb. 11, 1888	1894	L.V., 1912
Central Loan Association.....	July 29, 1909	1910	
Columbian Mutual Building and Loan Association.....	July 17, 1893	1894	C.8
Encinal Building and Loan Association.....	Dec. 28, 1888	1894	A.1, 1908
Albany, Alameda County.			
Albany Guarantee Building and Loan Association.....	Nov. 7, 1928	1929	
Alhambra, Los Angeles County.			
Alhambra Building and Loan Association.....	June 25, 1921	1922	
Mutual Building and Loan Association.....	June 27, 1927	1928	
San Gabriel Valley Building-Loan Association.....	Oct. 24, 1925	1926	
Anaheim, Orange County.			
Anaheim Building and Loan Association.....	June 30, 1921	1921	
Savings Loan and Building Association.....	Jan. 8, 1889	1894	
Arcadia, Los Angeles County.			
Greater Arcadia Building and Loan Association.....	April 1, 1927	1927	
Atascadero, San Luis Obispo County.			
Morro-Atascadero Guarantee Building-Loan Association.....	Feb. 14, 1929	1930	
Auburn, Placer County.			
Central California Building and Loan Association.....	June 10, 1926	1927	
Azusa, Los Angeles County.			
Valley Building and Loan Association.....	April 19, 1929	1930	
Bakersfield, Kern County.			
Bakersfield Building and Loan Association.....	May 14, 1890	1894	L.V., 1902
Bakersfield Mutual Building and Loan Association.....	Dec. 26, 1928	1930	
Kern County Mutual Building and Loan Association.....	July 27, 1901	1902	
Peoples Mutual Building and Loan Association.....	Jan. 27, 1892	1894	
United States Building and Loan Association.....	Dec. 29, 1924	1928	E.13, 1930
Banning, Riverside County.			
San Geronio Building-Loan Association.....	Mar. 29, 1929	1930	
Bell, Los Angeles County.			
Bell Guaranty Building-Loan Association.....	Oct. 24, 1927	No Rep.	D.20, 1928
Bellflower, Los Angeles County.			
Bellflower Building and Loan Association.....	Mar. 5, 1928	1930	
Belvedere Gardens, Los Angeles County.			
East Side Mutual Building and Loan Association.....	June 6, 1927	1927	C.13, 1929
Benicia, Solano County.			
Benicia Building and Loan Association.....	Jan. 11, 1883	1894	L.C., 1917
Berkeley, Alameda County.			
Berkeley Guarantee Building and Loan Association.....	Dec. 16, 1922	1923	
Berkeley Home Investment Association.....	Dec. 7, 1908	1910	C.6., 1917
Berkeley Loan and Security Company.....	Dec. 14, 1905	1906	L.V., 1909
College Building and Loan Association.....	June 5, 1925	1926	
Community Building and Loan Association.....	Dec. 21, 1927	1928	
Equitable Building and Loan Association.....	Dec. 7, 1908	1910	C.6, 1917
Fidelity Guaranty Building and Loan Association.....	Aug. 17, 1921	1922	
Homestead Loan Association.....	Mar. 3, 1886	1894	L.V., 1911
Security Bond Building and Loan Association.....	June 5, 1925	1926	B.10, 1927
Beverly Hills, Los Angeles County.			
Beverly Hills Building and Loan Association.....	May 29, 1922	1922	
California Standard Building and Loan Association.....	Aug. 13, 1929	1930	
Consigny Building and Loan Association.....	April 18, 1929	1930	
Equity Building and Loan Association.....	April 20, 1928	1928	
Padway Building and Loan Association.....	April 20, 1928	1928	B.14, 1930
United Building-Loan Association.....	Jan. 9, 1925	1925	
Burbank, Los Angeles County.			
Burbank Building and Loan Association.....	Sept. 5, 1921	1922	
Surety Bond Building-Loan Association.....	April 23, 1928	1928	
Burlingame, San Mateo County.			
Great Northern Building-Loan Association.....	Aug. 26, 1925	1926	B.11, 1927
Burlingame Building-Loan Association.....	Aug. 26, 1925	1926	D.21, 1929

**LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO JUNE 30, 1930,
INCLUSIVE—Continued**

	Organized	First report	Closed
Chico, Butte County. Sacramento Valley Mutual Building and Loan Association.....	Oct. 4, 1912	1913	L.V., 1915
Chino, San Bernardino County. Chino Building and Loan Association.....	April 1, 1922	1922	
Chula Vista, San Diego County. Chula Vista Building-Loan Association.....	May 27, 1926	1926	
Claremont, Los Angeles County. Claremont Building and Loan Association.....	July 24, 1929	1930	
Colton, San Bernardino County. Second Colton Building and Loan Association..... Orange Belt Building-Loan Association.....	Jan. 1, 1888 Aug. 9, 1927	1894 1928	L.V., 1900
Colusa, Colusa County. Colusa Mutual Building and Loan Association.....	Jan. 9, 1900	No Rep.	L.V., 1900
Compton, Los Angeles County. Compton Building and Loan Association..... Compton Security Building and Loan Association..... Consolidated Building and Loan Association.....	June 1, 1929 Mar. 23, 1927 Feb. 17, 1928	1930 1927 1928	D.16, 1928 C.14, 1929
Corning, Tehama County. Corning Mutual Savings, Loan and Building Association.....	April 13, 1896	1896	A.2, 1899
Corona, Riverside County. Corona Mutual Building and Loan Association.....	Sept. 30, 1905	1906	
Coronado, San Diego County. Coronado Building and Loan Association.....	June 13, 1929	1930	
Covina, Los Angeles County. Covina Mutual Building and Loan Association.....	Feb. 11, 1899	1900	L.V., 1910
Cucamonga, San Bernardino County. Cucamonga Building and Loan Association.....	May 4, 1921	1921	
Culver City, Los Angeles County. Pacific Building and Loan Association.....	June 2, 1919	1920	
East San Gabriel, Los Angeles County. San Gabriel Valley Building-Loan Association.....	Oct. 24, 1925	1926	C.17, 1929
El Centro, Imperial County. Imperial Valley Building and Loan Association.....	Nov. 26, 1926	1927	
El Monte, Los Angeles County. El Monte Building and Loan Association.....	May 24, 1929	1930	
Elsinore, Riverside County. Mutual Building and Loan Association.....	June 10, 1919	1921	
Escondido, San Diego County. Escondido Mutual Building and Loan Association.....	Sept. 19, 1893	1894	
Encinitas, San Diego County. Home District Building and Loan Association.....	April 17, 1926	1926	C.9, 1928
Fillmore, Ventura County. Ramona Building-Loan Association.....	April 4, 1927	1927	
Fort Bragg, Mendocino County. Mutual Building and Loan Association..... Peoples Building and Loan Association.....	Feb. 7, 1894 Oct. 14, 1889	1895 1894	L.V., 1905 L.V., 1909
Fortuna, Humboldt County. Fortuna Building and Loan Association.....	April 13, 1889	1894	
Fresno, Fresno County. Fresno Guarantee Building and Loan Association..... Mutual Building and Loan Association..... United States Building and Loan Association.....	Dec. 31, 1919 Mar. 17, 1892 Dec. 29, 1924	1921 1894 1925	E.14, 1930
Fullerton, Orange County. Fullerton Building-Loan Association..... Fullerton Mutual Building and Loan Association..... Mutual Building and Loan Association.....	July 9, 1927 Feb. 15, 1899 Jan. 8, 1923	1928 No Rep. 1923	L.V., 1900

LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO JUNE 30, 1930,
INCLUSIVE—Continued

	Organized	First report	Closed
Glendale, Los Angeles County.			
Glendale Building and Loan Association.....	Nov. 27, 1922	1923	E.5, 1923
Golden State Building and Loan Association.....	Jan. 2, 1923	1923	E.6, 1927
Pioneer Building-Loan Association.....	Oct. 19, 1925	1926	E.9, 1929
Grass Valley, Nevada County.			
Nevada County Building and Loan Association.....	Aug. 30, 1928	1929	
Healdsburg, Sonoma County.			
Healdsburg Mutual Building and Loan Association.....	Dec. 31, 1894	1896	L.V., 1911
Hemet, Riverside County.			
Hemet Home Builders Association.....	June 26, 1920	1921	
Huntington Beach, Orange County.			
National Building and Loan Association.....	Nov. 9, 1922	1924	
Huntington Park, Los Angeles County.			
Huntington Park Building-Loan Association.....	May 15, 1924	1925	
Southeast Building and Loan Association.....	April 30, 1928	1928	
Inglewood, Los Angeles County.			
Peoples Building and Loan Association.....	Nov. 16, 1923	1924	
La Habra, Orange County.			
La Habra Valley Building-Loan Association.....	June 26, 1929	1930	
La Jolla, San Diego County.			
La Jolla Building and Loan Association.....	Nov. 8, 1928	1929	
La Mesa, San Diego County.			
La Mesa Building and Loan Association.....	Dec. 10, 1926	1927	D.23, 1929
Lankershim, Los Angeles County.			
Lankershim Building and Loan Association.....	Nov. 5, 1923	1924	F.1, 1928
Livermore, Alameda County.			
Livermore Mutual Building and Loan Association.....	Sept. 19, 1906	1907	
Lodi, San Joaquin County.			
Lodi Building and Loan Association.....	Oct. 6, 1922	1923	E.15, 1929
Peoples Building and Loan Association.....	April 17, 1924	1925	E.16, 1929
Long Beach, Los Angeles County.			
Anchor Building and Loan Association.....	May 12, 1922	1922	E.17, 1929
California Building and Loan Association.....	Oct. 26, 1923	1924	E.18, 1929
Commonwealth Building and Loan Association.....	June 1, 1922	1922	
Long Beach Building and Loan Association.....	Mar. 5, 1920	1921	
Mutual Building and Loan Association.....	Aug. 4, 1904	1905	A.19, 1926
Oceanic Building-Loan Association.....	April 24, 1929	No Rep.	G.1, 1930
Pan American Building Loan Association.....	Mar. 27, 1929	1930	
Reliable Building-Loan Association.....	July 11, 1929	No Rep.	
The Mutual Building and Loan Association.....	Mar. 5, 1926	1926	
Los Altos, Santa Clara County.			
Altos Building and Loan Association.....	Aug. 24, 1909	1910	L.V., 1916
Los Angeles, Los Angeles County.			
American Building and Loan Association.....	Sept. 27, 1922	1923	D.15, 1924
American Loan Society.....	Sept. 15, 1922	1923	
Angelus Building-Loan Association.....	Feb. 19, 1923	1924	E.19, 1929
Armor Building and Loan Association.....	Sept. 19, 1928	1929	
Bankers Guaranty Loan Company.....	Aug. 17, 1901	1902	L.V., 1927
Borrowers Mutual Building and Loan Association.....	Aug. 30, 1897	1898	L.V., 1902
California Building-Loan Association.....	May 24, 1923	1924	A.23, 1928
California Mutual Building and Loan Association.....	Aug. 11, 1891	1894	L.V., 1904
California National Building and Loan Association.....	Sept. 12, 1924	1925	
Coast Mutual Building-Loan Association.....	Jan. 28, 1927	1927	D.17, 1928
Columbia Loan and Building Association.....	Feb. 14, 1887	1894	A.3, 1901
Consolidated Building and Loan Association.....	Feb. 17, 1928	1928	
East Side Mutual Building and Loan Association.....	June 6, 1927	1927	
Equitable Loan Society.....	July 19, 1889	1894	L.V., 1903
Equitable Mutual Building and Loan Association.....	Sept. 26, 1892	1894	L.V., 1897
Federal Building and Loan Association.....	Sept. 20, 1924	1925	
Fidelity Savings and Loan Association.....	Jan. 31, 1891	1894	
Field Building and Loan Association.....	Sept. 12, 1924	1925	B.15, 1930
Franklin Building-Loan Association.....	Sept. 8, 1924	1925	

**LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO JUNE 30, 1930,
INCLUSIVE—Continued**

	Organized	First report	Closed
Los Angeles, Los Angeles County—Continued.			
Fraternal Mutual Building and Loan Association	April 17, 1895	1896	L.V., 1907
German-American Building-Loan Association	Aug. 18, 1927	1928	
Gibraltar Building and Loan Association	July 1, 1925	1926	L.V., 1927
Golden State Building-Loan Association	July 15, 1926	1927	
Great Western Building and Loan Association	May 2, 1925	1926	
Guaranty Building and Loan Association	May 3, 1921	1921	
Guardian Building-Loan Association	Jan. 19, 1925	1925	D.22, 1929
Hollywood Building and Loan Association	Mar. 26, 1924	1925	
Home Building and Loan Association	Aug. 21, 1899	1894	
Home Investment Building and Loan Association	Aug. 21, 1899	1894	B.6, 1922
Imperial Savings and Loan Association	Feb. 16, 1890	1894	L.V., 1899
Insurance Plan Building and Loan Association	Aug. 24, 1925	1926	
International Building and Loan Association	Mar. 4, 1927	1927	A.27, 1930
Investment Building and Loan Association	Mar. 15, 1926	1926	
Keystone Building-Loan Association	July 15, 1926	1927	B.16, 1930
La Bonte Building and Loan Association	Nov. 4, 1924	1925	
Liberty Building and Loan Association	Jan. 24, 1924	1924	
Lincoln Building and Loan Association	Feb. 6, 1925	1925	
Lloyd Building and Loan Association of America	Nov. 8, 1928	No Rep.	E.8, 1929
Los Angeles American Building and Loan Association	Nov. 24, 1924	1925	
Los Angeles Building and Loan Association	Mar. 26, 1891	1894	L.V., 1903
Los Angeles Mutual Building and Loan Association	Oct. 20, 1920	1921	
Mechanics Savings Mutual Building and Loan Association	July 20, 1895	1896	L.V., 1900
Metropolitan Loan Association	July 30, 1886	1894	D.10, 1921
Mutual of Hollywood Building and Loan Association	Dec. 29, 1924	1925	A.28, 1930
National Building and Loan Association	June 20, 1889	1894	B.1, 1896
North American Building-Loan Association	April 17, 1926	1926	
Pacific Coast Building-Loan Association	May 20, 1925	1925	
Peoples Mutual Building and Loan Association	April 15, 1895	1896	A.4, 1895
Protective Building and Loan Association	April 23, 1923	1924	D.18, 1928
Protective Savings Mutual Building and Loan Association	Jan. 2, 1896	1897	L.R., 1907
Provident Mutual Building and Loan Association	Oct. 14, 1895	1896	A.5, 1914
Prudential Building and Loan Association	Dec. 17, 1923	1924	A.29, 1930
Railway Mutual Building and Loan Association	Oct. 20, 1926	1927	D.19, 1927
Security Building-Loan Association	April 21, 1926	1926	
Southern California Loan Association	Mar. 11, 1887	1894	B.13, 1926
Southern California Building and Loan Association	Mar. 11, 1887	1926	
Southern California-Metropolitan Loan Association	July 1, 1921	1922	B.12, 1922
Spring Street Building and Loan Association	Jan. 25, 1926	1926	E.12, 1929
State Mutual Building and Loan Association	June 20, 1889	1894	
State of California Mutual Building and Loan Association	April 7, 1898	1899	C.1, 1905
The Coast Mutual Building-Loan Association	Dec. 27, 1927	1928	
The Railway Mutual Building and Loan Association	Sept. 24, 1927	1928	
Thrift Guaranty Building and Loan Association	July 29, 1927	1928	A.25, 1929
Union Mutual Building and Loan Association	Oct. 8, 1891	1894	L.R.-07-13
United States Building and Loan Association	Feb. 6, 1925	1927	
Vermont Building and Loan Association	Jan. 25, 1926	1926	E.11, 1928
West Coast Building-Loan Association	Dec. 3, 1923	1925	E.10, 1928
Western Mutual Building and Loan Association	June 21, 1902	1903	L.V., 1904
Western States Building and Loan Association	Nov. 17, 1927	1928	
Wilshire Building and Loan Association	Sept. 25, 1922	1923	E.6, 1927
Los Gatos, Santa Clara County.			
Los Gatos Building and Loan Association	April 27, 1889	1894	L.V., 1920
Madera, Madera County.			
Madera Mutual Building and Loan Association	June 16, 1893	1894	L.V., 1896
Madera Mutual Building and Loan Association	Oct. 26, 1912	1913	
Martinez, Contra Costa County.			
Contra Costa County Building and Loan Association	Jan. 9, 1929	No Rep.	A.26, 1930
Marysville, Yuba County.			
Marysville Guarantee Building and Loan Association	Oct. 15, 1927	1928	
Merced, Merced County.			
El Capitan Building-Loan Association	June 29, 1929	1930	
Merced Mutual Building and Loan Association	June 22, 1891	1894	
Mill Valley, Marin County.			
Tamapais Mutual Building and Loan Association	Mar. 16, 1897	1898	
Modesto, Stanislaus County.			
El Portal Building-Loan Association	Sept. 1, 1928	1929	
Modesto Building and Loan Association	Oct. 10, 1889	1894	A.2, 1900
Modesto Building and Loan Association	Jan. 16, 1922	1923	
Monrovia, Los Angeles County.			
Mutual Building and Loan Association	Jan. 17, 1924	1924	

LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO JUNE 30, 1930,
INCLUSIVE—Continued

	Organized	First report	Closed
Montebello, Los Angeles County. Montebello Building and Loan Association.....	Mar. 23, 1927	1927	
Monterey, Monterey County. Educational Building and Loan Association..... Monterey Peninsula Building and Loan Association.....	June 22, 1929 Nov. 5, 1925	No Rep. 1926	E.6, 1927
Montrose, Los Angeles County Intervalley Building and Loan Association.....	Nov. 15, 1929	1930	
Napa, Napa County. Napa Building and Loan Association.....	April 22, 1886	1894	
Nevada City, Nevada County. Nevada County Building and Loan Association.....	Aug. 30, 1928	1929	C.12
Newcastle, Placer County. Newcastle Building and Loan Association.....	May 23, 1889	1894	
North Hollywood, Los Angeles County. Lankershim Building and Loan Association.....	Nov. 5, 1923	1924	
North Sacramento, Sacramento County. Fort Sutter Building and Loan Association.....	Nov. 26, 1929	1930	
Oakland, Alameda County. Alameda County Loan Association..... Brooklyn Investment and Loan Association..... California Guarantee Building and Loan Association..... California Home Investment Association..... Columbian Mutual Building and Loan Association..... Conservative Building and Loan Association..... Cosmopolitan Mutual Building and Loan Association..... Equity Building and Loan Association..... Golden West Building and Loan Company..... Home Guaranty Building and Loan Association..... Home Security Building and Loan Association..... Homestead Building and Loan Association..... Mercantile Building-Loan Association..... National Guarantee Building-Loan Association..... Oakland Building and Loan Association..... Oakland Guarantee Building and Loan Association..... Peoples Building and Loan Association..... Permanent Guarantee Loan Society..... Reliance Building and Loan Association..... Reliance Guaranty Building and Loan Association..... Reserve Building and Loan Association..... Standard Building and Loan Association..... West Oakland Mutual Loan Association.....	July 20, 1875 Oct. 14, 1889 Feb. 4, 1923 Dec. 7, 1908 July 17, 1893 May 14, 1926 Aug. 6, 1879 Aug. 21, 1881 Mar. 30, 1929 Oct. 2, 1925 July 20, 1875 July 2, 1929 Jan. 5, 1926 June 10, 1927 Aug. 1, 1889 Dec. 7, 1908 Dec. 1889 July 1, 1911 June 29, 1925 Dec. 31, 1926 April 19, 1926 Oct. 1, 1890 July 21, 1875	1894 1894 1923 1910 1894 1926 1894 1894 1930 1926 1894 No Rep. 1926 1928 1894 1910 1894 1912 1926 1927 1926 1894 1894	E.20, 1929 L.V., 1910 E.21, 1929 B.9, 1924 L.C., 1929 L.V., 1900 A.20, 1927 D.2, 1907 A.30, 1930 A.31, 1930 L.V., 1905 B.17, 1929 L.V., 1903 A.6, 1913 A.21, 1927 A.32, 1929 C.11, 1926 L.V., 1903 L.V., 1913
Oceanside, San Diego County. Oceanside Building and Loan Association.....	April 20, 1920	1921	
Ontario, San Bernardino County. Euclid Guarantee Building and Loan Association..... Ontario Building and Loan Association..... People's Mutual Building and Loan Association..... Peoples Guarantee Building and Loan Association..... Safety Building and Loan Association.....	June 25, 1927 May 2, 1927 June 24, 1891 Aug. 4, 1925 May 2, 1927	1928 1930 1894 1926 1930	B.18, 1930 A.16, 1927 E.6, 1927
Orange, Orange County. Orange Building and Loan Association.....	Sept. 26, 1887	1894	
Ornard, Ventura County. Ornard Building and Loan Association.....	July 13, 1921	1922	
Palo Alto, Santa Clara County. Home Foundation Building and Loan Association..... Palo Alto Mutual Building and Loan Association.....	Mar. 31, 1925 Nov. 14, 1892	1925 1894	
Pasadena, Los Angeles County. California Security Loan Corporation..... Crown Building and Loan Association..... Equitable Building and Loan Association..... Los Angeles County Mutual Building and Loan Association..... Mutual Building and Loan Association..... Mutual Building and Loan Association of Pasadena..... Pasadena Building and Loan Association..... Reliance Mutual Building and Loan Association..... San Gabriel Valley Building and Loan Association.....	Mar. 22, 1909 Jan. 11, 1923 May 1, 1922 Feb. 14, 1899 July 20, 1892 April 22, 1925 Feb. 14, 1899 Sept. 20, 1893 Sept. 25, 1896	1910 1923 1922 1900 1894 1926 1900 No Rep. 1897	E.22, 1930 B.2, 1914 A.7, 1916 A.13, 1904 B.3, 1898

**LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO JUNE 30, 1930,
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	Organized	First report	Closed
Paso Robles, San Luis Obispo County. Paso Robles Mutual Building and Loan Association	Sept. 2, 1905	1906	
Petaluma, Sonoma County. Petaluma Mutual Loan Association	Sept. 27, 1889	1894	A.15, 1926
Pico, Los Angeles County. Pico-Rivera Building-Loan Association	July 11, 1927	1928	
Pittsburg, Contra Costa County. Pittsburg Building and Loan Association	July 1, 1929	1930	
Pleasanton, Alameda County. Pleasanton Mutual Building and Loan Association	Mar. 1, 1895	1896	A.20, 1927
Pomona, Los Angeles County. Home Builders Loan Association	Mar. 16, 1908	1909	
Mutual Building and Loan Association	Dec. 24, 1892	1894	
Porterville, Tulare County. Porterville Mutual Building and Loan Association	Sept. 29, 1905	1906	
Redlands, San Bernardino County. Home Investment Association	Mar. 22, 1890	1894	B.8, 1923
Redlands Building and Loan Association	Mar. 22, 1890	1894	
Redondo Beach, Los Angeles County. American Mutual Building and Loan Association	Mar. 26, 1923	1923	
Mutual Building and Loan Association	Jan. 4, 1892	1894	A.8, 1895
Redwood City, San Mateo County. Bay Counties Building and Loan Association	July 2, 1929	1930	C.16, 1930
San Mateo County Building and Loan Association	May 8, 1890	1894	
Rialto, San Bernardino County. Rialto Building and Loan Association	June 7, 1922	1922	
Richmond, Contra Costa County. California Guarantee Building and Loan Association	Feb. 14, 1923	1923	C.10, 1927
Richmond Building, Loan and Security Company	June 28, 1911	No Rep.	D.9, 1912
Riverside, Riverside County. Citrus Belt Building and Loan Association	Mar. 3, 1926	1926	
Riverside County Mutual Building and Loan Association	April 5, 1901	1902	
Roseville, Placer County. Roseville Guarantee Building-Loan Association	July 8, 1929	1930	
Superior California Building and Loan Association	Feb. 2, 1926	1926	A.17, 1927
Sacramento, Sacramento County. Capital Building and Loan Association	Feb. 5, 1923	1923	
Germania Building and Loan Association	Dec. 31, 1872	1894	L.V., 1908
Occidental Building and Loan Association	Feb. 7, 1891	1894	L.R., 1900
Sacramento Building and Loan Association	Aug. 26, 1874	1894	
Sacramento Guarantee Building-Loan Association	Mar. 4, 1924	1924	
Superior Building and Loan Association	June 18, 1927	1928	E.23, 1930
Union Building and Loan Association	Feb. 1891	1894	L.R., 1898
Salinas, Monterey County. Salinas Mutual Building and Loan Association	Sept. 3, 1897	1897	L.V., 1900
Salinas Valley Building-Loan Association	Dec. 8, 1928	1929	
San Bernardino, San Bernardino County. Guarantee Building and Loan Association	April 3, 1922	1922	E.24, 1930
San Bernardino Land and Building Association	Jan. 3, 1887	1894	L.R., 1897
San Bernardino Building and Loan Association	June 29, 1929	1930	
Sante Fe Building and Loan Association	Jan. 8, 1890	1894	A.33, 1929
Santa Fe Guarantee Building and Loan Association	Oct. 16, 1929	1930	
San Diego, San Diego County. Bay City Building and Loan Association	July 1, 1924	1925	
Community Building and Loan Association	April 23, 1920	1921	A.18, 1927
Continental Building and Loan Association	Sept. 29, 1927	1928	A.34, 1930
San Diego Building and Loan Association	July 14, 1885	1894	
San Diego Savings and Loan Association	Nov. 11, 1887	1894	L.V., 1900
Seaboard Building and Loan Association	Dec. 1927	1928	
Silver Gate Building and Loan Association	May 22, 1890	1894	
Sunset Building and Loan Association	April 1, 1926	1927	

LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO JUNE 30, 1930,
INCLUSIVE—Continued

	Organized	First report	Closed
San Fernando, Los Angeles County. San Fernando Valley Building and Loan Association.....	April 12, 1927	1928	D.25, 1929
San Francisco, San Francisco County.			
Acme Building and Loan Association.....	Mar. 14, 1891	1894	L.V., 1910
Aetna Mutual Building and Loan Association.....	May 19, 1893	1894	L.V., 1907
Alliance Building and Loan Association.....	Oct. 14, 1890	1894	L.V., 1907
Alto Building and Loan Association.....	Feb. , 1891	1894	L.V., 1906
American National Building and Loan Association.....	May 24, 1929	1930	
Argonaut Mutual Building and Loan Association.....	Jan. 31, 1891	1894	D.11, 1920
Atlas Building and Loan Association.....	Oct. 14, 1890	1894	L.V., 1905
Bankers Loan and Trust Company.....	June 22, 1900	1905	A.14, 1906
Bay City Building and Loan Association.....	May 9, 1889	1894	D.12, 1920
Bay Counties Building and Loan Association.....	July 2, 1929	1930	
Bay View Building and Loan Association.....	Nov. 18, 1911	1912	
Borrowers Mutual Building and Loan Association.....	Feb. 13, 1896	1897	L.V., 1900
Building and Loan Federation of California.....	April 8, 1929	1930	
California Guarantee Investment Company.....	Aug. 2, 1890	1894	L.V., 1903
California Home Building-Loan Company.....	June 28, 1889	1897	
California Mutual Savings Fund, Loan and Building Association.....	Mar. 26, 1887	1894	D.26, 1929
Capital Building and Loan Association.....	June, 1890	1894	L.V., 1905
Central Mutual Building and Loan Association.....	April 15, 1907	1909	L.V., 1909
Citizens Building and Loan Association.....	Jan. 14, 1885	1894	
City Building and Loan Association.....	Mar. 26, 1891	1894	D.3, 1911
Columbia Building and Loan Association.....	May 2, 1890	1894	L.V., 1907
Commercial Building and Loan Association.....	Dec. 21, 1886	1894	D.4, 1905
Commonwealth Mutual Building and Loan Association.....	July 26, 1889	1894	A.9, 1904
Continental Building and Loan Association.....	July 17, 1889	1894	L.R., 1915
Cooperative Mutual Building and Loan Association.....	Sept. 16, 1892	1894	L.V., 1899
Cosmos Loan Association.....	April 30, 1890	1894	L.V., 1903
Economy Building and Loan Association.....	Dec. 31, 1889	1894	D.5, 1909
Eintracht Spar und Ban Verein.....	July 12, 1884	1894	C.3, 1906
El Dorado Loan Association.....	Mar. 14, 1890	1894	L.V., 1907
Empire Building and Loan Association.....	Aug. 24, 1889	1894	
Enterprise Mutual Building and Loan Association.....	Mar. 2, 1891	1894	L.V., 1898
Equitable Building and Loan Association.....	Dec. 7, 1908	1910	C.5, 1909
Equitable Building and Loan Association.....	Oct. 27, 1885	1894	L.V., 1896
Eureka Building and Loan Association.....	Nov. 3, 1890	1894	
Eureka Loan Association.....	May 16, 1889	1894	L.V., 1902
Excelsior Loan Association.....	Jan. 3, 1889	1894	L.V., 1905
Fairmont Loan Association.....	Mar. 2, 1891	1894	L.V., 1916
Federal Safe Deposit Company.....	Dec. 16, 1904	1905	L.V., 1906
Fidelity Building and Loan Association.....	Mar. 19, 1887	1894	
Franklin Mutual Building and Loan Association.....	Oct. 22, 1906	1907	
Franklin Savings and Building Association.....	Nov. 18, 1875	1894	L.V., 1907
German American Building-Loan Association.....	July 2, 1929	1930	
Germania Building and Loan Association.....	June 6, 1889	1894	L.V., 1912
Globe Mutual Building and Loan Association.....	Mar. 30, 1898	1899	
Golden Gate Mutual Building and Loan Association.....	Aug. 31, 1892	1894	L.V., 1901
Golden Rule Building and Loan Association.....	May 17, 1892	1894	L.V., 1904
Golden West Building and Loan Association.....	Mar. 23, 1890	1894	L.V., 1906
Granite Mutual Building and Loan Association.....	Aug. 18, 1890	1894	L.V., 1907
Guardian Loan Association.....	April 18, 1890	1894	L.V., 1904
Home Investment Association.....	Mar. 22, 1890	1894	C.4, 1903
Home Mutual Building and Loan Association.....	Dec. 2, 1885	1894	B.4, 1907
Home Mutual Deposit Loan Company.....	Dec. 2, 1885	1894	
Homeseekers Loan Association.....	Sept. 30, 1890	1894	L.V., 1901
Householders Building and Loan Association.....	Oct. 5, 1889	1894	D.6, 1909
Humboldt Building and Loan Association.....	Sept. 26, 1890	1894	L.V., 1911
Industrial Building-Loan Association.....	Feb. 25, 1925	1925	
Inter Nos Building and Loan Association.....	May 27, 1889	1894	L.V., 1907
Investors Home Mutual Building and Loan Association.....	Jan. 24, 1896	No Re.	L.V., 1897
Italian National Building and Loan Association.....	June 17, 1929	1930	
Italian Swiss Mutual Loan Association.....	April 1, 1887	1894	L.V., 1912
Mechanics Building and Loan Association.....	Jan. 6, 1891	1894	
Merchants Loan Association.....	June 21, 1889	1894	L.V., 1910
Metropolitan Guarantee Building-Loan Association.....	Dec. 18, 1924	1925	A.35, 1930
Metropolitan Mutual Building and Loan Association.....	April 25, 1895	Never operated	
Mission Building and Loan Association.....	Oct. 5, 1923	1924	
Mission Home and Loan Association.....	Mar. 12, 1889	1894	L.V., 1915
Mission Improved Building and Loan Association.....	Jan. 22, 1902	1903	A.10, 1907
Monarch Mutual Building and Loan Association.....	May 10, 1891	1894	L.V., 1910
Mutual Savings Fund, Loan and Building Association.....	June 4, 1883	1894	L.V., 1903
National Home and Loan Association.....	Nov. 5, 1885	1894	L.V., 1904
Northern California Building and Loan Association.....	Oct. 2, 1911	1912	
Occidental Loan Association.....	Aug. 25, 1885	1894	D.24, 1928
Pacific Coast Loan Association.....	Oct. 3, 1893	1894	L.V., 1905
Pacific Coast Savings Society.....	Jan. 26, 1891	1894	L.R., 1905
Pacific Loan Association.....	Dec. 3, 1884	1894	D.13, 1920

**LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 T JUNE 30, 1930,
INCLUSIVE—Continued**

	Organized	First report	Closed
San Francisco, San Francisco County—Continued.			
Pacific Mutual Building and Loan Association.....	Aug. 21, 1891	1894	L.V., 1900
Pacific States Savings and Loan Company.....	June 14, 1889	1894	
Phoenix Savings and Loan Association.....	Nov. 17, 1889	1894	E.1, 1905
Progress Mutual Loan Association.....	Dec. 31, 1894	1895	
Provident Mutual Loan Association.....	Sept. 20, 1887	1894	
Prudence Building and Loan Association.....	May 19, 1891	1894	A.11, 1913
Renters Cooperative Investment Company.....	Nov. 24, 1890	1894	E.2, 1906
Republic Savings, Building and Loan Association of California.....	Oct. 11, 1889	1894	B.5, 1900
Richmond Mutual Building and Loan Association.....	July 2, 1897	1898	L.V., 1907
Safety Mutual Building and Loan Association.....	May 12, 1894	1895	D.7, 1912
San Francisco Building and Loan Association.....	April 30, 1923	1923	
San Francisco Home Mutual Loan Association.....	Nov. 8, 1890	1894	L.V., 1911
San Francisco Mutual Loan Association.....	Oct. 28, 1882	1894	L.V., 1911
San Francisco and Oakland Mutual Loan Association.....	Jan. 2, 1889	1894	L.V., 1911
Security Loan Association.....	April 19, 1888	1894	L.V., 1900
Standard Building and Loan Association.....	Oct. 24, 1924	1925	
Standard Loan and Trust Company.....	Jan. 14, 1903	1905	A.12, 1906
State Building and Loan Corporation.....	Oct. 16, 1916	No Rep.	E.4, 1917
State Rural Credit Association.....	Jan. 20, 1916	1916	E.3, 1916
Sterling Building and Loan Association.....	July 16, 1911	1913	L.V., 1913
Sun Mutual Building and Loan Association.....	Aug. 1, 1894	No Rep.	D.8, 1895
Triumph Building and Loan Association.....	Jan. 30, 1891	1894	L.V., 1907
Union Building and Loan Association.....	May 6, 1881	1894	D.14, 1920
Union Building and Loan Association.....	Jan. 22, 1924	1925	
Visitation Home Building and Loan Association.....	Jan. 12, 1909	1910	L.V., 1912
West Shore Mutual Loan Association.....	Aug. 4, 1890	1894	L.V., 1910
Western Loan Association.....	Nov. 12, 1886	1894	
Western Security Building and Loan Association.....	April 20, 1928	1928	A.36, 1930
Yerba Buena Mutual Building and Loan Association.....	May 2, 1891	1894	L.V., 1900
San Gabriel, Los Angeles County.			
The Royal Building-Loan Association.....	Jan. 2 1930	No Rep.	
San Jose, Santa Clara County			
California Mutual Building and Loan Association.....	Mar. 12, 1889	1894	
Guaranty Building and Loan Association.....	June 2, 1919	1920	
Home Owners Building and Loan Association.....	Oct. 31, 1919	1920	E.25, 1930
Independent Building-Loan Association.....	May 29, 1929	1930	
Mutual Building and Loan Association of San Jose and College Park.....	Mar. 12, 1889	1894	B.7, 1924
Nucleus Building and Loan Association.....	Mar. 26, 1889	1894	
Reserve Building and Loan Association.....	April 19, 1926	1926	
San Jose Building and Loan Association.....	June 30, 1885	1894	B.19, 1930
San Jose Pacific Building and Loan Association.....	June 30, 1885	1894	
Surety Building and Loan Association.....	Jan. 20, 1926	1926	
San Luis Obispo, San Luis Obispo County.			
Guarantee Building and Loan Association.....	Oct. 25, 1927	1928	
San Luis Building and Loan Association.....	Mar. 1, 1888	1894	
San Mateo, San Mateo County.			
Peninsula Building and Loan Association.....	Nov. 24, 1922	1923	
San Mateo Mutual Building and Loan Association.....	Jan. 2, 1896	1897	
San Pedro, Los Angeles County.			
Harbor Mutual Loan Association.....	July 26, 1920	1921	L.V., 1922
San Pedro Building and Loan Association.....	May 3, 1926	1926	D.20, 1928
Marine Building and Loan Association.....	Nov. 20, 1926	1927	
San Rafael, Marin County.			
Marin County Mutual Building and Loan Association.....	July 19, 1886	1894	
Santa Ana, Orange County.			
Home Mutual Building and Loan Association.....	April 1, 1893	1894	A.37, 1929
Home Mutual Building and Loan Association.....	Nov. 18, 1929	1930	
Orange County Mutual Building and Loan Association.....	Mar. 7, 1901	1903	L.C., 1913
Santa Ana Building and Loan Association.....	Mar. 28, 1923	1923	
Southwest Building-Loan Association.....	May 21, 1928	No Rep.	
Santa Barbara, Santa Barbara County.			
City Building and Loan Association.....	Oct. 21, 1924	1925	
Loan and Building Association.....	May 23, 1887	1894	
Santa Barbara Mutual Building and Loan Association.....	May 20, 1901	1902	
Santa Clara, Santa Clara County.			
Santa Clara Building and Loan Association.....	Mar. 15, 1889	1894	
Santa Cruz, Santa Cruz County.			
Santa Cruz County Building and Loan Association.....	May 20, 1908	1909	

LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO JUNE 30, 1930,
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	Organized	First report	Closed
Santa Maria, Santa Barbara County. Santa Maria Guarantee Building-Loan Association.....	Nov 14, 1927	1928	
Santa Monica, Los Angeles County. Bay Cities Guaranty Building-Loan Association..... Century Building and Loan Association..... Citizens Guarantee Building-Loan Association.....	May 27, 1921 Feb. 14, 1927 Jan. 21, 1929	1922 1927 No Rep.	
Santa Paula, Ventura County. Santa Paula Building and Loan Association.....	April 21, 1890	1894	
Santa Rosa, Sonoma County. Santa Rosa Building and Loan Association.....	Oct. 3, 1898	1894	
Sausalito, Marin County. Sausalito Mutual Loan Association.....	Dec. 20, 1887	1894	
Sawtelle, Los Angeles County. West Los Angeles Guarantee Building-Loan Association.....	Dec. 19, 1929	1930	
Sherman, Los Angeles County. Sherman Building and Loan Association.....	April 21, 1926	1926	F.2, 1928
Sonora, Tuolumne County. Sonora Guarantee Building-Loan Association.....	June 21, 1929	No Rep.	
South Pasadena, Los Angeles County. Northland Building and Loan Association..... Republic Building and Loan Association.....	Aug. 27, 1928 Oct. 19, 1925	1929 1926	I.C., 1930 A.24
South San Francisco, San Mateo County. Pacific American Building-Loan Association.....	June 27, 1929	No Rep.	
Stockton, San Joaquin County. San Joaquin Valley Building and Loan Association..... Security Building-Loan Association..... State Building and Loan Association..... Stockton Land, Loan and Building Association.....	June 17, 1889 Oct. 25, 1912 Nov. 10, 1922 Jan. 3, 1887	1894 1913 1923 1894	E.7, 1928
Sunnyvale, Santa Clara County. Sunnyvale Guaranty, Loan and Investment Company.....	Aug. 19, 1908	1909	L.V., 1911
Susanville, Lassen County. Honey Lake Building and Loan Association.....	Nov. 29, 1919	1920	L.V., 1923
Tiburon, Marin County. Northwestern Building and Loan Association.....	May 21, 1923	1924	
Torrance, Los Angeles County. Torrance Mutual Building and Loan Association.....	Sept. 25, 1922	1923	
Tulare, Tulare County. Guarantee Building and Loan Association..... Tulare Building and Loan Association.....	Jan. 20, 1923 Jan., 1889	1924 1894	
Turlock, Stanislaus County. Turlock Building and Loan Association..... Turlock Guarantee Building-Loan Association.....	Nov. 29, 1911 May 23, 1929	No bus No Rep	L.V., 1912
Ukiah, Mendocino County. Ukiah Mutual Building and Loan Association.....	May 1, 1894	1895	L.V., 1904
Upland, San Bernardino County. Magnolia Building and Loan Association..... Magnolia Mutual Building and Loan Association.....	Nov. 1, 1929 Sept. 24, 1901	1930 1902	A.38, 1929
Vallejo, Solano County. Vallejo Building and Loan Association.....	Oct. 26, 1911	1912	L.V., 1919
Van Nuys, Los Angeles County. Provident Building-Loan Association..... Van Nuys Building and Loan Association.....	May 1, 1925 Aug. 30, 1925	1925 1926	
Venice, Los Angeles County. Washington Building-Loan Association.....	July 26, 1926	1928	

**LIST OF BUILDING AND LOAN ASSOCIATIONS OF RECORD FROM 1893 TO JUNE 30, 1930,
INCLUSIVE—Continued**

	Organized	First report	Closed
Ventura, Ventura County.			
Universal Building-Loan Association.....	Dec. 29, 1926	1927	A.39, 1929
Ventura Building and Loan Association.....	June 24, 1920	1921	A.22, 1928
Ventura Guarantee Building and Loan Association.....	Dec. 14, 1926	1927	
Ventura Mutual Building and Loan Association.....	Feb. 1, 1897	1898	L.V., 1902
Visalia, Tulare County.			
Visalia Building and Loan Association.....	Jan. 5, 1887	1894	
Watsonville, Santa Cruz County.			
Watsonville Building and Loan Association.....	Sept. 18, 1925	1926	
Watsonville Mutual Building and Loan Association.....	April 14, 1897	1898	L.V., 1901
West Hollywood, Los Angeles County.			
Security Building-Loan Association.....	April 21, 1926	1926	C.15, 1930
Southland Building and Loan Association.....	Dec. 24, 1929	1930	
Whittier, Los Angeles County.			
Mutual Building and Loan Association.....	April 19, 1920	1921	
Quaker City Building and Loan Association.....	Jan. 2, 1926	1927	
Whittier Building and Loan Association.....	Oct. 25, 1920	1921	
Wilmington, Los Angeles County.			
Harbor Building and Loan Association.....	Aug. 18, 1922	1924	
Wilmington Mutual Building and Loan Association.....	Sept. 23, 1920	1921	
Woodland, Yolo County.			
Woodland Building and Loan Association.....	June 8, 1886	1894	L.V., 1900
Northern California Building and Loan Association.....	Oct. 2, 1911	1912	C.7, 1920

EXPLANATION KEY TO REFERENCES UNDER "CLOSED" COLUMN

- L.V. Liquidated voluntarily.
- L.R. Liquidated by receiver.
- L.C. Liquidated by commissioner.
- I.B. In liquidation by trustee in bankruptcy.
- I.C. In liquidation by commissioner.
- I.V. In liquidation, voluntary.
- I.R. In liquidation by receiver.
- A. 1. Absorbed by Globe Mutual Building and Loan Association, S. F., July, 1908.
- A. 2. Absorbed by Continental Building and Loan Association, San Francisco.
- A. 3. Absorbed by Los Angeles Building and Loan Association, L. A., December, 1901.
- A. 4. Absorbed by Mechanics Mutual Building and Loan Association, L. A., September, 1895.
- A. 5. Absorbed by Fidelity Savings and Loan Association, Los Angeles, February, 1914.
- A. 6. Absorbed by California Home Building-Loan Company, San Francisco, 1913.
- A. 7. Absorbed by California Security Loan Corporation, Pasadena, 1916.
- A. 8. Absorbed by National Building and Loan Association, Los Angeles, 1895.
- A. 9. Absorbed by Standard Loan and Trust Company, San Francisco, 1904.
- A. 10. Absorbed by Householders Building and Loan Association, San Francisco, December, 1907.
- A. 11. Absorbed by California Home Building and Loan Company, San Francisco, May, 1913.
- A. 12. Absorbed by Renters Cooperative Investment Company, San Francisco, 1906.
- A. 13. Absorbed by State Mutual Building and Loan Association, Los Angeles, 1904.
- A. 14. Absorbed by State Savings and Commercial Bank, San Francisco, 1906.
- A. 15. Absorbed by Home Guaranty Building and Loan Association, Oakland, 1926.
- A. 16. Absorbed by Peoples Guarantee Building and Loan Association, Ontario, 1927.
- A. 17. Absorbed by Northern California Building and Loan Association, San Francisco, 1927.
- A. 18. Absorbed by Bay City Building and Loan Association, San Diego, 1927.
- A. 19. Absorbed by The Mutual Building and Loan Association, Long Beach, 1926.
- A. 20. Absorbed by California Guarantee Building and Loan Assn., Oakland, 1927.
- A. 21. Absorbed by Reliance Guaranty Building and Loan Association, Oakland, 1927.
- A. 22. Absorbed by Ventura Guarantee Building and Loan Association, Ventura, 1928.
- A. 23. Absorbed by Investment Building and Loan Association, Los Angeles, 1928.
- A. 24. Absorbed by The Coast Mutual Building and Loan Association, Los Angeles, 1928.
- A. 25. Absorbed by North American Building-Loan Association, Los Angeles, 1929.
- A. 26. Absorbed by Italian National Building and Loan Association, San Francisco, 1930.
- A. 27. Absorbed by Security Building-Loan Association, Los Angeles, 1930.
- A. 28. Absorbed by United States Building and Loan Association, 1930.
- A. 29. Absorbed by North American Building-Loan Association, Los Angeles, 1930.
- A. 30. Absorbed by Italian National Building and Loan Association, San Francisco, 1930.
- A. 31. Absorbed by Italian National Building and Loan Association, San Francisco, 1930.
- A. 32. Absorbed by Homestead Building and Loan Association, Oakland, 1929.
- A. 33. Absorbed by Santa Fe Guarantee Building and Loan Association, San Bernardino, 1929.
- A. 34. Absorbed by North American Building-Loan Association, Los Angeles, 1930.
- A. 35. Absorbed by North American Building-Loan Association, Los Angeles, 1930.
- A. 36. Absorbed by San Jose Pacific Building and Loan Association, San Jose, 1930.
- A. 37. Absorbed by Home Mutual Building and Loan Association, Santa Ana, 1929.
- A. 38. Absorbed by Magnolia Building and Loan Association, Upland, 1929.
- A. 39. Absorbed by North American Building-Loan Association, Los Angeles, 1929.
- B. 1. Name changed to State Mutual Building and Loan Association, 1896.
- B. 2. Name changed to Pasadena Building and Loan Association, April, 1914.
- B. 3. Name changed to State of California Mutual Building and Loan Association.
- B. 4. Name changed to Home Mutual Deposit Loan Company, 1907.
- B. 5. Name changed to Phoenix Savings, Building and Loan Association, 1900.
- B. 6. Name changed to Home Building and Loan Association, 1922.
- B. 7. Name changed to California Mutual Building and Loan Association, 1924.
- B. 8. Name changed to Redlands Building and Loan Association, 1923.
- B. 9. Name changed to Oakland Guarantee Building and Loan Association, 1924.
- B. 10. Name changed to College Building and Loan Association, 1927.
- B. 11. Name changed to Burlingame Building-Loan Association, 1927.
- B. 12. Name changed to Southern California Loan Association, 1922.
- B. 13. Name changed to Southern California Building and Loan Association, 1926.
- B. 14. Name changed to Equity Building and Loan Association, 1930.
- B. 15. Name changed to California National Building and Loan Association, 1930.
- B. 16. Name changed to Golden State Building-Loan Association, 1930.
- B. 17. Name changed to Oakland Building and Loan Association, 1929, and consolidated with San Jose Pacific Building and Loan Association, San Jose, 1930.
- B. 18. Name changed to Safety Building and Loan Association, 1930.
- B. 19. Name changed to San Jose Pacific Building and Loan Association, San Jose, 1930.
- C. 1. Removed to San Diego, in liquidation by receiver.
- C. 2. Removed to Los Angeles in 1898.
- C. 3. Removed to Berkeley, name changed to Berkeley Loan and Security Company.
- C. 4. Removed to Redlands, 1903.
- C. 5. Removed to Berkeley, 1909.
- C. 6. Removed to Oakland, 1917; name changed to California Home Investment Association.
- C. 7. Removed to San Francisco in 1920.
- C. 8. Removed to Oakland.
- C. 9. Removed to Los Angeles; name changed to North American Building-Loan Association, 1928.
- C. 10. Removed to Oakland, 1927.
- C. 11. Removed to San Jose, 1926.
- C. 12. Removed to Grass Valley, 1929.
- C. 13. Removed to Los Angeles, 1929.
- C. 14. Removed to Los Angeles, 1929.
- C. 15. Removed to Los Angeles, 1930.
- C. 16. Removed to San Francisco, 1930.
- C. 17. Removed to Alhambra, 1929.
- D. 1. Consolidated with "Home Security" of Oakland, and name changed to Alameda County Loan Association.
- D. 2. Consolidated with "Alameda Building and Loan Association," and name changed to Alameda County Loan Assn.
- D. 3. Consolidated with "Prudence Building and Loan Association," San Francisco, 1911.
- D. 4. Consolidated with "Home Mutual Building and Loan Association," San Francisco, 1905.

EXPLANATION KEY TO REFERENCES UNDER "CLOSED" COLUMN—Continued

- D. 5. Consolidated with "Safety Mutual Building and Loan Assn.," San Francisco, 1909.
- D. 6. Consolidated with "Safety Mutual Building and Loan Assn.," San Francisco, 1909.
- D. 7. Consolidated with "Citizens Building and Loan Association," San Francisco, 1912.
- D. 8. Consolidated with "Triumph Loan Association," San Francisco, 1895.
- D. 9. Consolidated with "Equitable Building and Loan Assn.," Berkeley, 1912.
- D. 10. Consolidated with "Southern California Loan Association," Los Angeles, and name changed to Southern California-Metropolitan Loan Association.
- D. 11. Consolidated with "Occidental Loan Association," San Francisco, 1920.
- D. 12. Consolidated with "Western Loan Association," San Francisco, 1920.
- D. 13. Consolidated with "Occidental Loan Association," San Francisco, 1920.
- D. 14. Consolidated with "Western Loan Association," San Francisco, 1920.
- D. 15. Consolidated with "Angelus Building and Loan Association," Los Angeles, 1924.
- D. 16. Consolidated with "Consolidated Building and Loan Assn.," Compton, 1928.
- D. 17. Consolidated with "The Coast Mutual Building-Loan Association," Los Angeles, 1928.
- D. 18. Consolidated with "Western States Building-Loan Association," Los Angeles, 1928.
- D. 19. Consolidated with "The Railway Mutual Building and Loan Association," Los Angeles, 1927.
- D. 20. Consolidated with "Angelus Building-Loan Association," Los Angeles, 1928.
- D. 21. Consolidated with "Mercantile Building-Loan Association," Oakland, 1929.
- D. 22. Consolidated with "United Building and Loan Association," Beverly Hills, 1929.
- D. 23. Consolidated with "Bay City Building and Loan Association," San Diego, 1929.
- D. 24. Consolidated with "Western Loan Association," San Francisco, 1928.
- D. 25. Consolidated with "Bay Cities Guaranty Building and Loan Association," Santa Monica, 1929.
- D. 26. Consolidated with "Northern California Building and Loan Association," San Francisco, 1929.
- E. 1. Secured a banking license by permission of Attorney General, 1905.
- E. 2. Secured a banking license by permission of Attorney General, 1906.
- E. 3. Transferred business to State Building and Loan Corporation, San Francisco, 1916.
- E. 4. Transferred business to Security Savings and Loan Assn., Reno, Nev., 1917.
- E. 5. Transferred business to Golden State Building and Loan Assn., Glendale, 1923.
- E. 6. Transferred business to Pacific States Savings and Loan Company, San Francisco, 1927.
- E. 7. Transferred business to Pacific States Savings and Loan Company, San Francisco, 1928.
- E. 8. Transferred business to Bay Cities Guaranty Building and Loan Association, Santa Monica, 1929.
- E. 9. Transferred business to Pacific States Savings and Loan Company, San Francisco, 1929.
- E. 10. Transferred business to Prudential Building and Loan Association, Los Angeles, 1928.
- E. 11. Transferred business to International Building and Loan Association, and name changed to Spring Street Guaranty Building and Loan Association, Los Angeles, 1928.
- E. 12. Transferred business to Guaranty Building and Loan Association, Los Angeles, 1929.
- E. 13. Transferred business to United States Building and Loan Association, Los Angeles, 1930.
- E. 14. Transferred business to Pacific States Savings and Loan Company, San Francisco, 1930.
- E. 15. Transferred business to Mercantile Building-Loan Association, Oakland, 1929.
- E. 16. Transferred business to Mercantile Building-Loan Association, Oakland, 1929.
- E. 17. Transferred business to Pacific States Savings and Loan Company, San Francisco, 1929.
- E. 18. Transferred business to Pacific States Savings and Loan Company, San Francisco, 1929.
- E. 19. Transferred business to Mercantile Building-Loan Association, Oakland, 1929.
- E. 20. Transferred business to Pacific States Savings and Loan Company, San Francisco, 1929.
- E. 21. Transferred business to California Mutual Building and Loan Association, San Jose, 1929.
- E. 22. Transferred business to Fidelity Savings and Loan Association, Los Angeles, 1930.
- E. 23. Transferred business to Mercantile Building-Loan Association, Oakland, 1930.
- E. 24. Transferred business to Fidelity Savings and Loan Association, Los Angeles, 1930.
- E. 25. Transferred business to California Mutual Building and Loan Association, San Jose, 1930.
- F. 1. Name of city changed to North Hollywood, 1928.
- F. 2. Name of city changed to West Hollywood and name of association changed to Security Building-Loan Association, 1928.
- G. 1. License revoked July 11, 1930.

APPENDIX (C)

Detailed Statements of the Condition

OF EACH

Building and Loan Association

IN THE

State of California

(Including two Foreign Associations)

**As Compiled from the Reports to the Commissioner during the Fiscal
Year Ended June 30, 1930**

ARRANGED ALPHABETICALLY BY CITIES, TOWNS AND NAMES

No. 1

CENTRAL BUILDING AND LOAN ASSOCIATION

1364 Park Street, Alameda

Incorporated July 29, 1909. Fiscal year ended June 30, 1930

Officers—J. L. Delaney, President; Frederick Maurer, Vice President; L. Pickersgill, Secretary.
 Directors—J. L. Delaney, Frederick Maurer, C. C. Emslie, R. V. Powell, M. Stafford, H. Rosenthal,
 Edward J. Silver, J. A. Powell, E. A. Randlett, Herbert D. Schultz, L. Pickersgill.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$5,077,815 88	\$3,940,028 91	\$1,137,786 97
Arrearages—Interest, dues, etc.....	20,224 27	20,001 50	222 77
Cash in office and bank.....	201,467 09	140,215 81	61,251 28
Real estate—Held for sale.....	18,369 54	24,347 80	—5,978 26
Real estate—Office building.....	192,518 65	169,098 75	23,419 90
Total assets.....	\$5,510,395 43	\$4,293,692 77	\$1,216,702 66

LIABILITIES

Investment certificates.....	\$4,625,072 04	\$3,597,338 27	\$1,027,733 77
Notes payable and overdrafts.....	100,000 00	100,000 00	—
Incomplete loans.....	155,375 63	97,792 40	57,583 23
Dividends payable.....	26,099 00	—	26,099 00
Installment membership shares.....	129 50	—	129 50
Guarantee stock—Capital.....	441,700 00	377,200 00	64,500 00
Guarantee stock—Surplus.....	64,625 00	32,750 00	31,875 00
Undivided profits.....	77,169 99	68,610 60	8,559 39
Interest earned but uncollected.....	20,224 27	20,001 50	222 77
Total liabilities.....	\$5,510,395 43	\$4,293,692 77	\$1,216,702 66

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$25,263 10	Interest on loans.....	\$350,154 48
Directors' and appraisal fees....	1,905 00	Fees on loans.....	16,261 33
Legal fees.....	322 95	Rents received.....	7,533 34
Agents' commissions.....	1,336 43	Other income.....	1,021 13
Rent.....	3,900 00		
Advertising.....	15,384 74	Paid in surplus.....	31,875 00
Taxes.....	6,387 58	Guarantee capital increased....	64,500 00
Office expenses.....	7,020 18	Investment certificates increased	1,027,733 77
Real estate losses and write-offs..	10,032 86	Loan commitments increased....	57,583 23
Other expenses.....	433 93	Membership shares increased....	129 50
Interest on investment certificates	242,870 28	Dividends payable increased....	26,099 00
Federal income taxes.....	5,324 01	Real estate reduced.....	5,978 26
Dividends on guarantee stock....	46,229 83		
Loans increased.....	1,137,786 97		
Office building increased.....	23,419 90		
Cash increased.....	61,251 28		
Total.....	\$1,588,869 04	Total.....	\$1,588,869 04

Branch—Oakland, 369 Thirteenth Street.

No. 2

ALBANY GUARANTEE BUILDING AND LOAN ASSOCIATION

1055 Solano Avenue, Albany

Incorporated October 5, 1928. Fiscal year ended December 31, 1929

Officers—W. C. Pomeroy, President; Jack L. Stein, Vice President; Cyril C. Lotz, Secretary.
Directors—W. C. Pomeroy, Jack L. Stein, Cyril C. Lotz, D. L. Lotz, Edmund W. Kiessling.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$44,623 08	\$14,800 00	\$29,823 08
Arrearages—Interest, dues, etc.	328 55		328 55
Cash in office and bank	6,042 62	7,786 62	—1,744 00
Certificates of other associations	8,184 01	11,500 00	—3,315 99
Furniture and fixtures	318 91	305 26	13 65
Other assets	308 62	66 00	242 62
Total assets	\$59,805 79	\$34,457 88	\$25,347 91

LIABILITIES

Investment certificates	\$12,911 29	\$38 50	\$12,872 79
Notes payable	3,800 25	4,500 25	—700 00
Incomplete loans	4,193 54		4,193 54
Unearned discount and prepaid interest	879 80		879 80
Other liabilities	3 40	146 43	—143 03
Guarantee stock—Capital	36,224 00	28,807 65	7,416 35
Guarantee stock—Surplus	1,464 96	965 05	499 91
Interest earned but uncollected	328 55		328 55
Total liabilities	\$59,805 79	\$34,457 88	\$25,347 91

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$2,089 25	Interest on loans	\$2,584 30
Rent	300 00	Interest on other investments	672 81
Advertising	541 70	Loan fees	680 66
Taxes	24 78	Other income	152 81
Office expenses	519 07		
Other expenses	82 15	Guarantee stock increased	7,416 35
Interest on notes payable	270 50	Paid in surplus	741 65
Interest on investment certificates	504 87	Investment certificates increased	12,872 79
		Loan commitments increased	4,193 54
Real estate loans increased	29,798 08	Prepaid interest increased	879 80
Certificate loans increased	25 00	Certificate investments reduced	3,315 99
Furniture and fixtures increased	13 65	Cash balance reduced	1,744 00
Other assets increased	242 62		
Notes payable reduced	700 00		
Other liabilities reduced	143 03		
Total	\$35,254 70	Total	\$35,254 70

No. 3

ALHAMBRA BUILDING AND LOAN ASSOCIATION

200 West Main Street, Alhambra

Incorporated June 25, 1921. Fiscal year ended June 30, 1930

Officers—Frank T. Olson, President; B. N. Marriott, First Vice President; E. Burlingame, Second Vice President; J. Homer Hough, Secretary.

Directors—Frank T. Olson, B. N. Marriott, E. Burlingame, J. Homer Hough, Scott M. Adams, W. M. Northrup, Chas. Emory Barber, W. E. Hall, E. L. Callahan.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$959,783 32	\$770,249 39	\$189,533 93
Arrearages—Interest, dues, etc.	10,555 29	9,563 88	991 41
Cash in office and bank	33,683 96	29,254 00	4,429 96
Bond investments	36,124 76	37,701 14	—1,576 38
Certificates of other associations	97,000 00	97,000 00	—
Real estate—Held for sale	10,274 50	—	10,274 50
Real estate—Office building	109,689 82	110,258 93	—569 11
Furniture and fixtures	7,723 00	5,929 84	1,793 16
Other assets	1,492 56	1,440 22	52 34
Total assets	\$1,266,327 21	\$1,061,397 40	\$204,929 81

LIABILITIES

Investment certificates	\$858,905 42	\$616,540 82	\$242,364 60
Notes payable	70,000 00	110,000 00	—40,000 00
Incomplete loans	16,503 66	50,295 75	—33,792 09
Unearned discount and prepaid interest	1,383 34	1,750 00	—366 66
Other liabilities	1,274 06	2,341 00	—1,066 94
Installment membership shares	190,843 11	154,402 16	36,440 95
Guarantee stock—Capital	100,000 00	100,000 00	—
Guarantee stock—Surplus	7,603 40	7,603 40	—
Undivided profits	9,258 93	8,900 39	358 54
Interest earned but uncollected	10,555 29	9,563 88	991 41
Total liabilities	\$1,266,327 21	\$1,061,397 40	\$204,929 81

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$14,700 02	Interest on loans	\$77,540 84
Directors' fees	216 00	Interest on other investments	9,913 09
Legal and accounting fees	530 00	Fees on loans	6,627 10
Agents commissions	1,123 75	Other fees	299 00
Rent	3,600 00	Profits on surrendered shares	391 41
Advertising	3,319 86	Rents received	11,555 00
Taxes	2,265 55	Other income	33 04
Office expenses	5,109 73		
Depreciation expense	461 15	Investment certificates increased	242,364 60
Other expenses	5,465 64	Membership shares increased	36,440 95
Interest on notes payable	6,722 83	Bonds reduced	1,576 38
Interest on investment certificates	42,626 41	Depreciation of office building	569 11
Dividends on membership shares	11,860 00		
Dividends on guarantee stock	8,000 00		
Loans increased	189,533 93		
Real estate increased	10,274 50		
Furniture and fixtures increased	1,793 16		
Other assets increased	52 34		
Notes payable reduced	40,000 00		
Loan commitments reduced	33,792 09		
Prepaid interest reduced	366 66		
Other liabilities reduced	1,066 94		
Cash increased	4,429 96		
Total	\$387,310 52	Total	\$387,310 52

MUTUAL BUILDING AND LOAN ASSOCIATION OF ALHAMBRA

237 West Main Street, Alhambra

Incorporated June 27, 1927. Fiscal year ended December 31, 1929*

Officers—S. W. Hudson, President; L. L. Lostutter and H. F. Roberts, Vice Presidents; P. J. Langlie, Secretary; M. L. Bangs, Assistant Secretary.
 Directors—S. W. Hudson, H. F. Roberts, Sloan Pitzer, N. W. Thompson, L. L. Lostutter, P. J. Langlie, W. A. McCormick.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929*	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$641,300 00	\$529,800 00	\$111,500 00
Arrearages—Interest, dues, etc.	1,556 50	833 06	723 44
Cash in office and bank	38,323 17	23,870 48	14,452 69
Certificates of other associations	-----	10,000 00	—10,000 00
Furniture and fixtures	1 00	1,200 00	—1,199 00
Total assets	\$681,180 67	\$565,703 54	\$115,477 13

LIABILITIES

Investment certificates	\$517,449 81	\$409,005 58	\$108,444 23
Incomplete loans	7,660 00	20,607 23	—12,947 23
Other liabilities	3,500 00	-----	3,500 00
Installment membership shares	27,849 54	14,506 57	13,342 97
Guarantee stock—Capital	100,000 00	100,000 00	-----
Guarantee stock—Surplus	6,500 00	3,730 63	2,769 37
Reserve	11,816 50	8,551 00	3,265 50
Interest earned but uncollected	945 00	508 90	436 10
Undivided profits	5,459 82	8,793 63	—3,333 81
Total liabilities	\$681,180 67	\$565,703 54	\$115,477 13

SOURCE AND APPLICATION OF FUNDS
FOR THE SIX MONTHS PERIOD ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$1,840 00	Interest on loans	\$25,211 02
Rent	450 00	Fees on loans	1,307 00
Advertising	570 23	Other fees	67 79
Taxes	489 30	Other income	137 63
Office expenses	341 25	Interest adjustment	250 03
Interest on investment certificates	14,719 32	Investment certificates increased	108,444 23
Dividends on membership shares	604 65	Dividends payable increased	3,500 00
Dividends on guarantee stock	3,500 00	Membership shares increased	13,342 97
Unexplained surplus reduction	1,757 66	Fines reduced	10 66
Loans increased	111,500 00	Certificates of other associations reduced	10,000 00
Delinquent dues increased	298 00	Furniture and fixtures reduced	1,199 00
Loan commitments reduced	12,947 23		
Cash balance increased	14,452 69		
Total (6 months)	\$163,470 33	Total (6 months)	\$163,470 33

*Fiscal year changed from June 30, to December 31.

No. 5

SAN GABRIEL VALLEY BUILDING-LOAN ASSOCIATION

15 South Garfield Avenue, Alhambra

Incorporated October 24, 1925. Fiscal year ended June 30, 1930

Officers—Frank T. Olson, President; Wm. J. McCullough, First Vice President; Percy L. Cowherd, Second Vice President; J. Homer Hough, Secretary-Treasurer.

Directors—Frank T. Olson, Wm. J. McCullough, Percy L. Cowherd, J. Homer Hough, Dr. Herbert T. Brooks, G. F. Severio, Howard M. Pease.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$258,302 28	\$158,216 52	\$100,085 76
Arrearages—Interest, dues, etc.	1,877 28	1,114 07	763 21
Cash in office and bank	7,099 43	5,894 25	1,205 18
Certificates of other associations	—	9,500 00	—9,500 00
Furniture and fixtures	5,123 09	409 70	4,713 39
Other assets	4,607 12	473 75	4,133 37
Total assets	\$277,009 20	\$175,608 29	\$101,400 91

LIABILITIES

Investment certificates	\$188,783 63	\$65,018 36	\$123,765 27
Notes payable	—	10,000 00	—10,000 00
Incomplete loans	633 76	27,119 57	—26,485 81
Other liabilities	54	4,759 88	—4,759 34
Installment membership shares	14,854 11	9,271 12	5,582 99
Guarantee stock—Capital	58,000 00	50,000 00	8,000 00
Guarantee stock—Surplus	5,536 96	3,936 96	1,600 00
Undivided profits	7,322 92	4,388 33	2,934 59
Interest earned but uncollected	1,877 28	1,114 07	763 21
Total liabilities	\$277,009 20	\$175,608 29	\$101,400 91

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$4,070 90	Interest on loans	\$17,289 84
Legal and accounting fees	125 00	Interest on other investments	180 30
Agents' commissions	261 99	Fees on loans	3,781 25
Rent	1,020 00	Miscellaneous fees	98 28
Advertising	2,058 05	Rents received	444 00
Taxes	424 45	Other income	44 06
Office expenses	1,497 80		
Other expenses	882 13	Paid in surplus	1,600 00
Interest on notes payable	898 32	Guarantee stock increased	8,000 00
Interest on investment certificates	6,858 24	Investment certificates increased	123,765 27
Dividends on membership shares	806 26	Membership shares increased	5,582 99
		Certificates of other associations reduced	9,500 00
Loans increased	100,085 76		
Furniture and fixtures increased	4,713 39		
Other assets increased	4,133 37		
Notes payable reduced	10,000 00		
Loan commitments reduced	26,485 81		
Other liabilities reduced	4,759 34		
Cash increased	1,205 18		
Total	\$170,285 99	Total	\$170,285 99

ANAHEIM BUILDING AND LOAN ASSOCIATION

187 West Center Street, Anaheim

Incorporated June 20, 1921. Fiscal year ended December 31, 1929

Officers—F. A. Yungbluth, President; Fred Koesel, Vice President and Manager; S. W. Todd, Vice President; Wm. Falkenstein, Vice President; Forrest F. Fowler, Secretary
 Directors—Fred Koesel, Wm. Falkenstein, S. W. Todd, Dr. A. H. Domann, E. W. Stark, Wm. Schumacher.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$588,362 78	\$426,955 72	\$161,407 06
Arrearages—Interest, dues, etc.	1,697 72	1,514 75	182 97
Cash in office and bank	13,635 37	1,346 51	12,288 86
Certificates of other associations	5,000 00	5,000 00	-----
Real estate—Held for sale	29,345 34	22,845 26	6,500 08
Furniture and fixtures	630 00	500 00	130 00
Total assets	\$638,671 21	\$458,162 24	\$180,508 97

LIABILITIES

Investment certificates	\$443,697 12	\$282,998 44	\$160,698 68
Notes payable	10,000 00	-----	10,000 00
Incomplete loans	16,298 22	17,014 90	—716 68
Other liabilities	140 06	140 91	— 85
Installment membership shares	55,230 75	50,219 44	5,011 31
Guarantee stock—Capital	100,000 00	100,000 00	-----
Guarantee stock—Surplus	7,350 00	4,750 00	2,600 00
Undivided profits	4,257 34	1,523 80	2,733 54
Interest earned but uncollected	1,697 72	1,514 75	182 97
Total liabilities	\$638,671 21	\$458,162 24	\$180,508 97

SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$4,377 50	Interest on loans	\$40,015 39
Rent	600 00	Interest, other investments	300 00
Taxes	323 67	Fees on loans	330 05
Office expenses	789 46	Fines	1,036 70
Interest on investment certificates	22,310 61	Profits on sales of real estate	610 36
Dividends on membership shares	3,143 84	Other income	586 12
Dividends on guarantee stock	6,000 00	Investment certificates increased	160,698 68
Loans increased	161,407 06	Notes payable increased	10,000 00
Real estate increased	6,500 08	Membership shares increased	5,011 31
Furniture and fixtures increased	130 00		
Loan commitments reduced	716 68		
Other liabilities reduced	85		
Cash increased	12,288 86		
Total	\$218,588 61	Total	\$218,588 61

No. 7

SAVINGS, LOAN AND BUILDING ASSOCIATION OF ANAHEIM

116 South Los Angeles Street, Anaheim

Incorporated January 8, 1889. Fiscal year ended April 30, 1930

Officers—Wm. T. Wallop, President; Henry M. Adams, Vice President; Fred A. Backs, Secretary.
 Directors—Wm. T. Wallop, H. M. Adams, C. F. Grimm, H. A. Dickel, A. E. Schumacher, H. H. Benjamin, Herman Stern, Leonard Evans, Fred A. Backs and Elmer E. Bruce.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	April 30, 1930	April 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$2,344,607 75	\$2,067,346 44	\$277,261 31
Arrearages—Interest, dues, etc.	12,281 93	11,832 48	449 45
Cash in office and bank	133,375 85	146,252 52	—12,876 67
Certificates of other associations	65,636 51	65,304 50	332 01
Real estate—Held for sale	22,220 45	13,082 46	9,137 99
Real estate—Office building	29,064 05	28,013 40	1,050 65
Furniture and fixtures	3,500 00	1,000 00	2,500 00
Total assets	\$2,610,686 54	\$2,332,831 80	\$277,854 74

LIABILITIES

Investment certificates	\$1,484,303 12	\$1,274,733 97	\$209,569 15
Incomplete loans	25,566 58	31,375 80	—5,809 22
Unearned discount and prepaid interest	335 55	372 10	—36 55
Other liabilities	4,978 81	1,608 92	3,369 89
Installment membership shares—Free shares	712,722 00	696,066 00	16,656 00
Installment membership shares—Pledged shares	249,279 33	215,682 60	33,596 73
Guarantee stock—Capital	50,000 00	50,000 00	—
Guarantee stock—Surplus	15,000 00	5,000 00	10,000 00
Reserve Fund—Mutual	27,250 00	27,250 00	—
Undivided profits	32,621 22	23,881 93	8,739 29
Interest earned but uncollected	8,629 93	6,860 48	1,769 45
Total liabilities	\$2,610,686 54	\$2,332,831 80	\$277,854 74

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED APRIL 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$15,070 00	Interest on loans	\$177,387 34
Appraisal fees	889 60	Interest on other investments	9,321 11
Rent	1,400 00	Guarantee stock transfer fees	3 50
Taxes	1,748 47	Profits on surrendered accounts	6,022 09
Real estate losses and write-offs	1,734 07	Rents received	1,460 32
Office expenses	2,922 71	Fines	2,192 86
Depreciation on furniture and fixtures	554 23	Investment certificates increased	209,569 15
Interest on investment certificates	81,276 14	Other liabilities increased	82 50
Dividends on membership shares	68,052 71	Membership shares increased	53,540 12
Dividends on guarantee stock	4,000 00	Delinquent dues on shares reduced	1,320 00
Real estate loans increased	262,611 31	Cash reduced	12,876 67
Share and certificate loans increased	14,650 00		
Certificates other associations increased	332 01		
Real estate increased	9,137 99		
Own office building, increase	1,050 65		
Furniture and fixtures increased	2,500 00		
Loan commitments reduced	5,809 22		
Advance interest reduced	36 55		
Total	\$473,775 66	Total	\$473,775 66

GREATER ARCADIA BUILDING-LOAN ASSOCIATION

109 East Huntington Drive, Arcadia

Incorporated April 1, 1927. Fiscal year ended December 31, 1929

Officers—A. F. Holt, President; G. S. Eberly, Vice President; J. E. Roecher, Secretary.

Directors—A. F. Holt, G. S. Eberly, Otto Momm, J. B. Quinlan, D. H. Roush, F. R. Schroeder, R. H. Schwarzkopf, F. E. Sockman and J. T. Wilcox.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$155,797 97	\$104,774 16	\$51,023 81
Cash in office and bank.....	4,994 84	1,545 46	3,449 38
Furniture and fixtures.....	704 00	792 00	—88 00
Total assets.....	\$161,496 81	\$107,111 62	\$54,385 19

LIABILITIES

Investment certificates.....	\$127,610 33	\$78,257 14	\$49,353 19
Incomplete loans.....	4,867 31	1,160 32	3,706 99
Other liabilities.....	105 50	50 90	54 60
Guarantee Stock—Capital.....	25,000 00	25,000 00	—
Guarantee Stock—Surplus.....	2,500 00	2,500 00	—
Undivided profits.....	1,413 67	143 26	1,270 41
Total liabilities.....	\$161,496 81	\$107,111 62	\$54,385 19

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,187 50	Interest on loans.....	\$10,917 45
Directors' fees.....	74 00	Loan fees.....	684 40
Rent.....	480 00	Other income.....	166 45
Advertising.....	379 96		
Taxes.....	75 61	Investment certificates increased.....	49,353 19
Office expenses.....	190 31	Loan commitments increased.....	3,706 99
Depreciation.....	88 00	Accounts payable increased.....	54 60
Other expenses.....	22 50	Furniture and fixtures reduced.....	88 00
Interest on notes payable.....	7 50		
Interest on investment certificates.....	6,242 51		
Dividends on guarantee stock.....	750 00		
Real estate loans increased.....	50,873 81		
Certificate loans increased.....	150 00		
Cash balance increased.....	3,449 38		
Total.....	\$64,971 08	Total.....	\$64,971 08

No. 9

MORRO-ATASCADERO GUARANTEE BUILDING-LOAN ASSOCIATION

Atascadero

Incorporated January 7, 1929. Fiscal year ended June 30, 1930

Officers—C. W. Kellogg, President; E. D. Jarvis, Vice President; J. A. Hier-Johnson, Secretary.
 Directors—C. W. Kellogg, E. D. Jarvis, J. A. Hier-Johnson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$57,430 25	\$32,348 08	\$25,082 17
Cash in office and bank.....	1,684 06	326 77	1,357 29
Furniture and fixtures.....	369 50	398 23	—28 73
Other assets.....	19 20	-----	19 20
Total assets.....	\$59,503 01	\$33,073 08	\$26,429 93

LIABILITIES

Investment certificates.....	\$24,205 44	\$1,688 64	\$22,516 80
Notes payable.....	2,225 00	1,000 00	1,225 00
Other liabilities.....	102 06	-----	102 06
Guarantee stock—Capital.....	27,300 00	27,300 00	-----
Guarantee stock—Surplus.....	2,730 00	2,730 00	-----
Undivided profits.....	2,940 51	354 44	2,586 07
Total liabilities.....	\$59,503 01	\$33,073 08	\$26,429 93

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$147 75	Interest on loans.....	\$4,039 17
Rent.....	110 00	Fees on loans.....	441 10
Advertising.....	124 45	Other income.....	31 42
Taxes.....	95 11	Investment certificates increased.....	22,516 80
Office expenses.....	267 79	Notes payable increased.....	1,225 00
Other expenses.....	356 96	Other liabilities increased.....	102 06
Interest on notes payable.....	88 75	Furniture and fixtures reduced.....	28 73
Interest on investment certificates.....	734 81		
Loans increased.....	25,082 17		
Other assets increased.....	19 20		
Cash balance increased.....	1,357 29		
Total.....	\$28,384 28	Total.....	\$28,384 28

CENTRAL CALIFORNIA BUILDING AND LOAN ASSOCIATION

649 Lincoln Way, Auburn

Incorporated June 10, 1926. Fiscal year ended April 30, 1930

Officers—E. T. Robie, President; Wendell T. Robie, Vice President; C. H. Robinson, Secretary.
 Directors—E. T. Robie, Ina S. Robie, Wendell T. Robie, E. S. McBride, W. B. Dearborn.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	April 30, 1930	April 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$315,763 27	\$285,858 95	\$29,904 32
Arrearages—Interest, dues, etc.....	1,626 60	1,476 32	150 28
Cash in office and bank.....	42,869 66	17,860 36	25,009 30
Bond investments.....	-----	20,000 00	—20,000 00
Real estate—Held for sale.....	3,273 27	-----	3,273 27
Furniture and fixtures.....	205 00	230 00	—25 00
Total assets.....	\$363,737 80	\$325,425 63	\$38,312 17

LIABILITIES

Investment certificates.....	\$322,340 44	\$255,024 18	\$67,316 26
Incomplete loans.....	1,758 17	36,373 41	—34,615 24
Other liabilities.....	936 56	267 79	668 77
Guarantee stock—Capital.....	25,000 00	25,000 00	-----
Guarantee stock—Surplus.....	7,500 00	1,250 00	6,250 00
Undivided profits.....	4,576 03	6,033 93	—1,457 90
Interest earned but uncollected.....	1,626 60	1,476 32	150 28
Total liabilities.....	\$363,737 80	\$325,425 63	\$38,312 17

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED APRIL 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$1,522 70	Interest on loans.....	\$24,636 78
Legal and auditing.....	171 95	Interest on other investments.....	411 44
Advertising.....	438 07	Fees received.....	27 50
Taxes.....	373 69	-----	-----
Office expenses.....	245 15	Investment certificates increased.....	67,316 26
Real estate loans.....	500 00	Accounts payable increased.....	668 77
Other expenses.....	619 86	Certificate loans reduced.....	300 00
Interest on notes payable.....	81 76	Bond investments reduced.....	20,000 00
Interest on investment certificates.....	16,330 44	Furniture and fixtures reduced.....	25 00
Real estate loans increased.....	30,204 32	-----	-----
Real estate increased.....	3,273 27	-----	-----
Loan commitments reduced.....	34,615 24	-----	-----
Cash balance reduced.....	25,009 30	-----	-----
Total.....	\$113,385 75	Total.....	\$113,385 75

No. 11

VALLEY BUILDING AND LOAN ASSOCIATION

122 West Foothill Boulevard, Azusa

Incorporated February 25, 1929. Fiscal year ended December 31, 1929

Officers—Roydon Vosburg, President; Frederick L. Gay, Executive Vice President; C. A. Griffith, Vice President; R. W. McQuiston, Secretary.
 Directors—Roydon Vosburg, Frederick L. Gay, C. A. Griffith, George R. Mayland, J. B. Stair, H. Damerel and Dr. G. D. Jennings.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$52,118 32	-----	\$52,118 32
Arrearages—Interest, dues, etc.....	335 24	-----	335 24
Cash in office and bank.....	109 46	-----	109 46
Furniture and fixtures.....	813 51	-----	813 51
Other assets.....	1,232 95	-----	1,232 95
Total assets.....	\$54,614 48	*	\$54,614 48

LIABILITIES

Investment certificates.....	\$23,547 50	-----	\$23,547 50
Notes payable.....	5,000 00	-----	5,000 00
Incomplete loans.....	367 80	-----	367 80
Other liabilities.....	829 22	-----	829 22
Guarantee stock—Capital.....	24,869 96	-----	24,869 96
Total liabilities.....	\$54,614 48	*None	\$54,614 48

SOURCE AND APPLICATION OF FUNDS

*April 19, 1929 to December 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,561 50	Interest on loans.....	\$2,106 13
Rent.....	375 00	Loan fees.....	783 50
Advertising.....	464 15	Other fees.....	160 00
Taxes.....	21 00		
Office expenses.....	1,364 48	Paid in surplus.....	2,500 00
Other expenses.....	134 54	Guarantee stock.....	25,000 00
Interest on notes payable.....	135 34	Investment certificates.....	23,547 50
Interest on investment certificates.....	623 66	Notes payable.....	5,000 00
		Loan commitments.....	367 80
Real estate loans.....	52,118 32	Other liabilities.....	829 22
Accrued interest receivable.....	335 24		
Furniture and fixtures.....	818 51		
Other assets.....	1,232 95		
Cash balance.....	109 46		
Total.....	\$60,294 15	Total.....	\$60,294 15

*Commenced business April 19, 1929.

BAKERSFIELD MUTUAL BUILDING AND LOAN ASSOCIATION

1509 Nineteenth Street, Bakersfield

Incorporated December 20, 1928. Fiscal year ended December 31, 1929

Officers—J. A. Hughes, President; Howard Nichols, Secretary.

Directors—J. A. Hughes, Henry Eissler, Everett King, Howard Cravath, Howard Nichols.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$185,591 40	-----	\$185,591 40
Arrearages—Interest, dues, etc.....	552 26	-----	552 26
Cash in office and bank.....	17,435 67	-----	17,435 67
Furniture and fixtures.....	514 78	-----	514 78
Total assets.....	\$204,094 11	*None	\$204,094 11

LIABILITIES

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Investment certificates.....	\$18,251 21	-----	\$18,251 21
Notes payable.....	60,000 00	-----	60,000 00
Incomplete loans.....	13,828 00	-----	13,828 00
Full paid membership shares.....	59,900 00	-----	59,900 00
Installment membership shares.....	18,873 01	-----	18,873 01
Guarantee stock—Capital.....	31,500 00	-----	31,500 00
Guarantee stock—Surplus.....	182 74	-----	182 74
Undivided profits.....	1,006 89	-----	1,006 89
Interest earned but uncollected.....	552 26	-----	552 26
Total liabilities.....	\$204,094 11	*None	\$204,094 11

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Organization expense.....	\$182 00	Interest on loans.....	\$9,091 36
Office expense.....	1,131 16	Entrance fees.....	2,248 30
Other expenses.....	10 00	Fines and transfer fees.....	41 71
Interest on notes payable.....	1,055 02	Investment certificates.....	18,251 21
Interest on investment certificates.....	617 15	Notes payable.....	60,000 00
Dividends on membership shares.....	4,779 33	Loan commitments.....	13,828 00
Dividends on guarantee stock.....	2,417 08	Full paid membership shares.....	59,900 00
Loans on real estate.....	185,591 40	Installment membership shares.....	18,873 01
Furniture and fixtures.....	514 78	Guarantee stock.....	31,500 00
Cash balance.....	17,435 67		
Total.....	\$213,733 59	Total.....	\$213,733 59

* Commenced business December 26, 1928.

No. 13

KERN COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION

803 Baker Street, Bakersfield

Incorporated July 29, 1901. Fiscal year ended December 31, 1929

Officers—J. F. Dugan, President; A. W. Marion, Vice President; Arthur S. Crites, Secretary; E. C. O'Boyle, Assistant Secretary-Manager; E. B. Duncan, Assistant Secretary.

Directors—J. F. Dugan, A. W. Marion, Arthur S. Crites, A. J. Woody, M. H. Warren, E. B. Duncan, E. C. O'Boyle.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$1,231,552 96	\$1,144,145 65	\$87,407 31
Arrearages—Interest, dues, etc.....	5,398 66	8,915 10	—3,516 44
Cash in office and bank.....	58,544 98	38,819 19	19,725 77
Real estate—Held for sale.....	14,112 26	11,553 11	2,559 15
Furniture and fixtures.....	2,653 20	2,796 09	—142 89
Total assets.....	\$1,312,262 04	\$1,206,229 14	\$106,032 90

LIABILITIES

Notes payable.....	\$50,000 00	\$50,000 00	-----
Incomplete loans.....	1,362 46	4,539 79	—\$3,177 33
Full paid membership shares.....	595,108 50	517,604 00	77,504 50
Installment membership shares.....	619,570 27	585,389 65	34,180 62
Reserve.....	40,822 15	38,932 00	1,890 15
Undivided profits.....	-----	848 60	—848 60
Interest earned but uncollected.....	5,398 66	8,915 10	—3,516 44
Total liabilities.....	\$1,312,262 04	\$1,206,229 14	\$106,032 90

**SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929**

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$7,479 96	Interest on loans.....	\$121,358 15
Directors' and appraisers' fees.....	2,808 00	Interest on other investments.....	910 65
Legal and accounting fees.....	215 00	Fees on loans.....	725 00
Rent.....	720 00	Other fees.....	664 45
Advertising.....	324 34	Rents received.....	409 15
Taxes.....	2,151 81	Profits on sales of real estate.....	128 60
Office expense.....	2,424 95		
Real estate losses.....	759 34	Full paid membership shares in- creased.....	75,550 00
Depreciation, furniture and fix- tures.....	147 39	Installment membership shares increased.....	34,180 62
Interest on notes payable.....	2,054 45	Other liabilities increased.....	1,954 50
Other expenses.....	435 15	Furniture and fixtures reduced.....	142 89
Dividends on membership shares.....	103,634 06		
Real estate loans increased.....	87,407 31		
Foreclosed loans increased.....	2,559 15		
Loan commitments reduced.....	3,177 33		
Cash increased.....	19,725 77		
Total.....	\$236,024 01	Total.....	\$236,024 01

PEOPLES MUTUAL BUILDING AND LOAN ASSOCIATION

1925 Chester Avenue, Bakersfield

Incorporated January 27, 1892. Fiscal year ended January 31, 1930

Officers—H. I. Tupman, President; A. D. M. Osborne, Vice President; L. S. Robinson, Secretary.
 Directors—H. I. Tupman, A. D. M. Osborne, E. W. Spicks, C. W. Robinson, W. W. Colm.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Jan. 31, 1930	Jan. 31, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$299,990 00	\$284,250 00	\$15,740 00
Arrearages—Interest, dues, etc.....	731 85	1,197 62	—465 77
Cash in office and bank.....	4,405 73	3,764 10	641 63
Furniture and fixtures.....	150 00	200 00	—50 00
Total assets.....	\$305,277 58	\$289,411 72	\$15,865 86

LIABILITIES

Notes payable.....	\$65,000 00	\$13,000 00	\$52,000 00
Incomplete loans.....	-----	296 18	—296 18
Prepaid interest and dues.....	44 45	24 00	20 45
Full paid membership shares.....	80,700 00	126,700 00	—46,000 00
Installment membership shares.....	144,044 63	133,781 40	10,263 23
Undivided profits.....	2,038 45	1,952 92	85 53
Reserve.....	13,000 00	13,000 00	-----
Interest earned but uncollected.....	450 05	657 22	—207 17
Total liabilities.....	\$305,277 58	\$289,411 72	\$15,865 86

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED JANUARY 31, 1930

Application of funds	Dr.	Source of funds	Cr.
Salary—Manager.....	\$1,800 00	Interest on loans.....	\$28,921 81
Directors' and appraisers' fees ..	495 00	Fines.....	173 35
Legal and auditing.....	300 00	Transfer fees.....	1 50
Rent.....	300 00	Profit on surrendered shares...	310 06
Advertising.....	258 44		
Taxes.....	79 57	Notes payable increased.....	52,000 00
Office expenses.....	113 26	Installment shares increased....	10,263 23
Depreciation—Fixtures (contra) ..	*50 00	Other liabilities increased.....	20 45
Interest on notes payable.....	808 85	Delinquent dues reduced.....	258 60
Dividends on membership shares..	25,116 07	Fixtures decreased (contra)....	*50 00
Real estate loans increased.....	15,740 00		
Loan commitments decreased....	296 18		
Full paid shares decreased.....	46,000 00		
Cash balance increased.....	641 63		
Total.....	\$91,999 00	Total.....	\$91,999 00

No. 15

SAN GORGONIO BUILDING-LOAN ASSOCIATION

21 West Ramsey Street, Banning

Incorporated March 27, 1929. Fiscal year ended December 31, 1929

Officers—C. O. Barker, President; D. H. Gates and C. D. Hamilton, Vice Presidents; Frank L. Miller, Attorney; C. O. Barker, Jr., Secretary.
Directors—C. O. Barker, C. D. Hamilton, D. H. Gates, E. E. Pratt, Theo. Backus, John O. Clark, K. R. Smoot, H. W. Dill, D. A. Innes.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$126,311 50	-----	\$126,311 50
Arrearages—Interest, dues, etc.	1,023 20	-----	1,023 20
Cash in office and bank	3,168 64	-----	3,168 64
Furniture and fixtures	1,348 89	-----	1,348 89
Other assets	360 00	-----	360 00
Total assets	\$132,212 23	*None	\$132,212 23

LIABILITIES

Investment certificates	\$67,675 37	-----	\$67,675 37
Incomplete loans	9,997 25	-----	9,997 25
Unearned discount and unpaid interest	119 00	-----	119 00
Other liabilities	439 05	-----	439 05
Guarantee stock—Capital	50,000 00	-----	50,000 00
Guarantee stock—Surplus	2,500 00	-----	2,500 00
Undivided profits	897 41	-----	897 41
Interest earned but uncollected	584 15	-----	584 15
Total liabilities	\$132,212 23	*None	\$132,212 23

SOURCE AND APPLICATION OF FUNDS

*MARCH 29, 1929 TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$1,990 00	Interest on loans	\$4,295 70
Rent	600 00	Interest on other investments	246 50
Advertising	330 22	Fees on loans	1,251 00
Taxes	50 00	Other fees	90 00
Office expenses	410 61	Rents received	98 39
Depreciation expense	109 36		
Other expenses	109 54	Paid in surplus	2,500 00
Interest on investment certificates	1,484 45	Guarantee stock	50,000 00
		Investment certificates	67,675 37
Loans on real estate	126,311 50	Loan commitments	9,997 25
Furniture and fixtures	1,348 89	Unearned discount	119 00
Other assets	360 00		
Cash balance	3,168 64		
Total	\$136,273 21	Total	\$136,273 21

*Commenced business March 29, 1929.

BELLFLOWER BUILDING AND LOAN ASSOCIATION

398 Somerset Avenue, Bellflower

Incorporated March 5, 1928. Fiscal year ended June 30, 1930

Officers—J. E. Gregory, President; T. A. Gregory, Secretary.

Directors—H. H. Law, S. I. Bacon, M. T. Killingsworth, J. S. Watts, T. A. Gregory, J. K. Reeder, J. E. Gregory.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.-----	\$123,224 12	\$86,609 20	\$36,614 92
Cash in office and bank-----	25,993 06	11,089 98	14,903 08
Certificates of other associations-----	11,596 10	8,988 72	2,607 38
Furniture and fixtures-----	1,342 84	815 38	527 46
Total assets-----	\$162,156 12	\$107,503 28	\$54,652 84

LIABILITIES

Investment certificates-----	\$122,181 03	\$70,511 23	\$51,669 80
Incomplete loans-----	5,514 20	7,427 61	—1,913 41
Unearned discount and prepaid interest-----	1,274 35	367 13	907 22
Other liabilities-----	3,719 26	680 58	3,038 68
Guarantee stock—Capital-----	25,000 00	25,000 00	-----
Guarantee stock—Surplus-----	2,500 00	2,500 00	-----
Undivided profits-----	1,967 28	1,016 73	950 55
Total liabilities-----	\$162,156 12	\$107,503 28	\$54,652 84

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries-----	\$1,943 00	Interest on loans-----	\$8,612 96
Rent-----	780 00	Interest on other investments-----	908 13
Advertising-----	269 96	Fees on loans-----	1,651 14
Taxes-----	69 88	Other income-----	72 62
Office expenses-----	1,040 34	Investment certificates increased-----	51,669 80
Other expenses-----	149 20	Unearned discount and prepaid interest increased-----	907 22
Interest on investment certificates-----	6,041 92	Other liabilities increased-----	3,038 68
Loans increased-----	36,614 92		
Certificates of other associations increased-----	2,607 38		
Furniture and fixtures increased-----	527 46		
Loan commitments reduced-----	1,913 41		
Cash increased-----	14,903 08		
Total-----	\$66,860 55	Total-----	\$66,860 55

No. 17

BERKELEY GUARANTEE BUILDING AND LOAN ASSOCIATION

2101 Shattuck Avenue, Berkeley

Incorporated December 16, 1922. Fiscal year ended December 31, 1929

Officers—Perry T. Tompkins, President; G. Vanderende, Secretary.

Directors—C. C. Young, Robert G. Sproul, C. M. Boynton, Charles P. Howard, J. S. Hutchinson, H. C. Macaulay, Duncan McDuffie, Chester H. Rowell, Selden C. Smith, Warren Olney, Jr.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$3,802,677 98	\$3,238,746 46	\$563,931 52
Arrearages—Interest, dues, etc.....	1,071 88	1,058 64	13 24
Cash in office and bank.....	318,246 20	186,402 20	131,844 00
Bond investments.....	50,000 00	25,000 00	25,000 00
Certificates of other associations.....	10,000 00	-----	10,000 00
Real estate—Held for sale.....	27,818 14	11,978 06	15,840 08
Furniture and fixtures.....	8,210 71	3,533 84	4,676 87
Total assets.....	\$4,218,024 91	\$3,466,719 20	\$751,305 71

LIABILITIES

Investment certificates.....	\$3,771,984 87	\$3,017,848 29	\$754,136 58
Incomplete loans.....	49,320 57	129,252 73	—79,932 16
Unearned discount and prepaid interest.....	54,227 99	48,878 65	5,349 34
Other liabilities.....	4,856 48	5,748 74	—892 26
Guarantee stock—Capital.....	188,900 00	165,000 00	23,900 00
Guarantee stock—Surplus.....	122,160 00	73,260 00	48,900 00
Undivided profits.....	25,503 12	25,672 15	—169 03
Interest earned but uncollected.....	1,071 88	1,058 64	13 24
Total liabilities.....	\$4,218,024 91	\$3,466,719 20	\$751,305 71

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$21,317 89	Interest on loans.....	\$283,855 88
Directors' fees.....	405 00	Interest on other investments.....	7,643 43
Legal and auditing.....	785 00	Loan fees.....	774 50
Rent.....	3,740 00	Other fees.....	913 14
Advertising.....	11,031 28	Rents received.....	430 00
Taxes (other than income tax)...	2,996 46	Other income.....	634 86
Office expenses.....	4,795 89		
Other expenses.....	5,139 84	Guarantee stock increased.....	23,900 00
Interest on notes payable.....	419 18	Paid in surplus.....	23,900 00
Interest on investment certificates	197,491 00	Investment certificates increased	754,136 58
Federal income taxes.....	4,799 30	Prepaid interest increased.....	5,349 34
Dividends on guarantee stock....	16,500 00		
Real estate loans increased.....	548,014 22		
Certificate loans increased.....	15,917 30		
Bond investments increased.....	25,000 00		
Invested with other associations...	10,000 00		
Real estate increased.....	15,840 08		
Furniture and fixtures increased...	4,676 87		
Loan commitments reduced.....	79,932 16		
Other liabilities reduced.....	892 26		
Cash balance increased.....	131,844 00		
Total.....	\$1,101,537 73	Total.....	\$1,101,537 73

No. 18

COMMUNITY BUILDING AND LOAN ASSOCIATION

2122 Shattuck Avenue, Berkeley

Incorporated December 21, 1927. Fiscal year ended December 31, 1929

Officers—E. M. Marquis, President; Walter P. Woolsey, and W. E. Woolsey, Vice Presidents; Frederick Peake, Vice President and Manager; Robert R. Porter, Secretary.
 Directors—E. M. Marquis, W. E. Woolsey, Ira Abraham, Walter P. Woolsey, Willard D. Ellis, Gaylord H. Chilcote, Frederick Peake.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.-----	\$663,847 22	\$347,040 93	\$316,806 29
Arrearages—Interest, dues, etc.-----	2,688 59	-----	2,688 59
Cash in office and bank-----	17,713 25	8,709 66	9,003 59
Certificates of other associations-----	226 35	-----	226 35
Furniture and fixtures-----	4,585 79	4,485 80	99 99
Other assets-----	9,937 34	10,145 20	—207 86
Total assets-----	\$698,998 54	\$370,381 59	\$328,616 95

LIABILITIES

Investment certificates-----	\$525,933 38	\$240,356 31	\$285,577 07
Notes payable-----	35,000 00	10,000 00	25,000 00
Incomplete loans-----	38,802 69	29,882 72	8,919 97
Unearned discount and prepaid interest-----	4,760 06	842 95	3,917 11
Other liabilities-----	6,013 82	2,359 25	3,654 57
Guarantee stock—Capital-----	78,000 00	78,000 00	-----
Guarantee Stock—Surplus-----	7,800 00	7,800 00	-----
Undivided profits-----	-----	1,140 36	—1,140 36
Interest earned but uncollected-----	2,688 59	-----	2,688 59
Total liabilities-----	\$698,998 54	\$370,381 59	\$328,616 95

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries-----	\$8,381 13	Interest on loans-----	\$38,382 87
Accounting fees-----	110 00	Interest on other investments--	304 07
Advertising-----	4,738 41	Fees on loans-----	8,168 87
Taxes-----	307 39	Other income-----	891 15
Office expenses-----	2,540 05		
Depreciation expense-----	3,527 90	Investment certificates increased	285,577 07
Other expenses-----	1,059 23	Notes payable increased-----	25,000 00
Interest on notes payable-----	1,528 32	Loan commitments increased--	8,919 97
Interest on investment certificates	23,574 89	Unearned discount increased--	3,917 11
		Other liabilities increased-----	3,654 57
Dividends on guarantee stock--	3,120 00	Other assets reduced-----	207 86
Loans increased-----	316,806 29		
Certificates of other associations			
increased-----	226 35		
Furniture and fixtures increased--	99 99		
Cash increased-----	9,003 59		
Total-----	\$375,023 54	Total-----	\$375,023 54

No. 19

FIDELITY GUARANTY BUILDING AND LOAN ASSOCIATION

2323 Shattuck Avenue, Berkeley

Incorporated August 17, 1921. Fiscal year ended June 30, 1930

Officers—Chas. L. McFarland, President; W. H. Ratcliff, Jr., Vice President; Hughbert S. Luce, Assistant Secretary; Donald P. Wingate, Secretary.

Directors—Everett N. Bee, F. Linden Naylor, Robert Sibley, Elmer E. Nichols, Luther A. Nichols, Chas. L. McFarland, Donald P. Wingate, W. H. Ratcliff, Jr.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$3,335,213 64	\$3,072,655 29	\$262,558 35
Cash in office and bank.....	308,925 98	138,872 36	170,053 62
Bond investments.....	61,215 64	200,878 14	—139,662 50
Certificates of other associations.....	35,064 42	35,001 06	63 36
Real estate—Held for sale.....	36,577 86	3,489 26	33,088 60
Furniture and fixtures.....	199 85	449 25	—249 40
Other assets.....	33,239 53	5,017 03	28,222 50
Total assets.....	\$3,810,436 92	\$3,456,362 39	\$354,074 53

LIABILITIES

	June 30, 1930	June 30, 1929	Increase —Decrease
Investment certificates.....	\$3,474,589 58	\$3,028,880 44	\$445,709 14
Incomplete loans.....	9,619 30	83,978 71	—74,359 41
Reserve for income taxes, etc.....	28,872 39	26,590 35	2,282 04
Other liabilities.....	8,030 06	8,853 58	—823 52
Full paid membership shares.....	13,732 25	13,732 25	—
Installment membership shares.....	33,873 36	40,612 40	—6,739 04
Guarantee stock—Capital.....	200,000 00	200,000 00	—
Guarantee stock—Surplus.....	40,251 69	40,251 69	—
Undivided profits.....	1,468 29	13,462 97	—11,994 68
Total liabilities.....	\$3,810,436 92	\$3,456,362 39	\$354,074 53

**SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930**

Application of funds	Dr.	Source of funds	Cr.
Directors' fees.....	\$375 00	Interest on loans.....	\$240,774 53
Legal fees.....	109 98	Interest on other investments.....	13,989 74
Advertising.....	4,963 09	Fees on loans.....	710 00
Taxes.....	3,229 03	Other fees.....	542 50
Office expenses.....	48,386 99	Profits on sales of real estate.....	291 28
Real estate losses and write-offs.....	2,471 55	Rents received.....	2,907 50
Interest on notes payable.....	1,837 08	Investment certificates increased.....	445,709 14
Interest on investment certificates.....	190,842 20	Bonds reduced.....	139,662 50
Dividends on membership shares.....	2,995 31	Depreciation of furniture and fixtures.....	249 40
Dividends on guarantee stock.....	16,000 00	Liability reserves increased.....	2,282 04
Loans increased.....	262,558 35		
Certificates of other associations increased.....	63 36		
Real estate increased.....	33,088 60		
Other assets increased.....	28,222 50		
Loan commitments reduced.....	74,359 41		
Other liabilities reduced.....	823 52		
Membership shares reduced.....	6,739 04		
Cash increased.....	170,053 62		
Total.....	\$847,118 63	Total.....	\$847,118 63

No. 20

BEVERLY HILLS BUILDING AND LOAN ASSOCIATION

471 North Camden Drive, Beverly Hills

Incorporated May 29, 1922. Fiscal year ended June 30, 1930

Officers—O. N. Beasley, President; H. D. MacKinnon, Vice President; H. C. Clarke, Secretary.
 Directors—O. N. Beasley, R. S. Beasley, R. P. Bishop, G. J. Fifield, H. D. MacKinnon, O. E. McCartney, L. P. Reeder, Thomas S. Spivey, H. C. Clarke.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$1,087,551 52	\$978,804 12	\$108,747 40
Arrearages—Interest, dues, etc.....	-----	1,071 12	—1,071 12
Cash in office and bank.....	36,798 57	41,008 34	—4,209 77
Bond investments.....	108,543 74	84,534 82	24,008 92
Furniture and fixtures.....	895 00	500 00	395 00
Other assets.....	50 15	-----	50 15
Total assets.....	\$1,233,838 98	\$1,105,918 40	\$127,920 58

LIABILITIES

Investment certificates.....	\$1,065,806 37	\$877,850 16	\$187,956 21
Notes payable.....	-----	50,000 00	—50,000 00
Incomplete loans.....	3,882 25	19,864 39	—15,982 14
Other liabilities.....	3,850 98	5,528 29	—1,677 31
Full paid membership shares.....	9,500 00	10,243 00	—743 00
Guarantee stock—Capital.....	100,000 00	100,000 00	-----
Guarantee stock—Surplus.....	35,000 00	35,000 00	-----
Undivided profits.....	15,799 38	6,361 44	9,437 94
Interest earned but uncollected.....	-----	1,071 12	—1,071 12
Total liabilities.....	\$1,233,838 98	\$1,105,918 40	\$127,920 58

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$6,480 00	Interest on loans.....	\$81,633 94
Rent.....	1,800 00	Interest on other investments.....	4,275 90
Advertising.....	488 36	Fees on loans.....	2,382 60
Taxes.....	2,983 08	Other fees.....	1,660 83
Real estate losses and write-offs.....	430 84	Other income.....	415 86
Office expenses.....	2,515 97		
Interest on notes payable.....	234 22	Investment certificates increased.....	187,956 21
Interest on investment certificates.....	55,388 49	Cash reduced.....	4,209 77
Dividends on membership shares.....	565 13		
Dividends on guarantee stock.....	9,000 00		
Loans increased.....	108,747 40		
Bonds increased.....	24,008 92		
Furniture and fixtures increased.....	395 00		
Other assets increased.....	50 15		
Notes payable reduced.....	50,000 00		
Loan commitments reduced.....	15,982 14		
Membership shares reduced.....	743 00		
Other liabilities reduced.....	1,677 31		
Unexplained adjustment.....	1,045 10		
Total.....	\$282,535 11	Total.....	\$282,535 11

No. 21

CALIFORNIA STANDARD BUILDING AND LOAN ASSOCIATION

9544 Santa Monica Boulevard, Beverly Hills

Incorporated August 13, 1929. Fiscal year ended June 30, 1930

Officers—F. E. Stewart, President; R. C. Kite, Secretary.

Directors—F. E. Stewart, R. C. Kite, R. E. Welsh, R. M. Bell, E. T. Sherer, Clare Woolwine, M. Eddy, F. J. Curran, R. L. Hurlburt, Wm. R. Spendrup, Augustus D. Curtis, F. B. Stone, W. W. Clarke.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$123,466 83	-----	\$123,466 83
Arrearages—Interest, dues, etc.....	2,355 95	-----	2,355 95
Cash in office and bank.....	3,023 27	-----	3,023 27
Bond investments.....	98,500 00	-----	98,500 00
Certificates of other associations.....	10,000 00	-----	10,000 00
Other assets.....	4,219 01	-----	4,219 01
Total assets.....	\$241,565 06	*None	\$241,565 06

LIABILITIES

Investment certificates.....	\$180,853 29	-----	\$180,853 29
Incomplete loans.....	3,020 01	-----	3,020 01
Other liabilities.....	518 00	-----	518 00
Guarantee stock—Capital.....	50,000 00	-----	50,000 00
Guarantee stock—Surplus.....	4,817 81	-----	4,817 81
Interest earned but uncollected.....	2,355 95	-----	2,355 95
Total liabilities.....	\$241,565 06	*None	\$241,565 06

SOURCE AND APPLICATION OF FUNDS

*NOVEMBER 18, 1929 TO JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$1,400 00	Interest on loans.....	\$4,641 06
Agents' commissions.....	167 41	Interest on other investments.....	1,209 10
Rent.....	15 00	Fees on loans.....	2,280 50
Advertising.....	1,787 70	Miscellaneous fees.....	651 50
Taxes.....	48 50		
Office expenses.....	320 34	Paid in surplus.....	5,000 00
Organization expenses.....	930 56	Guarantee stock.....	50,000 00
Other expenses.....	75 00	Investment certificates.....	180,853 29
Interest on investment certificates.....	4,219 84	Loan commitments.....	3,020 01
		Other liabilities.....	518 00
Loans on real estate.....	123,466 83		
Bond investments.....	98,500 00		
Certificates of other associations.....	10,000 00		
Other assets increased.....	4,219 01		
Cash increased.....	3,023 27		
Total.....	\$248,173 46	Total.....	\$248,173 46

*Commenced business November 18, 1929.

No. 22

CONSIGNY BUILDING AND LOAN ASSOCIATION

9426 Santa Monica Boulevard, Beverly Hills

Incorporated April 4, 1929. Fiscal year ended December 31, 1929

Officers—E. F. Consigny, President; W. H. Sage and A. A. Nottmeyer, Vice Presidents; Wm. Gibson, Secretary.

Directors—W. H. Sage, E. F. Consigny, C. R. Tuttle, A. A. Nottmeyer, Wm. Gibson, C. D. Lamb, Anita B. Consigny, E. G. Rutherford, F. N. Benham.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$148,691 30	-----	\$148,691 30
Arrearages—Interest, dues, etc.....	1,587 80	-----	1,587 80
Cash in office and bank.....	59,293 68	-----	59,293 68
Furniture and fixtures.....	2,965 75	-----	2,965 75
Other assets.....	1,205 34	-----	1,205 34
Total assets.....	\$213,743 87	*None	\$213,743 87

LIABILITIES

Investment certificates.....	\$52,900 55	-----	\$52,900 55
Notes payable and overdrafts.....	25,287 50	-----	25,287 50
Incomplete loans.....	17,231 21	-----	17,231 21
Other liabilities.....	37,391 14	-----	37,391 14
Guarantee stock—Capital.....	71,400 00	-----	71,400 00
Guarantee stock—Surplus.....	7,140 00	-----	7,140 00
Undivided profits.....	805 67	-----	805 67
Interest earned but uncollected.....	1,587 80	-----	1,587 80
Total liabilities.....	\$213,743 87	*None	\$213,743 87

SOURCE AND APPLICATION OF FUNDS

*APRIL 18, 1929 TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$500 00	Interest on loans.....	\$6,828 80
Organization expense.....	223 00	Interest on other investments..	215 68
Agents' commissions.....	190 00	Fees on loans.....	6,117 00
Rent.....	200 00	Other fees.....	165 33
Advertising.....	2,805 87	Paid in surplus.....	7,140 00
Taxes (exclusive of federal income taxes).....	182 54	Guarantee capital.....	71,400 00
Office expenses.....	2,879 57	Investment certificates.....	52,900 55
Other expenses.....	886 12	Notes payable.....	25,287 50
Interest on notes payable.....	429 17	Loan commitments.....	17,231 21
Interest on investment certificates.....	2,066 69	Other liabilities.....	37,391 14
Federal income taxes.....	170 68		
Dividends on guarantee stock.....	1,987 50		
Loans on real estate.....	148,691 30		
Furniture and fixtures.....	2,965 75		
Other assets.....	1,205 34		
Cash balance.....	59,293 68		
Total.....	\$224,677 21	Total.....	\$224,677 21

*Commenced business April 18, 1929.

No. 23

EQUITY BUILDING AND LOAN ASSOCIATION

450 North Beverly Drive, Beverly Hills

Incorporated April 20, 1928. Fiscal year ended December 31, 1929

Officers—Benj. P. Weston, President; Geo. H. Woodward, First Vice President; Harold E. Barden, Vice President and Manager; C. E. Spencer, Secretary; Gladys Nielsen and F. C. Edmeades, Assistant Secretary.
 Directors—Benj. P. Weston, C. E. Spencer, D. R. Weston, Geo. H. Woodward, Harold E. Barden, Gladys Nielsen.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$758,677 05	\$358,935 76	\$399,741 29
Arrearages—Interest, dues, etc.	7,413 08	4,229 07	3,184 01
Cash in office and bank	17,804 56	118,080 32	—100,275 76
Bond investments	—	50,000 00	—50,000 00
Furniture and fixtures	11,923 64	—	11,923 64
Other assets	2,899 22	—	2,899 22
Total assets	\$798,717 55	\$531,245 15	\$267,472 40

LIABILITIES

Investment certificates	\$576,344 61	\$309,512 61	\$266,832 00
Notes payable	80,000 00	—	80,000 00
Incomplete loans	11,977 68	93,933 51	—81,955 83
Other liabilities	1,470 06	10,983 41	—9,513 35
Guarantee stock—Capital	125,000 00	100,000 00	25,000 00
Surplus and undivided profits	—	12,586 55	—12,586 55
Interest earned but uncollected	3,925 20	4,229 07	—303 87
Total liabilities	\$798,717 55	\$531,245 15	\$267,472 40

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$5,232 08	Interest on loans	\$57,177 30
Legal and auditing	435 00	Interest on other investments	1,889 47
Agents' commissions	3,218 00	Loan fees	15,511 70
Rent	8,012 50	Other fees	247 35
Advertising	12,744 87	Rents received	465 00
Taxes	310 01	Other income	323 62
Office expenses	4,320 65		
Depreciation	821 53	Guarantee stock increased	25,000 00
Interest on notes payable	1,502 80	Paid in surplus	1,250 00
Interest on investment certificates	41,406 54	Investment certificates increased	266,832 00
		Notes payable increased	80,000 00
Dividends on guarantee stock	11,250 00	Bond investments reduced	50,000 00
Office expense—1928	3,052 71	Cash balance reduced	100,275 76
Federal income tax—1928	632 18		
Real estate loans increased	399,741 29		
Furniture and fixtures increased	11,923 64		
Prepaid expenses increased	2,899 22		
Loan commitments reduced	81,955 83		
Other liabilities reduced	9,513 35		
Total	\$598,972 20	Total	\$598,972 20

Branch—Los Angeles, 2420 West Seventh Street.

No. 24

UNITED BUILDING AND LOAN ASSOCIATION

474 North Beverly Drive, Beverly Hills

Incorporated January 9, 1925, Fiscal year ended December 31, 1929

Officers—C. W. Harrison, President; W. B. Smith, B. Y. McNairy, Vice Presidents; W. R. Kienzle, Secretary.
 Directors—W. O. Welch, W. B. Smith, Prescott F. Cogswell, W. R. Kienzle, A. S. Menefee, Lewis Cruickshank, C. W. Harrison, B. Y. McNairy, J. Wayne Harrison, Roy I. Sutton, J. Lynn Avery, J. E. Rockhold.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate shares, etc.	\$1,845,406 43	\$723 376 60	\$1,122,029 83
Arrearage—Interest, dues, etc.	28,210 82	4,383 46	23,827 36
Cash in office and bank	82,429 36	45,542 58	36,886 78
Bond investments	1,200 00	-----	1,200 00
Real estate—Held for sale	33,745 24	29,024 09	4,721 15
Furniture and fixtures	14,697 45	5,192 15	9,505 30
Other assets	4,149 81	2,715 78	1,434 03
Total assets	\$2,009,839 11	\$810,234 66	\$1,199,604 45

LIABILITIES

Investment certificates	\$1,670,696 99	\$670,090 87	\$1,000,606 12
Incomplete loans	69,734 49	1,787 26	67,947 23
Other liabilities	793 29	4,096 75	—3,303 46
Full paid membership shares	600 00	-----	600 00
Installment membership shares	22,066 89	-----	22,066 89
Guarantee stock—Capital	200,000 00	100,000 00	100,000 00
Guarantee stock—Surplus	17,736 63	25,000 00	—7,263 37
Undivided profits	-----	4,876 32	—4,876 32
Interest earned but uncollected	28,210 82	4,383 46	23,827 36
Total liabilities	\$2,009,839 11	\$810,234 66	\$1,199,604 45

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$18,552 15	Interest on loans	\$97,071 92
Directors' fees	390 00	Loan fees	22,919 19
Legal and auditing	325 25	Other fees	571 06
Agents commissions	7,416 66	Rents received	966 50
Rent	12,095 00	Other income	45,871 26
Advertising	13,907 42		
Taxes	1,413 79	Investment certificates increased	1,000,606 12
Office expenses	7,884 37	Loan commitments increased	67,947 23
Interest on investment certificates	76,643 71	Membership shares increased	22,666 89
Dividends on membership shares	1,425 86	Guarantee stock increased	100,000 00
Federal income taxes	1,485 41		
Dividends on guarantee stock	38,000 00		
Real estate loans increased	1,072,572 90		
Certificate loans increased	26,406 00		
Contracts of sales increased	23,050 93		
Bond investments increased	1,200 00		
Real estate increased	4,721 15		
Furniture and fixtures increased	9,505 30		
Other assets increased	1,434 03		
Accounts payable reduced	3,303 46		
Cash balance increased	36,886 78		
Total	\$1,358,620 17	Total	\$1,358,620 17

Branches—Los Angeles, 810 South Spring Street.
 Glendale, 130 West Wilson Avenue.
 Santa Monica, 526 Santa Monica Boulevard.

No. 25

BURBANK BUILDING-LOAN ASSOCIATION

226 North Olive Avenue, Burbank

Incorporated September 6, 1921. Fiscal year ended December 31, 1929

Officers—A. Sence, President; W. A. Blanchard, Orville Myers, Vice Presidents; J. J. King, Secretary.
 Directors—A. Sence, W. A. Blanchard, Orville Myers, F. F. Scribner, Don G. Ferguson, George T. Reeves, J. J. King.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$629,292 83	\$476,164 09	\$153,128 74
Cash in office and bank.....	13,117 22	52,561 24	—39,444 02
Bond investments.....	22,579 26	7,952 92	14,626 34
Real estate—Office building.....	13,500 00	14,000 00	—500 00
Furniture and fixtures.....	400 00	600 00	—200 00
Total assets.....	\$678,889 31	\$551,278 25	\$127,611 06

LIABILITIES

Investment certificates.....	\$550,650 29	\$437,590 66	\$113,059 63
Notes payable and overdrafts.....	24,000 00	—	24,000 00
Incomplete loans.....	11,743 41	24,174 43	—12,431 02
Unearned discount and prepaid interest.....	462 86	285 12	177 74
Other liabilities.....	—	2,191 69	—2,191 69
Guarantee stock—Capital.....	75,000 00	75,000 00	—
Guarantee stock—Surplus.....	15,000 00	10,000 00	5,000 00
Undivided profits.....	2,032 75	2,036 35	—3 60
Total liabilities.....	\$678,889 31	\$551,278 25	\$127,611 06

**SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929**

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$5,074 00	Interest on loans.....	\$44,919 68
Directors' and appraisers' fees.....	375 40	Interest on other investments.....	2,118 27
Advertising.....	161 00	Fees on loans.....	2,869 69
Taxes (exclusive of income tax).....	1,171 68	Other fees.....	171 70
Federal income taxes.....	844 36	Rents received.....	1,468 00
Office expenses.....	676 46	Other income.....	568 46
Depreciation expense.....	772 90		
Other expenses.....	647 22	Investment certificates increased.....	113,059 63
Interest on notes payable.....	374 93	Notes payable increased.....	24,000 00
Interest on investment certificates.....	29,521 45	Unearned discount and prepaid interest increased.....	177 74
Dividends on guarantee stock.....	7,500 00	Depreciation on office building.....	500 00
Loans increased.....	153,128 74	Furniture and fixtures reduced.....	200 00
Loan commitments reduced.....	12,431 02	Cash balance reduced.....	39,444 02
Bond investments increased.....	14,626 34		
Other liabilities reduced.....	2,191 69		
Total.....	\$229,497 19	Total.....	\$229,497 19

SURETY BOND BUILDING-LOAN ASSOCIATION

130 West San Fernando Boulevard, Burbank

Incorporated April 23, 1928. Fiscal year ended December 31, 1929

Officers—T. D. Buffington, President; W. J. Riley, Philip E. Zeiss, Vice Presidents; Walter H. Long, Secretary; Clifford H. Thompson, Attorney.
 Directors—W. H. Butterfield, E. R. Butterfield, W. R. McNaughton, E. E. Pratt, T. D. Buffington, Walter H. Long, W. J. Riley, Philip Zeiss.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$211,150 00	\$79,050 00	\$132,100 00
Arrearages—Interest, dues, etc.....	207 60	—	207 60
Cash in office and bank.....	6,913 75	5,059 28	1,854 47
Furniture and fixtures.....	1,515 62	1,591 44	—75 82
Other assets.....	1,006 72	832 20	174 52
Total assets.....	\$220,793 69	\$86,532 92	\$134,260 77

LIABILITIES

Investment certificates.....	\$186,595 42	\$55,915 35	\$130,680 07
Incomplete loans.....	5,231 64	2,993 47	2,238 17
Other liabilities.....	750 00	7 25	742 75
Guarantee stock—Capital.....	25,000 00	25,000 00	—
Guarantee stock—Surplus.....	2,500 00	2,500 00	—
Undivided profits.....	509 03	116 85	392 18
Interest earned but uncollected.....	207 60	—	207 60
Total liabilities.....	\$220,793 69	\$86,532 92	\$134,260 77

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,596 50	Interest on loans.....	\$12,822 36
Rent.....	1,300 00	Interest on other investments..	116 33
Advertising.....	858 15	Fees on loans.....	1,442 51
Taxes.....	56 22	Other fees.....	346 64
Office expenses.....	625 84	Rents received.....	585 00
Other expenses.....	207 50	Other income.....	18 92
Depreciation expense.....	242 76		
Interest on investment certificates	7,552 61	Investment certificates increased	130,680 07
Dividends on guarantee stock....	1,500 00	Loan commitments increased ..	2,238 17
Loans increased.....	132,100 00	Other liabilities increased.....	742 75
Other assets increased.....	174 52	Furniture and fixtures reduced..	75 82
Cash balance increased.....	1,854 47		
Total.....	\$149,068 57	Total.....	\$149,068 57

No. 27

CHINO BUILDING AND LOAN ASSOCIATION

652 D Street, Chino

Incorporated April 1, 1922. Fiscal year ended December 31, 1929

Officers—Ralph C. Homan, President; W. A. Dickey, Vice President; William T. Clarke, Secretary.
 Directors—Ralph C. Homan, W. A. Dickey, H. G. Shafer, E. C. Jertberg, O. Johnson, W. C. Walker,
 William T. Clarke.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$289,858 78	\$241,641 17	\$48,217 61
Arrearages—Interest, dues, etc.....	354 34	113 97	240 37
Cash in office and bank.....	7,874 85	13,280 66	—5,405 81
Bond investments.....	9,687 50	14,736 12	—5,048 62
Furniture and fixtures.....	700 00	700 00	-----
Total assets.....	\$308,475 47	\$270,471 92	\$38,003 55

LIABILITIES

Investment certificates.....	\$255,592 98	\$209,388 93	\$46,204 05
Notes payable and overdrafts.....	5,000 00	-----	5,000 00
Incomplete loans.....	2,112 36	4,710 09	—2,597 73
Other liabilities.....	1,442 00	-----	1,442 00
Full paid membership shares.....	7,100 00	18,100 00	—11,000 00
Installment membership shares.....	9,893 86	16,984 78	—7,090 92
Guarantee stock—Capital.....	20,600 00	16,500 00	4,100 00
Guarantee stock—Surplus.....	6,320 00	4,650 00	1,670 00
Undivided profits.....	59 93	24 15	35 78
Interest earned but uncollected.....	354 34	113 97	240 37
Total liabilities.....	\$308,475 47	\$270,471 92	\$38,003 55

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,978 20	Interest on loans.....	\$20,931 06
Directors' fees.....	201 00	Interest on other investments.....	802 07
Accounting fees.....	75 00	Loan fees, etc.....	576 90
Rent.....	200 04	Other income.....	2,041 51
Advertising.....	207 64		
Taxes.....	323 04	Miscellaneous liabilities in-	
Office expenses.....	383 13	creased.....	1,442 00
Other expenses.....	224 62	Investment certificates increased.....	46,204 05
Interest on notes payable.....	109 65	Notes payable increased.....	5,000 00
Interest on investment certificates.....	14,024 88	Guarantee stock increased.....	4,100 00
Dividends on membership shares.....	1,174 56	Bonds reduced.....	5,048 62
		Cash reduced.....	5,405 81
Dividends on guarantee stock.....	2,744 00		
Loans increased.....	48,217 61		
Loan commitments reduced.....	2,597 73		
Full paid membership shares reduced.....	11,000 00		
Installment membership shares reduced.....	7,090 92		
Total.....	\$91,552 02	Total.....	\$91,552 02

CHULA VISTA BUILDING-LOAN ASSOCIATION

305 Third Avenue, Chula Vista

Incorporated May 27, 1926. Fiscal year ended December 31, 1929

Officers—E. Melville, President; J. R. Scott, Vice President; C. S. Timmons, Treasurer; Kate P. Shook, Secretary; W. M. Hawkins, Assistant Secretary.
 Directors—C. C. Inskeep, E. Melville, J. R. Scott, Wm. H. Peters, Mark Skinner.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares etc.-----	\$167,214 13	\$115,558 06	\$51,656 07
Arrearages—Interest, dues, etc.-----	518 83	108 42	410 41
Cash in office and bank-----	6,776 75	16,767 76	—9,991 01
Real estate—Held for sale-----	2,485 00	-----	2,485 00
Furniture and fixtures-----	1,652 99	907 71	745 28
Other assets-----	243 80	853 43	—609 63
Total assets-----	\$178,891 50	\$134,195 38	\$44,696 12

LIABILITIES

Investment certificates-----	\$12,239 00	\$4,776 80	\$7,462 20
Notes payable and overdrafts-----	10,000 00	-----	10,000 00
Incomplete loans-----	4,574 57	11,269 90	—6,695 33
Other liabilities-----	40 00	339 83	—299 83
Installment membership shares-----	93,179 07	61,677 84	31,501 23
Guarantee stock—Capital-----	48,300 00	48,300 00	-----
Guarantee stock—Surplus-----	4,830 00	4,830 00	-----
Undivided profits-----	5,210 03	2,892 59	2,317 44
Interest earned but uncollected-----	518 83	108 42	410 41
Total liabilities-----	\$178,891 50	\$134,195 38	\$44,696 12

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries-----	\$1,449 50	Interest on loans-----	\$11,458 95
Legal fees-----	30 00	Fees on loans-----	1,645 00
Rent-----	300 00	Other income-----	357 15
Advertising-----	525 69	Investment certificates increased	7,462 20
Taxes (exclusive of income tax)-----	262 12	Notes payable increased-----	10,000 00
Office expenses-----	523 36	Membership shares increased-----	31,501 23
Interest on investment certificates-----	614 48	Other assets reduced-----	609 63
Dividends on membership shares-----	4,280 23	Cash balance reduced-----	9,991 01
To federal income taxes-----	260 28		
Dividends on guarantee stock-----	2,898 00		
Loans increased-----	51,656 07		
Real estate increased-----	2,485 00		
Furniture and fixtures increased-----	745 28		
Loan commitments reduced-----	6,695 33		
Other liabilities reduced-----	299 83		
Total-----	\$73,025 17	Total-----	\$73,025 17

No. 29

CLAREMONT BUILDING AND LOAN ASSOCIATION

Claremont

Incorporated July 24, 1929. Fiscal year ended December 31, 1929

Officers—C. A. Pomeroy, President; Russell M. Story, Vice President; Lee C. Pitzer, Treasurer, E. V. Decker, Secretary.
 Directors—Ira J. Cree, E. V. Decker, H. H. Garner, E. E. Jones, Lee C. Pitzer, C. A. Pomeroy, Russell M. Story.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$143,736 62	-----	\$143,736 62
Cash in office bank.....	18,476 18	-----	18,476 18
Other assets.....	245 00	-----	245 00
Total assets.....	\$162,457 80	*None	\$162,457 80

LIABILITIES

Investment certificates.....	\$117,993 49	-----	\$117,993 49
Incomplete loans.....	14,094 37	-----	14,094 37
Guarantee stock—Capital.....	25,000 00	-----	25,000 00
Guarantee stock—Surplus.....	5,000 00	-----	5,000 00
Undivided profits.....	369 94	-----	369 94
Total liabilities.....	\$162,457 80	*None	\$162,457 80

SOURCE AND APPLICATION OF FUNDS

*AUGUST 9, 1929 TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$615 00	Interest on loans.....	\$2,484 17
Advertising.....	133 75	Fees on loans.....	576 04
Taxes.....	41 00	Other income.....	98 00
Office expenses.....	508 74		
Interest on investment certificates.....	1,489 78	Investment certificates.....	117,993 49
Loans on real estate.....	143,736 62	Loan commitments.....	14,094 37
Other assets.....	245 00	Guarantee capital.....	25,000 00
Cash balance.....	18,476 18	Paid in surplus.....	5,000 00
Total.....	\$165,246 07	Total.....	\$165,246 07

*Commenced business August 9, 1929.

ORANGE BELT BUILDING-LOAN ASSOCIATION

124 East I Street, Colton

Incorporated August 9, 1927. Fiscal year ended December 31, 1929

Officers—D. W. Willets, President; Norman Cooley, S. P. Robbins, Fred E. Beall, Vice Presidents;
 H. P. Willets, Treasurer; A. A. Hewitt, Secretary; Kathryn H. Breece, Assistant Secretary.
 Directors—D. W. Willets, T. Fred Robbins, Irvin Knopsnyder, M. O. Hert, Arthur A. Hewitt, Walter
 McNair, J. G. Knapp, E. E. Pratt, C. S. Bull, H. P. Willets, Kathryn H. Breece, Fred E. Beall,
 S. P. Robbins, J. J. Marks.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$164,620 23	\$126,486 10	\$38,134 13
Arrearages—Interest, dues, etc.....	395 85	233 80	162 05
Cash in office and bank.....	2,352 62	157 22	2,195 40
Real estate—Held for sale.....	2,773 24	-----	2,773 24
Furniture and fixtures.....	1,572 19	1,578 50	—6 31
Other assets.....	-----	7,199 33	—7,199 33
Total assets.....	\$171,714 13	\$135,654 95	\$36,059 18

LIABILITIES

Investment certificates.....	\$142,593 37	\$92,478 14	\$50,115 23
Notes payable.....	-----	5,875 00	—5,875 00
Incomplete loans.....	1,037 14	2,675 77	—1,638 63
Other liabilities.....	409 12	8,161 62	—7,752 50
Guarantee stock—Capital.....	25,000 00	25,000 00	-----
Guarantee stock—Surplus.....	1,824 63	1,230 62	594 01
Undivided profits.....	454 02	-----	454 02
Interest earned but uncollected.....	395 85	233 80	162 05
Total liabilities.....	\$171,714 13	\$135,654 95	\$36,059 18

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$1,800 00	Interest on loans.....	\$11,804 49
Accounting fees.....	100 00	Fees on loans.....	607 89
Rent.....	508 50	Other fees.....	67 70
Advertising.....	279 84		
Taxes.....	42 70	Investment certificates increased	50,115 23
Office expenses.....	463 96	Paid in surplus increased.....	594 01
Other expenses.....	420 00	Furniture and fixtures reduced.....	6 31
Interest on notes payable.....	136 98	Other assets reduced.....	7,199 33
Interest on investment certificates	5,925 45		
Dividends on membership shares	1,598 63		
Dividends on guarantee stock.....	750 00		
Loans increased.....	38,134 13		
Real estate increased.....	2,773 24		
Notes payable reduced.....	5,875 00		
Loan commitments reduced.....	1,638 63		
Other liabilities reduced.....	7,752 50		
Cash balance increased.....	2,195 40		
Total.....	\$70,394 96	Total.....	\$70,394 96

No. 31

COMPTON BUILDING AND LOAN ASSOCIATION

257 East Main Street, Compton

Incorporated May 16, 1929. Fiscal year ended December 31, 1929

Officers—Lon Dunn, President; Rex A. Dunn, Secretary.

Directors—George E. Nygaard, W. E. Dean, K. T. Hubbell, R. C. Neel, E. I. Mulder, Harry E. Reed, Arleigh R. Kerr, E. M. Heacock, Lon Dunn, Rex A. Dunn.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$101,543 94	-----	\$101,543 94
Arrearages—Interest, dues, etc.....	740 80	-----	740 80
Cash in office and bank.....	14,376 71	-----	14,376 71
Certificates of other associations.....	5,400 00	-----	5,400 00
Furniture and fixtures.....	1,449 08	-----	1,449 08
Other assets.....	1,868 92	-----	1,868 92
Total assets.....	\$125,379 45	*None	\$125,379 45

LIABILITIES

Investment certificates.....	\$85,488 85	-----	\$85,488 85
Incomplete loans.....	4,852 62	-----	4,852 62
Other liabilities.....	160 90	-----	160 90
Guarantee stock—Capital.....	30,000 00	-----	30,000 00
Guarantee stock—Surplus.....	4,136 28	-----	4,136 28
Interest earned but uncollected.....	740 80	-----	740 80
Total liabilities.....	\$125,379 45	*None	\$125,379 45

SOURCE AND APPLICATION OF FUNDS

*JUNE 1, 1929 TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$1,639 65	Interest on loans.....	\$1,570 37
Rent.....	210 00	Interest on other investments.....	356 70
Advertising.....	672 30	Fees on loans.....	1,201 75
Taxes.....	32 00	Other fees.....	135 00
Office expense.....	442 35	Other income.....	69 01
Accounting and audit fees.....	65 00	Full paid certificates.....	85,488 85
Interest on investment.....	1,512 77	Loan commitments.....	4,852 62
Other expenses.....	622 48	Accounts payable.....	160 90
Loans on real estate.....	101,543 94	Guarantee stock.....	30,000 00
Investments.....	5,400 00	Paid in surplus.....	6,000 00
Furniture and fixtures.....	1,449 08		
Other assets.....	1,868 92		
Cash balance.....	14,376 71		
Total.....	\$129,835 20	Total.....	\$129,835 20

*Commenced business June 1, 1929.

No. 32

CORONA MUTUAL BUILDING AND LOAN ASSOCIATION

520½ Main Street, Corona

Incorporated October 2, 1905. Fiscal year ended September 30, 1929

Officers—George E. Snidecor, President; John P. Key, Secretary.

Directors—George E. Snidecor, R. L. Willits, H. M. Key, R. L. Hampton, John P. Key.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Sept. 30, 1929	Sept. 30, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$174,335 50	\$160,423 30	\$13,912 20
Arrearages—Interest, dues, etc.....	2,037 78	855 37	1,182 41
Cash in office and bank.....	3,486 04	5,013 17	—1,527 13
Real estate—Held for sale.....	1,537 15	-----	1,537 15
Total assets.....	\$181,396 47	\$166,291 84	\$15,104 63

LIABILITIES

Investment certificates.....	\$156,240 26	\$135,770 35	\$20,469 91
Notes payable.....	7,000 00	17,500 00	—10,500 00
Incomplete loans.....	2,042 51	83 35	1,959 16
Other liabilities.....	3,100 00	100 82	2,999 18
Installment membership shares.....	-----	22 32	—22 32
Guarantee stock—Capital.....	10,000 00	10,000 00	-----
Guarantee stock—Surplus.....	975 92	1,959 63	—983 71
Interest earned but uncollected.....	2,037 78	855 37	1,182 41
Total liabilities.....	\$181,396 47	\$166,291 84	\$15,104 63

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$3,071 33	Interest on loans.....	\$13,451 33
Rent.....	120 00	Miscellaneous fees.....	587 12
Advertising.....	149 13		
Taxes.....	147 06	Investment certificates increased	20,469 91
Office expenses.....	553 42	Loan commitments increased ..	1,959 16
Other expenses.....	317 28	Accounts payable increased.....	2,999 18
Interest on notes payable.....	1,133 78	Cash reduced.....	1,527 13
Interest on investment certificates	8,180 16		
Dividends on guarantee stock...	1,350 00		
Real estate loans increased.....	13,912 20		
Real estate increased.....	1,537 15		
Notes payable reduced.....	10,500 00		
Full paid shares reduced.....	22 32		
Total.....	\$40,993 83	Total.....	\$40,993 83

No. 33

CORONADO BUILDING AND LOAN ASSOCIATION

901 Orange Avenue, Coronado

Incorporated April 1, 1929. Fiscal year ended December 31, 1929

Officers—Harry M. Omar, Vice President; Walter J. Carr, Treasurer; A. H. Foret, Secretary.
Directors—Harry M. Omar, Walter J. Carr, A. H. Foret, Frank E. Godfrey, Neil Roy, Chester A. Smith, L. S. Chamberlain, Dan Rogan.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$37,541 00	-----	\$37,541 00
Arrearages—Interest, dues, etc.....	210 96	-----	210 96
Cash in office and bank.....	2,368 75	-----	2,368 75
Furniture and fixtures.....	512 64	-----	512 64
Other assets.....	741 31	-----	741 31
Total assets.....	\$41,374 66	*None	\$41,374 66

LIABILITIES

Investment certificates.....	\$1,713 81	-----	\$1,713 81
Notes payable.....	7,500 00	-----	7,500 00
Other liabilities.....	35 63	-----	35 63
Guarantee stock—Capital.....	25,000 00	-----	25,000 00
Guarantee stock—Surplus.....	6,250 00	-----	6,250 00
Undivided profits.....	664 26	-----	664 26
Interest earned but uncollected.....	210 96	-----	210 96
Total liabilities.....	\$41,374 66	*None	\$41,374 76

SOURCE AND APPLICATION OF FUNDS

*JUNE 13, 1929 TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Legal fees.....	\$253 00	Interest on loans.....	\$1,347 27
Advertising.....	410 03	Fees on loans.....	675 50
Taxes.....	7 00	Other income.....	20 60
Office expenses.....	196 61	Investment certificates.....	1,713 81
Depreciation expense.....	25 63	Notes payable.....	7,500 00
Other expense.....	227 39	Other liabilities.....	35 63
Interest on notes payable.....	220 50	Guarantee capital.....	25,000 00
Interest on investment certificates.....	38 95	Paid in surplus.....	6,250 00
Loans on real estate.....	37,534 00		
Furniture and fixtures.....	512 64		
Other assets.....	748 31		
Cash balance.....	2,368 75		
Total.....	\$42,542 81	Total.....	\$42,542 81

*Commenced business June 13, 1929.

No. 34

CUCAMONGA BUILDING AND LOAN ASSOCIATION

Kincaid Building, Cucamonga

Incorporated May 4, 1921. Fiscal year ended December 31, 1929

Officers—Geo. A. Klusman, President; J. H. Williams, Vice President; W. A. Buehler, Trustee; O. P. Whitney, Secretary.

Directors—Geo. A. Klusman, J. H. Williams, J. H. Klusman, W. J. Kincaid, Chas. B. Motsinger, W. A. Buehler, C. T. Johns, Robert Nesbit, John Van Fleet.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$253,711 90	\$273,358 09	—\$19,646 19
Arrearages—Interest, dues, etc.	3,104 71	3,472 00	—367 29
Cash in office and bank	596 10	2,270 53	—1,674 43
Real estate—Held for sale	4,971 96	—	4,971 96
Furniture and fixtures	850 00	1,608 05	—758 05
Total assets	\$263,234 67	\$280,708 67	—\$17,474 00

LIABILITIES

Investment certificates	\$209,975 52	\$219,930 72	—\$9,955 20
Notes payable	6,954 46	5,000 00	1,954 46
Incomplete loans	819 04	3,686 39	—2,867 35
Other liabilities	—	597 25	—597 25
Installment membership shares	8,680 38	17,043 53	—8,363 15
Guarantee stock—Capital	30,000 00	30,000 00	—
Undivided profits	2,440 56	—	2,440 56
Reserve	1,260 00	1,080 00	180 00
Interest earned but uncollected	3,104 71	3,370 78	—266 07
Total liabilities	\$263,234 67	\$280,708 67	\$17,474 00

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$2,100 00	Interest on loans	\$21,686 43
Directors' and appraisal fees	117 00	Fees on loans	224 21
Legal fees	50 00	Other fees	100 75
Rent	165 00	Other income	475 26
Advertising	224 54		
Taxes	248 88		
Office expenses	697 59	Loans reduced	19,646 19
Other expenses	221 28	Furniture and fixtures reduced	758 05
Interest on notes payable	133 00	Accounts receivable reduced	101 22
Interest on investment certificates	13,069 59	Notes payable increased	1,954 46
Dividends on membership shares	952 86	Cash balance reduced	1,674 43
Federal income tax	86 35		
Dividends on guarantee stock	1,800 00		
Membership shares reduced	8,363 15		
Real estate increased	4,971 96		
Investment certificates reduced	9,955 20		
Loan commitments reduced	2,867 35		
Other liabilities reduced	597 25		
Total	\$46,621 00	Total	\$46,621 00

No. 35

PACIFIC BUILDING AND LOAN ASSOCIATION

9501 Washington Boulevard, Culver City

Incorporated June 2, 1919. Fiscal year ended June 30, 1930

Officers—W. T. Moore, President; J. J. Underwood, Vice President; H. E. Moore, Vice President-Secretary.

Directors—C. D. Fabrick, W. E. Moore, Russell Long, H. E. Moore, W. T. Moore, R. C. Moore, J. J. Underwood.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$1,641,143 83	\$1,721,700 10	—\$80,556 27
Arrearages—Interest, dues, etc.....	34,591 82	31,246 38	3,345 44
Cash in office and bank.....	5,052 50	14,979 17	—9,926 67
Bond investments.....	43,785 54	80,407 96	—36,622 42
Certificates of other associations.....	3,680 00	25,880 00	—22,200 00
Real estate—Held for sale.....	158,343 94	180,535 88	—22,191 94
Furniture and fixtures.....	4,142 17	4,909 95	—767 78
Other assets.....	1,127 11	2,419 65	—1,292 54
Total assets.....	\$1,891,866 91	\$2,062,079 09	—\$170,212 18

LIABILITIES

Investment certificates.....	\$1,280,693 84	\$1,304,107 10	—\$23,413 26
Notes payable.....	50,000 00	65,000 00	—15,000 00
Incomplete loans.....	6,224 82	66,308 26	—60,083 44
Other liabilities.....	5,469 14	16,149 85	—10,680 71
Installment membership shares.....	275,275 37	307,359 34	—32,083 97
Guarantee stock—Capital.....	200,000 00	200,000 00	—
Surplus and undivided profits.....	39,611 92	71,908 16	—32,296 24
Interest earned but uncollected.....	34,591 82	31,246 38	3,345 44
Total liabilities.....	\$1,891,866 91	\$2,062,079 09	—\$170,212 18

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$27,279 11	Interest on loans.....	\$136,206 95
Directors' and appraisers' fees.....	1,202 75	Interest on other investments.....	3,854 32
Agents' commissions.....	519 39	Fees on loans.....	2,195 95
Accounting fees.....	3,314 00	Other fees.....	4,960 06
Rent.....	8,395 00	Profits on surrendered accounts.....	930 00
Advertising.....	3,419 76	Profits on sales of real estate.....	5,302 90
Office expenses.....	2,414 49	Other income.....	6,490 70
Taxes.....	791 80		
Real estate losses and write-offs.....	21,701 89	Loans reduced.....	80,556 27
Other expenses.....	12,825 01	Bonds reduced.....	36,622 42
Interest on notes payable.....	4,270 30	Certificates of other associations reduced.....	22,200 00
Interest on investment certificates.....	79,799 48	Real estate reduced.....	22,191 94
Dividends on membership shares.....	18,304 14	Furniture and fixtures reduced.....	767 78
		Other assets reduced.....	1,292 54
Dividends on guarantee stock.....	8,000 00	Cash balance reduced.....	9,926 67
Investment certificates reduced.....	23,413 26		
Notes payable reduced.....	15,000 00		
Loan commitments reduced.....	60,083 44		
Other liabilities reduced.....	10,680 71		
Membership shares reduced.....	32,083 97		
Total.....	\$333,498 50	Total.....	\$333,498 50

Branch—Los Angeles, 624 Security Title Insurance Building.

IMPERIAL VALLEY BUILDING AND LOAN ASSOCIATION

146 South Sixth Street, El Centro

Incorporated November 28, 1926. Fiscal year ended June 30, 1930

Officers—Howard P. Meyer, President; J. L. Travers, Vice President; O. G. Horne, Treasurer; J. S. Jones, Secretary.
 Directors—Howard P. Meyer, J. L. Travers, J. S. Jones, W. W. McEuen, W. H. Brooks, Chas. E. Sones, Allen P. Nuffer.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$128,104 91	\$86,277 12	\$41,827 79
Cash in office and bank	7,957 93	23,905 19	—15,947 26
Real estate—Held for sale		3,104 55	—3,104 55
Furniture and fixtures	849 53	300 00	549 53
Other assets		359 17	—359 17
Total assets	\$136,912 37	\$113,946 03	\$22,966 34

LIABILITIES

Investment certificates	\$68,255 84	\$48,706 89	\$19,548 95
Incomplete loans	2,951 85	1,889 86	1,061 99
Guarantee stock—Capital	50,000 00	50,000 00	
Guarantee Stock—Surplus	14,315 69	11,800 00	2,515 69
Undivided profits	1,388 99	1,549 28	—160 29
Total liabilities	\$136,912 37	\$113,946 03	\$22,966 34

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$1,972 50	Interest on loans	\$9,157 81
Accounting fees	120 00	Fees on loans	551 82
Rent	450 00		
Advertising	434 13	Investment certificates increased	19,548 95
Taxes	146 10	Loan commitments increased	1,061 99
Office expenses	596 15	Real estate reduced	3,104 55
Depreciation expense	53 22	Other assets reduced	359 17
Other expenses	32 25	Cash balance reduced	15,947 26
Interest on investment certificates	3,078 51		
Prior years' adjustments	471 37		
Loans increased	41,827 79		
Furniture and fixtures increased	549 53		
Total	\$49,731 55	Total	\$49,731 55

No. 37

EL MONTE BUILDING AND LOAN ASSOCIATION

130 West Main Street, El Monte

Incorporated April 12, 1929. Fiscal year ended December 31, 1929

Officers—C. S. Ranger, President; J. C. Thurman, Vice President; Armin Krutzsch, Secretary.
Directors—Walter F. Dunn, D. D. Richardson, F. Naumann, R. E. Lodge, C. S. Ranger, J. C. Thurman, Armin Krutzsch.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$42,249 52	-----	\$42,249 52
Cash in office and bank.....	5,382 62	-----	5,382 62
Furniture and fixtures.....	1,013 90	-----	1,013 90
Other assets.....	610 21	-----	610 21
Total assets.....	\$49,256 25	*None	\$49,256 25

LIABILITIES

Investment certificates.....	\$9,904 86	-----	\$9,904 86
Incomplete loans.....	7,632 81	-----	7,632 81
Guarantee Stock—Capital.....	29,400 00	-----	29,400 00
Guarantee Stock—Surplus.....	2,318 58	-----	2,318 58
Total liabilities.....	\$49,256 25	*None	\$49,256 25

SOURCE AND APPLICATION OF FUNDS

*MAY 24, 1929 TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$1,056 00	Interest on loans.....	\$1,053 83
Directors' fees.....	125 00	Interest on other investments.....	345 75
Rent.....	420 00	Fees on loans.....	857 00
Advertising.....	309 17	Appraisal fees.....	160 00
Taxes.....	25 00		
Office expenses.....	729 71	Investment certificates.....	9,904 86
Agents' commissions.....	220 00	Loan commitments.....	7,632 81
Interest on investment certificates.....	153 12	Guarantee stock.....	29,400 00
		Paid in surplus.....	2,940 00
Loans on real estate.....	42,249 52		
Furniture and fixtures.....	1,013 90		
Other assets.....	610 21		
Cash balance.....	5,382 62		
Total.....	\$52,294 25	Total.....	\$52,294 25

* Commenced business May 24, 1929.

No. 38

MUTUAL BUILDING AND LOAN ASSOCIATION OF ELSINORE

103 South Main Street, Elsinore

Incorporated July 7, 1919. Fiscal year ended December 31, 1929

Officers—S. H. Burton, President; C. A. Lovejoy, Secretary.

Directors—S. H. Burton, J. B. Lehigh, A. G. Keck, F. A. Anderson, Thos. H. Wilkes, L. H. Paine, G. R. Gough.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$105,760 00	\$90,049 97	\$15,710 03
Arrearages—Interest, dues, etc.....	1,399 57	919 47	480 10
Cash in office and bank.....	3,063 30	5,636 08	—2,572 78
Furniture and fixtures.....	130 00	130 00	—
Other assets.....	—	167 73	—167 73
Total assets.....	\$110,352 87	\$96,903 25	\$13,449 62

LIABILITIES

Incomplete loans.....	\$842 17	\$1,407 90	—\$565 73
Full paid membership shares.....	81,500 00	62,300 00	19,200 00
Installment membership shares.....	21,984 89	28,063 35	—6,078 46
Reserve.....	4,626 24	4,212 53	413 71
Interest earned but uncollected.....	1,399 57	919 47	480 10
Total liabilities.....	\$110,352 87	\$96,903 25	\$13,449 62

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salary—Manager.....	\$437 50	Interest on loans.....	\$7,415 25
Directors' fees.....	143 00	Loan fees.....	361 90
Rent.....	330 00		
Advertising.....	101 35	Full paid shares increased.....	19,200 00
Taxes.....	90 80	Miscellaneous assets decreased.....	167 73
Other expenses.....	123 83	Cash balance decreased.....	2,572 78
Adjustments.....	163 57		
Interest on notes payable.....	67 13		
Dividends on full paid shares.....	3,743 53		
Dividends on installment shares.....	2,162 73		
Loans increased.....	15,710 03		
Loan commitments decreased.....	565 73		
Installment shares decreased.....	6,078 46		
Total.....	\$29,717 66	Total.....	\$29,717 66

No. 39

ESCONDIDO MUTUAL BUILDING AND LOAN ASSOCIATION

111 North Lime Street, Escondido

Incorporated December 20, 1913. Fiscal year ended February 28, 1930

Officers—H. T. Lyon, President; H. M. Hall, Vice President-Treasurer; H. L. Gongwer, Secretary.
 Directors—H. T. Lyon, Louis Leonhard, Graham, H. Humphrey, C. M. Ashleigh, Julius C. Deggelman,
 Jr., H. E. Henderson, E. B. Buell, H. M. Hall, H. L. Gongwer.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Feb. 28, 1930	Feb. 28, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$341,945 75	\$350,602 75	—\$8,657 00
Arrearages—Interest, dues, etc.....	3,539 51	1,880 45	1,659 06
Cash in office and bank.....	40,245 66	23,939 30	16,306 36
Real estate—Held for sale.....	1,542 07	1,565 83	—23 76
Furniture and fixtures.....	1 00	400 00	—399 00
Total assets.....	\$387,273 99	\$378,388 33	\$8,885 66

LIABILITIES

Other liabilities.....	\$726 40	\$255 00	\$471 40
Full paid membership shares.....	155,200 00	157,900 00	—2,700 00
Installment membership shares.....	220,677 29	211,167 15	9,510 14
Reserve.....	8,300 34	7,185 73	1,114 61
Interest earned but uncollected.....	2,369 96	1,880 45	489 51
Total liabilities.....	\$387,273 99	\$378,388 33	\$8,885 66

SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED FEBRUARY 28, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,290 00	Interest on loans.....	\$28,706 02
Rent.....	360 00	Entrance fees.....	136 40
Taxes.....	577 49	Other fees—premiums.....	4,165 60
Office expenses.....	186 32	Fines.....	453 80
Depreciation, furniture and fixtures.....	399 00	Installment membership shares increased.....	9,510 14
Dividends on membership shares.....	28,534 39	Advance dues and interest in- creased.....	471 40
Delinquent dues on shares increased.....	1,169 55	Real estate loans reduced.....	8,657 00
Full paid shares reduced.....	2,700 00	Real estate reduced.....	23 76
Cash increased.....	16,306 36	Furniture and fixtures reduced (contra).....	399 00
Total.....	\$52,523 11	Total.....	\$52,523 11

No. 40

RAMONA BUILDING-LOAN ASSOCIATION

350 Central Avenue, Fillmore

Incorporated April 4, 1927. Fiscal year ended December 31, 1929

Officers—W. H. Price, President; David Felsenthal, Vice President; O. E. Pearson, Secretary; F. M. Erskine, Assistant Secretary, Chas. W. Padelford, Treasurer.
 Directors—W. H. Price, David Felsenthal, O. E. Pearson, F. M. Erskine, George Black, Chas. W. Padelford, Floyd S. Warring.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$365,671 71	\$211,269 71	\$154,402 00
Arrearages—Interest, dues, etc.....	1,866 14	693 39	1,172 75
Cash in office and bank.....	6,200 68	9,388 53	—3,187 85
Certificates of other associations.....	—	20,000 00	—20,000 00
Furniture and fixtures.....	1,185 27	1,428 09	—242 82
Other assets.....	166 30	377 24	—210 94
Total assets.....	\$375,090 10	\$243,156 96	\$131,933 14

LIABILITIES

Investment certificates.....	\$290,486 76	\$193,646 69	\$96,840 07
Notes payable and overdrafts.....	32,074 87	—	32,074 87
Incomplete loans.....	2,125 80	20,084 37	—17,958 57
Unearned discount and prepaid interest.....	188 56	—	188 56
Other liabilities.....	595 00	124 07	470 93
Guarantee stock—Capital.....	33,300 00	25,000 00	8,300 00
Guarantee stock—Surplus.....	6,165 00	2,500 00	3,665 00
Undivided profits.....	8,287 97	1,108 44	7,179 53
Interest earned but uncollected.....	1,866 14	693 39	1,172 75
Total liabilities.....	\$375,090 10	\$243,156 96	\$131,933 14

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,020 00	Interest on loans.....	\$27,589 50
Directors' and appraisal fees.....	177 00	Fees on loans.....	5,743 69
Legal fees.....	390 00		
Rent.....	480 00	Paid in surplus.....	2,165 00
Advertising.....	292 56	Investment certificates increased.....	96,840 07
Taxes.....	73 97	Notes payable increased.....	32,074 87
Office expense.....	237 44	Prepaid interest increased.....	188 56
Real estate losses and write-offs.....	296 32	Other liabilities increased.....	470 93
Other expenses.....	650 91	Capital stock increased.....	8,300 00
Interest prepaid.....	188 56	Certificates of other associations increased.....	20,000 00
Interest on notes payable.....	698 43	Furniture and fixtures decreased.....	242 82
Interest on investment certificates.....	16,648 47	Other assets decreased.....	210 94
Dividends on guarantee stock.....	2,500 00	Cash decreased.....	3,187 85
Loans on real estate increased.....	154,402 00		
Loan commitments decreased.....	17,958 57		
Total.....	\$197,014 23	Total.....	\$197,014 23

No. 41

FORTUNA BUILDING AND LOAN ASSOCIATION

Fortuna

Incorporated April 30, 1889. Fiscal year ended May 31, 1930

Officers—A. S. Fulmor, President; Chas. A. Friedenbach, Secretary.

Directors—A. S. Fulmor, Frank Brelle, E. J. Hunter, R. G. Wise, A. A. Garcelon, P. A. Hugo, B. F. Morgan.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	May 31, 1930	May 31, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$100,900 00	\$96,800 00	\$4,100 00
Arrearages—Interest, dues, etc.....	310 21	212 64	97 57
Cash in office and bank.....	515 50	3,839 13	—3,323 63
Total assets.....	\$101,725 71	\$100,851 77	\$873 94

LIABILITIES

Full paid membership shares.....	\$22,203 00	\$11,800 00	\$10,403 00
Installment membership shares.....	76,096 56	86,011 10	—9,914 54
Undivided profits.....	42 00	39 95	2 05
Reserve.....	3,276 05	2,934 08	341 97
Interest earned but uncollected.....	108 10	66 64	41 46
Total liabilities.....	\$101,725 71	\$100,851 77	\$873 94

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED MAY 31, 1930

Application of funds	Dr.	Source of funds	Cr.
Salary.....	\$400 00	Interest on loans.....	\$6,942 51
Other expenses.....	258 12	Fees on loans.....	33 00
Dividends on membership shares.....	6,391 73	Other fees.....	92 30
Loans increased.....	4,100 00	Profits on surrendered accounts.....	324 55
		Unexplained difference.....	1 51
Delinquent dues and fines increased.....	56 11	Membership shares increased ..	488 46
		Cash balance reduced.....	3,323 63
Total.....	\$11,205 96	Total.....	\$11,205 96

No. 42

FRESNO GUARANTEE BUILDING-LOAN ASSOCIATION

1041 Fulton St., Fresno

Incorporated December 23, 1919. Fiscal year ended December 31, 1929

Officers—Edwin M. Einstein, President; Harry L. Andrews, Secretary.

Directors—Edwin M. Einstein, William Glass, A. W. Bernhaer, F. W. Docker, W. B. Minturn, Frank F. Minard, Clayton I. Chandler, E. M. McCardle, F. D. Bradford.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31 1929	December 31 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$2,339,840 08	\$1,651,452 57	\$688,387 51
Arrearages—Interest, dues, etc.....	8,179 64	5,473 56	2,706 08
Cash in office and bank.....	46,554 76	57,778 49	—11,223 73
Bond investments.....	103,121 71	114,260 95	—11,139 24
Certificates of other associations.....	25,000 00	140,000 00	—115,000 00
Real estate—Held for sale.....	16,670 81	-----	16,670 81
Real estate—Office building.....	37,350 00	37,500 00	—150 00
Furniture and fixtures.....	5,241 05	5,165 77	75 28
Other assets.....	173 14	903 79	—730 65
Total assets.....	\$2,582,131 19	\$2,012,535 13	\$569,596 06

LIABILITIES

Investment certificates.....	\$2,349,050 65	\$1,792,658 35	\$556,392 30
Incomplete loans.....	13,645 56	43,028 19	—29,382 63
Other liabilities.....	-----	57 47	—57 47
Guarantee stock—Capital.....	188,734 00	157,050 00	31,684 00
Guarantee stock—Surplus.....	5,000 00	3,000 00	2,000 00
Undivided profits.....	17,521 34	11,267 56	6,253 78
Interest earned but uncollected.....	8,179 64	5,473 56	2,706 08
Total liabilities.....	\$2,582,131 19	\$2,012,535 13	\$569,596 06

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$16,581 23	Interest on loans.....	\$160,468 11
Directors and appraisal fees.....	1,565 00	Interest on other investments.....	14,606 06
Legal fees.....	55 25	Loan fees.....	2,134 25
Rent.....	2,100 00	Other fees.....	1,903 47
Advertising.....	4,370 17	Rents received.....	1,351 70
Taxes (except income tax).....	2,949 65	Profit on sale of real estate.....	539 15
Office supplies and expenses.....	6,927 61	Investment certificates increased.....	556,392 30
Loss on sale of bonds.....	226 75	Guarantee stock increased.....	31,684 00
Depreciation.....	847 04	Bond investments decreased.....	11,139 24
Interest on notes payable.....	1,577 31	Certificate investments de- creased.....	115,000 00
Interest on investment certificates.....	119,671 39	Other assets decreased.....	880 65
Federal income taxes.....	1,477 56	Cash balance decreased.....	11,223 73
Dividends on guarantee stock.....	14,400 00		
Loans increased.....	688,387 51		
Real estate increased.....	16,670 81		
Fixtures increased.....	75 28		
Loan commitments decreased.....	29,382 63		
Accounts payable decreased.....	57 47		
Total.....	\$907,322 66	Total.....	\$907,322 66

No. 43

MUTUAL BUILDING AND LOAN ASSOCIATION OF FRESNO

1233 Broadway, Fresno

Incorporated March 17, 1892. Fiscal year ended December 31, 1929

Officers—Louis Gundelfinger, President; F. Dean Prescott, Vice President; Herbert Levy, Secretary; Walter Shoemaker, Treasurer.
 Directors—Louis Gundelfinger, F. A. Homan, F. Dean Prescott, Dr. L. R. Packwood, M. A. Penny, Walter Shoemaker, D. L. Newman.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$895,558 65	\$776,794 73	\$118,763 92
Arrearages—Interest, dues, etc.....	2,709 32	2,539 50	169 82
Cash in office and bank.....	11,217 58	52,165 89	—40,948 31
Bond investments.....	57,102 25	26,784 75	30,317 50
Certificates of other associations.....	70,000 00	70,000 00	—
Total assets.....	\$1,036,587 80	\$928,284 87	\$108,302 93

LIABILITIES

Investment certificates.....	\$903,656 01	\$807,781 82	\$95,874 19
Notes payable and overdrafts.....	7,500 00	—	7,500 00
Incomplete loans.....	6,310 47	6,179 47	131 00
Other liabilities.....	2,500 00	2,500 00	—
Guarantee stock—Capital.....	100,000 00	100,000 00	—
Guarantee stock—Surplus.....	6,000 00	4,250 00	1,750 00
Undivided profits.....	7,912 00	5,034 08	2,877 92
Interest earned but uncollected.....	2,709 32	2,539 50	169 82
Total liabilities.....	\$1,036,587 80	\$928,284 87	\$108,302 93

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Directors' fees.....	\$295 00	Interest on loans.....	\$64,189 50
Agents' commissions.....	4,800 00	Interest on other investments..	9,105 08
Advertising.....	732 28	Investment certificates increased	95,874 19
Taxes.....	1,947 51	Notes payable increased.....	7,500 00
Office expenses.....	1,013 98	Loan commitments increased....	131 00
Interest on notes payable.....	909 69	Cash reduced.....	40,948 31
Interest on investment certificates	49,968 20		
Dividends on guarantee stock...	9,000 00		
Real estate loans increased.....	118,763 92		
Bond investments increased.....	30,317 50		
Total.....	\$217,748 08	Total.....	\$217,748 08

NOTE—Mutual Building and Loan Association of Fresno absorbed by Pacific States Savings and Loan Company on April 13, 1930.

UNITED STATES BUILDING AND LOAN ASSOCIATION OF FRESNO

Mattei Building, Fresno

Incorporated December 20, 1924. Fiscal year ended December 31, 1929

Officers—D. H. Trowbridge, President; W. E. Durfey, Treasurer; Orville L. Routt, Vice President; M. G. Routt, Secretary; A. G. Wishon, Vice President; G. R. Dexter, Assistant Secretary.
 Directors—D. H. Trowbridge, Orville L. Routt, A. G. Wishon, W. E. Durfey, M. C. Routt, Irvine P. Aten, W. A. Sutherland, G. R. Dexter, Gilbert H. Beesemyer.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$2,445,754 58	\$1,468,654 26	\$977,100 32
Arrearages—Interest, dues, etc.	21,926 90	18,653 68	3,273 22
Cash in office and bank	29,577 07	39,431 15	—9,854 08
Certificates of other associations	42,577 27	41,532 88	1,044 39
Furniture and fixtures	2,842 49	5,810 59	—2,968 10
Other assets	11,666 13		11,666 13
Total assets	\$2,554,344 44	\$1,574,082 56	\$980,261 88

LIABILITIES

Investment certificates	\$2,305,265 34	\$1,383,941 75	\$921,323 59
Notes payable		25,000 00	—25,000 00
Incomplete loans	23,871 82	16,592 36	7,279 46
Unearned discount and prepaid interest	643 74		643 74
Other liabilities	113 00	169 07	—56 07
Guarantee stock—Capital	162,500 00	112,500 00	50,000 00
Guarantee stock—Surplus	30,000 00	15,000 00	15,000 00
Undivided profits	10,023 64	2,225 70	7,797 94
Interest earned but uncollected	21,926 90	18,653 68	3,273 22
Total liabilities	\$2,554,344 44	\$1,574,082 56	\$980,261 88

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$14,452 11	Interest on loans	\$145,570 09
Directors' fees	1,285 00	Interest on other investments	4,354 62
Rent	4,810 00	Fees on loans	26,154 92
Advertising	7,635 96	Insurance fees	699 69
Taxes	1,051 50		
Office expenses	5,449 05	Investment certificates increased	921,323 59
Depreciation	4,218 33	Loan commitments increased	7,279 46
Interest on notes payable	1,405 03	Prepaid interest increased	643 74
Interest on investment certificates	103,026 61	Furniture and fixtures reduced	2,968 10
Federal income taxes	1,147 79	Guaranteed stock increased	50,000 00
		Cash balance reduced	9,854 08
Dividends on guarantee stock	9,500 00		
Real estate loans increased	973,593 50		
Certificate loans increased	3,501 82		
Investments increased	1,044 39		
Other assets increased	11,666 13		
Notes payable reduced	25,000 00		
Accounts payable reduced	56 07		
Total	\$1,168,848 29	Total	\$1,168,848 29

No. 45

FULLERTON BUILDING-LOAN ASSOCIATION

107 West Commonwealth Avenue, Fullerton

Incorporated July 9, 1927. Fiscal year ended June 30, 1930

Officers—H. H. Crooke, President; J. H. Lang, Vice President; W. J. Cadman, Secretary; Orla Jencks, Treasurer.
 Directors—H. H. Crooke, W. J. Cadman, J. H. Lang, Orla Jencks, O. M. Thompson, B. D. Smiley, Otto Miller, C. M. Thorpe, E. E. Pratt.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$276,250 00	\$242,750 00	\$33,500 00
Arrearages—Interest, dues, etc.....	556 80	1,046 60	—489 80
Cash in office and bank.....	9,872 19	1,883 50	7,988 69
Certificates of other associations.....	10,000 00	45,000 00	—35,000 00
Real estate—Held for sale.....	-----	3,418 77	—3,418 77
Furniture and fixtures.....	1,621 99	1,653 59	—31 60
Other assets.....	256 67	326 00	—69 33
Total assets.....	\$298,557 65	\$296,078 46	\$2,479 19

LIABILITIES

Investment certificates.....	\$234,060 79	\$243,513 75	—\$9,452 96
Notes payable.....	5,000 00	10,000 00	—5,000 00
Incomplete loans.....	3,486 82	12,927 33	—9,440 51
Other liabilities.....	910 00	-----	910 00
Installment membership shares.....	26,159 31	-----	26,159 31
Guarantee stock—Capital.....	26,000 00	26,000 00	-----
Guarantee stock—Surplus.....	2,600 00	2,600 00	-----
Undivided profits.....	15 93	389 78	—373 85
Interest earned but uncollected.....	324 80	647 60	—322 80
Total liabilities.....	\$298,557 65	\$296,078 46	\$2,479 19

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$3,809 99	Interest on loans.....	\$23,730 57
Directors' and appraisers' fees.....	76 33	Fees on loans.....	610 50
Rent.....	840 00	Other fees.....	68 47
Advertising.....	391 42	Profit on sales of real estate.....	265 79
Taxes.....	67 26	Other income.....	194 54
Office expenses.....	1,174 44	-----	-----
Depreciation expense.....	351 60	Other liabilities increased.....	910 00
Interest on investment certificates.....	15,802 68	Membership shares increased.....	26,159 31
Dividends on guarantee stock.....	2,730 00	Certificates of other associations reduced.....	35,000 00
Loans increased.....	33,500 00	Real estate reduced.....	3,418 77
Investment certificates reduced.....	9,452 96	Furniture and fixtures reduced.....	31 60
Notes payable reduced.....	5,000 00	Other assets reduced.....	69 33
Loan commitments reduced.....	9,440 51	Delinquent dues reduced.....	167 00
Cash balance increased.....	7,988 69	-----	-----
Total.....	\$90,625 88	Total.....	\$90,625 88

MUTUAL BUILDING AND LOAN ASSOCIATION OF FULLERTON

301 North Spadra Road, Fullerton

Incorporated January 5, 1923. Fiscal year ended December 31, 1929

Officers—G. W. Finch, President; R. S. Gregory, First Vice President; S. N. Fuller, Second Vice President; H. L. Farry, Secretary; Fred Fuller, Assistant Secretary; Lloyd Batchman, Treasurer.
 Directors—G. W. Finch, R. S. Gregory, S. N. Fuller, L. L. Lostutter, Angus McAulay, Harry G. Maxwell, Jesse Chilton.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$1,892,601 89	\$1,590,135 60	\$302,466 29
Arrearages—Interest, dues, etc.....	6,167 90	4,695 30	1,472 60
Cash in office and bank.....	53,997 27	54,159 38	—162 11
Certificates of other associations.....	30,000 00	45,000 00	—15,000 00
Furniture and fixtures.....	1 00	1 00	—
Other assets.....	1 00	—	1 00
Total assets.....	\$1,982,769 06	\$1,693,991 28	\$288,777 78

LIABILITIES

Investment certificates.....	\$1,509,136 42	\$1,284,742 73	\$224,393 69
Incomplete loans.....	10,023 25	48,235 79	—38,212 54
Other liabilities.....	36,085 50	41,043 25	—4,957 75
Installment membership shares.....	266,310 23	184,990 71	81,319 52
Guarantee stock—Capital.....	100,000 00	100,000 00	—
Guarantee stock—Surplus.....	55,000 00	33,200 00	21,800 00
Undivided profits.....	3,567 26	—	3,567 26
Interest earned but uncollected.....	2,646 40	1,778 80	867 60
Total liabilities.....	\$1,982,769 06	\$1,693,991 28	\$288,777 78

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$13,172 50	Interest on loans.....	\$145,207 78
Director's and appraisers' fees.....	2,445 50	Interest on investments.....	5,229 01
Accounting fees.....	687 00	Loan fees.....	4,591 00
Rent.....	1,200 00	Other fees.....	2,586 00
Advertising.....	1,060 64	Fines.....	635 35
Taxes.....	1,995 86		
Office expenses.....	2,591 97	Investment certificates increased	224,393 69
Depreciation expense.....	687 38	Membership shares increased ..	81,319 52
Other expenses.....	16 65	Certificates of other associations	
Interest on investment certificates	87,612 51	reduced.....	15,000 00
Dividends on membership shares	14,411 87	Cash balance reduced.....	162 11
Dividends on guarantee stock...	7,000 00		
Loans increased.....	302,466 29		
Delinquent dues increased.....	605 00		
Other assets increased.....	1 00		
Loan commitments reduced.....	38,212 54		
Other liabilities reduced.....	4,957 75		
Total.....	\$479,124 46	Total.....	\$479,124 46

No. 47

NEVADA COUNTY BUILDING AND LOAN ASSOCIATION

138 South Auburn Street, Grass Valley

Incorporated August 6, 1928. Fiscal year ended June 30, 1930

Officers—H. W. Robinson, President; H. B. Dow, Vice President and Manager; L. E. Peters, Assistant Manager and Cashier; E. Eilerman, Assistant Manager.

Directors—H. W. Robinson, Harry B. Cox, Arthur B. Foote, M. Angilini, Chas. Morandi, Henry O. Kohler, H. B. Dow.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$52,469 63	\$51,291 19	\$1,178 44
Arrearages—Interest, dues, etc.....	481 68	—	481 68
Cash in office and bank.....	4,285 31	4,016 14	269 17
Real estate—Held for sale.....	14,000 00	—	14,000 00
Furniture and fixtures.....	1,487 77	2,914 13	—1,426 36
Other assets.....	4,842 31	4,986 15	—143 84
Total assets.....	\$77,566 70	\$63,207 61	\$14,359 09

LIABILITIES

Investment certificates.....	\$25,730 10	\$14,058 22	\$11,671 88
Notes payable.....	7,000 00	2,500 00	4,500 00
Incomplete loans.....	105 00	—	105 00
Other liabilities.....	—	114 44	—114 44
Guarantee stock—Capital.....	44,249 92	46,534 95	—2,285 03
Interest earned but uncollected.....	481 68	—	481 68
Total liabilities.....	\$77,566 70	\$63,207 61	\$14,359 09

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,045 00	Interest on loans.....	\$2,222 22
Rent.....	249 97	Other income.....	70 85
Advertising.....	626 93	Investment certificates increased.....	11,671 88
Taxes.....	224 40	Notes payable increased.....	4,500 00
Office expenses.....	383 55	Loan commitments increased.....	105 00
Other expenses.....	471 51	Furniture and fixtures reduced.....	1,426 36
Interest on investment certificates.....	576 74	Other assets reduced.....	143 84
Loans increased.....	1,178 44		
Real estate increased.....	14,000 00		
Other liabilities reduced.....	114 44		
Cash balance increased.....	269 17		
Total.....	\$20,140 15	Total.....	\$20,140 15

HEMET HOME BUILDERS ASSOCIATION

410 East Florida Avenue, Hemet

Incorporated June 22, 1920. Fiscal year ended June 30, 1930

Officers—H. H. Spaulding, President; John E. King, Vice President; Burdette Raynor, Secretary.
 Directors—H. H. Spaulding, John E. King, John W. Isle, Ernest Lindquist, Burdette Raynor.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$186,563 04	\$175,044 11	\$11,518 93
Arrearages—Interest, dues, etc.....	2,776 51	2,079 42	697 09
Cash in office and bank.....	5,590 20	8,292 78	—2,702 58
Bond investments.....	10,000 00	-----	10,000 00
Certificates of other associations.....	7,500 00	3,000 00	4,500 00
Real estate—Held for sale.....	2,439 34	1,278 41	1,160 93
Real estate—Office building.....	8,444 06	8,695 86	—251 80
Furniture and fixtures.....	716 36	639 54	76 82
Other assets.....	841 04	13 20	827 84
Total assets.....	\$224,870 55	\$199,043 32	\$25,827 23

LIABILITIES

Investment certificates.....	\$201,428 82	\$177,791 71	\$23,637 11
Incomplete loans.....	878 95	2,216 18	—1,337 23
Unearned discount and prepaid interest.....	90 00	-----	90 00
Other liabilities.....	-----	7 50	—7 50
Installment membership shares.....	875 51	675 16	200 35
Guarantee stock—Capital.....	16,800 00	14,700 00	2,100 00
Guarantee stock—Surplus.....	2,020 76	1,573 35	447 41
Interest earned but uncollected.....	2,776 51	2,079 42	697 09
Total liabilities.....	\$224,870 55	\$199,043 32	\$25,827 23

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,398 09	Interest on loans.....	\$17,373 90
Directors' and appraisers' fees.....	310 00	Fees on loans.....	138 87
Accounting fees.....	75 00	Profits on sales of real estate.....	157 19
Advertising.....	202 75	Rents received.....	784 00
Taxes.....	399 45	Other income.....	263 94
Office expenses.....	1,291 20	Investment certificates increased.....	23,637 11
Other expenses.....	335 19	Unearned discount and prepaid interest increased.....	90 00
Interest on investment certificates.....	11,429 24	Membership shares increased.....	200 35
Dividends on membership shares.....	65 57	Guarantee capital increased.....	2,100 00
Dividends on guarantee stock.....	1,764 00	Office building reduced.....	251 80
Loans increased.....	11,518 93	Cash balance reduced.....	2,702 58
Bond investments increased.....	10,000 00		
Certificates of other associations increased.....	4,500 00		
Real estate increased.....	1,160 93		
Furniture and fixtures increased.....	76 82		
Other assets increased.....	827 84		
Loan commitments reduced.....	1,337 23		
Other liabilities reduced.....	7 50		
Total.....	\$47,699 74	Total.....	\$47,699 74

No. 49

NATIONAL BUILDING AND LOAN ASSOCIATION

120 Main Street, Huntington Beach

Incorporated November 9, 1922. Fiscal year ended February 28, 1930

Officers—L. B. Tannehill, President; H. T. Dunning, Vice President, H. S. Young, Vice President-Secretary; Helen L. Buck, Assistant Secretary.
 Directors—T. T. Rasmussen, L. B. Tannehill, S. R. Bowen, H. T. Dunning, C. C. Tannehill, Joseph Vavra, E. G. Conrad, J. Ed. Huston, Harvey S. Young.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	February 28, 1930	February 28, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$197,704 29	\$156,716 39	\$40,987 90
Arrearages—Interest, dues, etc.....	2,082 61	1,823 93	258 68
Cash in office and bank.....	3,642 61	1,727 88	1,914 73
Certificates of other associations.....	-----	6,000 00	—6,000 00
Other assets.....	146 44	-----	146 44
Total assets.....	\$203,575 95	\$166,268 20	\$37,307 75

LIABILITIES

Investment certificates.....	\$23,666 21	\$13,445 39	\$10,220 82
Incomplete loans.....	2,985 25	2,306 56	678 69
Other liabilities.....	-----	1,561 50	—1,561 50
Full paid membership shares.....	101,483 62	84,115 12	17,368 50
Installment membership shares.....	68,815 26	61,636 38	7,178 88
Undivided profits.....	2,836 09	899 06	1,937 03
Reserve.....	2,771 91	2,041 76	730 15
Interest earned but uncollected.....	1,017 61	262 43	755 18
Total liabilities.....	\$203,575 95	\$166,268 20	\$37,307 75

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED FEBRUARY 28, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,100 00	Interest on loans.....	\$17,029 36
Agents commissions.....	352 00	Interest on other investments.....	370 50
Rent.....	600 00	Fees on loans.....	1,966 00
Advertising.....	204 61	Other fees.....	145 00
Taxes.....	166 77	Profits on surrendered accounts.....	591 22
Office expenses.....	736 19		
Interest on notes payable.....	32 71	Investment certificates increased.....	10,220 82
Interest on investment certificates.....	1,086 15	Loan commitments increased.....	678 69
Dividends on membership shares.....	11,659 97	Membership shares increased.....	24,547 38
		Certificates of other associa- tions reduced.....	6,000 00
Loans increased.....	40,987 90		
Other assets increased.....	146 44		
Other liabilities reduced.....	1,561 50		
Cash balance increased.....	1,914 73		
Total.....	\$61,548 97	Total.....	\$61,548 97

HUNTINGTON PARK BUILDING-LOAN ASSOCIATION

6321 Pacific Boulevard, Huntington Park

Incorporated May 15, 1924. Fiscal year ended December 31, 1929

Officers—C. C. Lewis, President; C. R. Lough, Vice President; H. M. Lough, Secretary and Treasurer;
 Ruth Kiddoo, Assistant Secretary.

Directors—C. C. Lewis, C. R. Lough, R. D. Pope, T. R. Merrell, Fay Williams, H. M. Lough.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$1,465,985 12	\$1,162,229 95	\$303,755 17
Arrearages—Interest, dues, etc.....	3,050 92	2,072 47	978 45
Cash in office and bank.....	67,912 77	108,296 13	—40,383 36
Bond investments.....	5,349 37	—	5,349 37
Certificates of other associations.....	130,500 00	98,000 00	32,500 00
Furniture and fixtures.....	7,577 16	8,460 73	—883 57
Other assets.....	924 11	18 20	905 91
Total assets.....	\$1,681,299 45	\$1,379,077 48	\$302,221 97

LIABILITIES

	December 31, 1929	December 31, 1928	Increase —Decrease
Investment certificates.....	\$1,531,669 11	\$1,230,323 66	\$301,345 45
Incomplete loans.....	5,457 30	32,935 22	—27,477 92
Unearned discount and prepaid interest.....	899 91	—	899 91
Other liabilities.....	1,278 43	1,232 87	45 56
Guarantee stock—Capital.....	52,500 00	52,500 00	—
Guarantee stock—Surplus.....	85,000 00	60,000 00	25,000 00
Undivided profits.....	1,443 78	13 26	1,430 52
Interest earned but uncollected.....	3,050 92	2,072 47	978 45
Total liabilities.....	\$1,681,299 45	\$1,379,077 48	\$302,221 97

SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$10,735 16	Interest on loans.....	\$112,670 86
Directors' fees.....	630 00	Interest on other investments.....	10,051 07
Rent.....	3,367 00	Loan fees.....	6,185 77
Advertising.....	2,600 55	Other fees.....	3,598 75
Taxes.....	1,642 96	Profit on sale of real estate.....	229 06
Office expenses.....	1,413 86	Rents received.....	250 00
Other expenses.....	1,737 04	Other income.....	21 22
Interest on investment certificates.....	80,774 64	Investment certificates increased.....	301,345 45
Income tax paid.....	None	Escrow liability increased.....	45 56
Dividends on guaranty stock.....	3,675 00	Prepaid interest increased.....	899 91
Real estate loans increased.....	275,267 44	Furniture and fixtures reduced.....	883 57
Certificate loans increased.....	13,575 32	Cash balance reduced.....	40,383 36
Sales contracts increased.....	14,912 41		
Bond investments increased.....	5,349 37		
Invested with other associations.....	32,500 00		
Other assets increased.....	905 91		
Loan commitments reduced.....	27,477 92		
Total.....	\$476,564 58	Total.....	\$476,564 58

No. 51

SOUTHEAST BUILDING AND LOAN ASSOCIATION

2701 Florence Avenue, Huntington Park

Incorporated April 30, 1928. Fiscal year ended December 31, 1929

Officers—G. D. King, President; H. L. Seybold, Vice President; C. S. Brace, Manager; George W. Ireland, Secretary; Willo E. Fulmer, Assistant Secretary.

Directors—G. D. King, H. L. Seybold, K. L. Stockton, G. C. Dunford, D. R. Colegrove, W. H. Guest, C. B. Hubbard.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$175,569 78	\$85,490 16	\$90,079 62
Arrearages—Interest, dues, etc.....	1,122 39	—	1,122 39
Cash in office and bank.....	6,768 75	2,297 77	4,470 98
Furniture and fixtures.....	858 31	653 95	204 36
Other assets.....	2,252 23	1,893 60	358 63
Total assets.....	\$186,571 46	\$90,335 48	\$96,235 98

LIABILITIES

Investment certificates.....	\$139,271 96	\$47,905 08	\$91,366 88
Notes payable.....	15,000 00	1,500 00	13,500 00
Incomplete loans.....	—	11,579 19	—11,579 19
Unearned discount and prepaid interest.....	112 26	—	112 26
Guarantee stock—Capital.....	29,100 00	26,000 00	3,100 00
Guarantee stock—Surplus.....	1,964 85	3,351 21	—1,386 36
Interest earned but uncollected.....	1,122 39	—	1,122 39
Total liabilities.....	\$186,571 46	\$90,335 48	\$96,235 98

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$4,550 00	Interest on loans.....	\$10,846 60
Agents' commissions.....	413 68	Loan fees.....	2,096 00
Rent.....	600 00	Other fees.....	602 50
Advertising.....	1,489 36	Miscellaneous income.....	139 81
Taxes.....	74 26		
Office supplies, telephone, etc.....	706 95	Paid in surplus.....	620 00
Other expenses.....	566 49	Investment certificates increased.....	91,366 88
Interest on notes payable.....	195 61	Notes payable increased.....	13,500 00
Interest on investment certificates.....	5,972 53	Unearned discounts increased.....	112 26
		Guarantee stock increased.....	3,100 00
Loans increased.....	90,079 62		
Interest receivable increased.....	1,122 39		
Other assets increased.....	562 99		
Loan commitments reduced.....	11,579 19		
Cash balance increased.....	4,470 98		
Total.....	\$122,384 05	Total.....	\$122,384 05

No. 52

PEOPLES BUILDING AND LOAN ASSOCIATION

Market at Manchester, Inglewood

Incorporated November 16, 1923. Fiscal year ended December 31, 1929

Officers—Sanford M. Anderson, President; Carl Matson, Vice President; Geo. F. Lepper, Secretary;
A. F. Krause, Assistant Secretary; Roy L. Hill, Treasurer.
Directors—Sanford M. Anderson, Carl Matson, Geo. F. Lepper, Frank D. Parent, Robert Haenggli,
F. A. Zillgitt, A. E. Rogers.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$1,714,412 58	\$1,184,241 53	\$530,171 05
Arrearages—Interest, dues, etc.	2,571 41	2,851 63	—280 22
Cash in office and bank	38,225 44	28,065 58	10,159 86
Bond investments	22,563 40	—	22,563 40
Real estate—Held for sale	13,967 22	2,638 94	11,328 28
Real estate—Office building	99,899 21	100,415 28	—516 07
Furniture and fixtures	5,854 35	4,578 57	1,275 78
Other assets	526 70	1,716 07	—1,189 37
Total assets	\$1,898,020 31	\$1,324,507 60	\$573,512 71

LIABILITIES

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Investment certificates	\$1,100,827 17	\$669,839 32	\$430,987 85
Notes payable and overdrafts	80,000 00	45,000 00	35,000 00
Incomplete loans	29,646 60	83,890 28	—54,243 68
Other liabilities	14,303 37	8,392 75	5,910 62
Full paid membership shares	3,900 00	6,080 43	—2,180 43
Installment membership shares	467,583 34	355,102 15	112,481 19
Guarantee stock—Capital	125,000 00	112,000 00	13,000 00
Guarantee stock—Surplus	21,895 48	17,200 35	4,695 13
Undivided profits	52,292 94	24,150 69	28,142 25
Interest earned but uncollected	2,571 41	2,851 63	—280 22
Total liabilities	\$1,898,020 31	\$1,324,507 60	\$573,512 71

SOURCE AND APPLICATION OF FUNDS

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$16,528 75	Interest on loans	\$131,799 22
Directors' and appraisal fees	772 50	Interest, other investments	1,757 50
Legal fees	218 21	Fees on loans	13,140 42
Agents' commissions	1,122 00	Fees, initial payments	3,383 15
Advertising	1,147 83	Other fees	2,866 21
Taxes	3,723 76	Profit on sales of real estate	67 52
Office expenses	2,174 66	Rents received	4,724 90
Real estate losses and write-offs	1,579 21	Other income	763 45
Other expenses	1,236 46		
Interest on notes payable	4,560 20	Guarantee stock increased	13,000 00
Interest on investment certificates	55,417 73	Membership shares increased	110,481 19
Dividends on membership shares	23,915 14	Investment certificates increased	430,137 81
Federal income taxes	5,073 54	Accrued interest payable increased	669 61
Dividends on guarantee stock	8,195 00	Notes payable increased	35,000 00
Loan commitments reduced	54,243 68	Other liabilities increased	5,910 62
Loans on real estate increased	530,171 05	Office building reduced	516 07
Bonds—Increased	22,563 40	Other assets reduced	1,189 37
Real estate increased	11,328 28		
Furniture and fixtures increased	1,275 78		
Cash balance increased	10,159 86		
Total	\$755,407 04	Total	\$755,407 04

No. 53

LA HABRA VALLEY BUILDING-LOAN ASSOCIATION

135 West Central Avenue, La Habra

Incorporated May 2, 1929. Fiscal year ended December 31, 1929

Officers—George Soule, President; Louis Muchow, Vice President; James H. Walker, Secretary.
Directors—George Soule, Louis Muchow, James H. Walker, George McWhirter, G. E. Parsons.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$131,751 18	-----	\$131,751 18
Cash in office and bank.....	19,383 20	-----	19,383 20
Furniture and fixtures.....	248 50	-----	248 50
Total assets.....	\$151,382 88	*None	\$151,382 88

LIABILITIES

Investment certificates.....	\$114,558 73	-----	\$114,558 73
Incomplete loans.....	7,642 76	-----	7,642 76
Guarantee stock—Capital.....	25,000 00	-----	25,000 00
Guarantee stock—Surplus.....	3,750 00	-----	3,750 00
Undivided profits.....	431 39	-----	431 39
Total liabilities.....	\$151,382 88	*None	\$151,382 88

SOURCE AND APPLICATION OF FUNDS

*JULY 19, 1929 TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$725 00	Interest on loans increased.....	\$3,822 50
Rent.....	135 00	Loan fees.....	1,289 98
Advertising.....	88 86	Escrow fees.....	222 00
Office expense.....	1,452 59	Other fees.....	6 29
Interest on investment certificates	2,507 93	Guarantee stock.....	25,000 00
Real estate loans.....	130,450 18	Paid in surplus.....	3,750 00
Loans on certificates.....	150 00	Investment certificates.....	114,558 73
Furniture and fixtures.....	248 50	Loan commitments.....	7,642 76
Other assets.....	1,151 00		
Cash balance.....	19,383 20		
Total.....	\$156,292 26	Total.....	\$156,292 26

*Commenced business July 19, 1929.

No. 54

LIVERMORE MUTUAL BUILDING AND LOAN ASSOCIATION

Livermore

Incorporated September 17, 1906. Fiscal year ended June 30, 1930

Officers—J. O. McKown, President; H. J. Callaghan, Secretary.

Directors—J. O. McKown, M. G. Callaghan, M. R. Henry, F. C. Lassen, N. D. Dutcher, Jr., M. Victor, T. W. Norris.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$55,850 00	\$57,450 00	—\$1,600 00
Arrearages—Interest, dues, etc.....	-----	156 32	—156 32
Cash in office and bank.....	5,663 18	296 16	5,367 02
Total assets.....	\$61,513 18	\$57,902 48	\$3,610 70

LIABILITIES

Investment certificates.....	\$10,467 84	\$8,704 13	\$1,763 71
Notes payable.....	-----	1,000 00	—1,000 00
Incomplete loans.....	-----	1,460 00	—1,460 00
Other liabilities.....	-----	5 00	—5 00
Installment membership shares.....	46,269 00	42,450 00	3,819 00
Reserve.....	3,500 00	1,500 00	2,000 00
Undivided profits.....	1,276 34	2,701 03	—1,424 69
Interest earned but uncollected.....	-----	82 32	—82 32
Total liabilities.....	\$61,513 18	\$57,902 48	\$3,610 70

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$300 00	Interest on loans.....	\$4,095 40
Taxes.....	71 60	Other income.....	37 40
Other expenses.....	193 64		
Interest on notes payable.....	71 98	Investment certificates increased.....	1,763 71
Dividends on membership shares.....	3,002 59	Membership shares increased.....	3,819 00
		Real estate loans reduced.....	2,000 00
Loans on shares increased.....	400 00	Delinquent dues on shares.....	
Notes payable reduced.....	1,000 00	reduced.....	74 00
Loan commitments reduced.....	1,460 00	Accrued interest receivable.....	
Other liabilities reduced.....	5 00	reduced.....	82 32
Cash balance increased.....	5,367 02		
Total.....	\$11,871 83	Total.....	\$11,871 83

No. 55

LODI BUILDING-LOAN ASSOCIATION

2 W. Pine Street, Lodi

Incorporated October 6, 1922. Fiscal year ended December 31, 1929

Officers—E. G. Shares, President; Frederic Spoerke, Vice President; Walter E. Taylor, Secretary.

Directors—E. G. Steacy, J. M. Blodgett, Frederic Spoerke, Walter E. Taylor, A. O. Eddenon, Lee Jones, Glen West.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$752,517 32	\$723,171 69	\$29,345 63
Arrearages—Interest, dues, etc.....	15,073 90	10,305 72	4,768 18
Cash in office and bank.....	56,184 93	42,411 68	13,773 25
Bond investments.....	71,807 33	56,882 33	14,925 00
Real estate—Held for sale.....	20,814 39	17,339 43	3,474 96
Furniture and fixtures.....	838 41	525 86	312 55
Other assets.....	-----	1,091 20	—1,091 20
Total assets.....	\$917,236 28	\$851,727 91	\$65,508 37

LIABILITIES

Investment certificates.....	\$739,295 14	\$655,806 93	\$83,488 21
Incomplete loans.....	-----	1,867 91	—1,867 91
Unearned discount and prepaid interest.....	-----	1,091 20	—1,091 20
Full paid membership shares.....	7,200 00	7,200 00	-----
Installment membership shares.....	84,623 80	116,383 62	—31,759 82
Guarantee stock—Capital.....	40,000 00	40,000 00	-----
Guarantee stock—Surplus.....	18,000 00	18,000 00	-----
Undivided profits.....	13,043 44	1,072 53	11,970 91
Interest earned but uncollected.....	15,073 90	10,305 72	4,768 18
Total liabilities.....	\$917,236 28	\$851,727 91	\$65,508 37

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$4,200 00	Interest on loans.....	\$62,365 70
Directors' and appraisal fees.....	497 00	Interest on investments.....	555 00
Rent.....	900 00	Profits on real estate.....	76 34
Advertising.....	213 95	Rents received.....	545 85
Taxes (other than income tax).....	746 33	Other income.....	67 30
Office expense.....	887 16		
Real estate losses.....	841 26	Investment certificates increased.....	83,488 21
Interest on notes payable.....	1,050 77	Income tax refund.....	7,740 94
Interest on investment certificates.....	41,647 85		
Federal income tax.....	481 15		
Dividends—Membership shares.....	6,114 75		
Dividend on guarantee stock.....	1,800 00		
Real estate loans increased.....	29,345 63		
Investments increased.....	14,925 00		
Real estate increased.....	3,474 96		
Furniture and fixtures increased.....	312 55		
Loan commitments decreased.....	1,867 91		
Membership shares decreased.....	31,759 82		
Cash balance increased.....	13,773 25		
Total.....	\$154,839 34	Total.....	\$154,839 34

NOTE—Lodi Building-Loan Association absorbed by Mercantile Building-Loan Association, Oakland, on January 27, 1930.

PEOPLES BUILDING AND LOAN ASSOCIATION

307 Farmers and Merchants Building, Lodi

Incorporated February 5, 1924. Fiscal year ended December 31, 1929

Officers—Jacob Kurtz, President; G. M. Gannon, Vice President; Estella Tinnin, Secretary; H. C. Lange, Vice President.
 Directors—J. C. Lange, A. T. Lange, E. F. Handel.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$656,849 84	\$530,143 22	\$126,706 62
Arrearages—Interest, dues, etc.	7,993 29	1,028 25	6,965 04
Cash in office and bank.	1,326 38	325 47	1,000 91
Bond investments.	17,500 00	20,000 00	—2,500 00
Certificates of other associations.	30,000 00	70,000 00	—40,000 00
Real estate—Held for sale.	5,310 00	5,918 00	—608 00
Furniture and fixtures.	1,000 00	1,240 00	—240 00
Total assets.	\$719,979 51	\$628,654 94	\$91,324 57

LIABILITIES

Investment certificates.	\$647,503 29	\$572,044 93	\$75,458 36
Incomplete loans.	7,771 52	2,926 19	4,845 33
Unearned discount and prepaid interest.	66 22	—	66 22
Other liabilities.	692 06	40 00	652 06
Guarantee stock—Capital.	50,000 00	50,000 00	—
Guarantee stock—Surplus.	2,500 00	2,500 00	—
Undivided profits.	3,453 13	115 57	3,337 56
Interest earned but uncollected.	7,993 29	1,028 25	6,965 04
Total liabilities.	\$719,979 51	\$628,654 94	\$91,324 57

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.	\$2,070 60	Interest on loans.	\$46,940 85
Directors' and appraisal fees.	1,032 50	Interest on investments.	2,827 15
Rent.	280 00	Fees.	95 00
Advertising.	107 25	Rents received.	345 00
Taxes (other than income taxes).	749 69	Other income.	729 16
Office expense.	964 44	Unexplained adjustment.	106 51
Real estate losses.	1,679 74	Investment certificates increased.	75,458 36
Other expense.	1,541 72	Loan commitments increased.	4,845 33
Interest on notes payable.	75 75	Prepaid interest increased.	66 22
Interest on investment certificates.	35,920 94	Other liabilities increased.	652 06
Federal income tax.	283 48	Investments decreased.	42,500 00
Dividends on guarantee stock.	3,000 00	Real estate decreased.	608 00
Real estate loans increased.	125,416 62	Furniture and fixtures.	240 00
Certificate loans increased.	1,290 00		
Cash balance increased.	1,000 91		
Total.	\$175,413 64	Total.	\$175,413 64

NOTE—Peoples Building and Loan Association, Lodi, absorbed by Mercantile Building-Loan Association, Oakland, on January 16, 1930.

No. 57

COMMONWEALTH BUILDING AND LOAN ASSOCIATION

Pine at Broadway, Long Beach

Incorporated June 1, 1922. Fiscal year ended December 31, 1929

Officers—H. V. Ketcherside, President; Charles Z. Walker, Vice President; W. F. Boice, Secretary-Treasurer; J. T. Goff, Assistant Secretary; Charles H. Boice, Assistant Secretary.
Directors—H. V. Ketcherside, Chas. Z. Walker, W. H. Dunn, C. J. Walker, W. F. Boice.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$4,752,677 56	\$3,201,815 41	\$1,550,862 15
Arrearages—Interest, dues, etc.....	25,254 70	7,799 95	17,454 75
Cash in office and bank.....	483,076 61	542,228 26	—59,151 65
Bond investments.....	11,027 16	42,954 99	—31,927 83
Real estate—Held for sale.....	105,503 95	52,307 63	53,196 32
Real estate—Office building.....	292,468 42	295,493 48	—3,025 06
Furniture and fixtures.....	5,216 26	5,204 16	12 10
Other assets.....	3,984 20	109 20	3,875 00
Total assets.....	\$5,679,208 86	\$4,147,913 08	\$1,531,295 78

LIABILITIES

Investment certificates.....	\$5,203,283 55	\$3,521,878 12	\$1,681,405 43
Incomplete loans.....	62,060 97	265,237 82	—203,176 85
Unearned discount and prepaid interest.....	5,006 46	3,296 00	1,710 46
Guarantee stock—Capital.....	200,000 00	200,000 00	—
Guarantee stock—Surplus.....	130,000 00	121,000 00	9,000 00
Undivided profits.....	53,603 18	28,701 19	24,901 99
Interest earned but uncollected.....	25,254 70	7,799 95	17,454 75
Total liabilities.....	\$5,679,208 86	\$4,147,913 08	\$1,531,295 78

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$18,062 85	Interest on loans.....	\$293,785 92
Directors' fees.....	600 00	Interest on other investments.....	20,947 18
Rent.....	7,800 00	Fees on loans.....	19,573 75
Advertising.....	3,835 71	Other fees.....	2,321 20
Taxes.....	15,452 04	Rents received.....	31,743 88
Office expenses.....	14,627 47	Investment certificates increased.....	1,681,405 43
Interest on investment certificates.....	252,091 87	Prepaid interest increased.....	1,710 46
Dividends on guarantee stock.....	22,000 00	Certificates of other associations reduced.....	31,927 83
Loans increased.....	1,550,862 15	Office building depreciation.....	3,025 06
Real estate increased.....	53,196 32	Cash balance reduced.....	59,151 65
Furniture and fixtures increased.....	12 10		
Building and loan federation investment.....	3,875 00		
Loan commitments reduced.....	203,176 85		
Total.....	\$2,145,592 36	Total.....	\$2,145,592 36

LONG BEACH BUILDING AND LOAN ASSOCIATION

138 East First Street, Long Beach

Incorporated March 5, 1920. Fiscal year ended December 31, 1929

Officers—Frank E. Wall, President; David M. Smith Secretary; E. H. Richards, Chas. O. Sensibaugh, Assistant Secretaries; Herbert M. Haskell, Tom R. Merrell, Vice Presidents; H. F. Ahlswede, Treasurer.

Directors—Frank E. Wall, Herbert M. Haskell, Tom R. Merrell, David M. Smith, H. F. Ahlswede, C. R. Lough.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$6,677,345 09	\$5,913,803 93	\$763,541 16
Arrearages—Interest, dues, etc.	28,256 24	16,308 16	11,948 08
Cash in office and bank	576,391 79	933,818 70	—357,426 91
Bond investments	380,999 43	84,903 28	296,096 15
Certificates of other associations	319,600 00	195,600 00	124,000 00
Real estate—Office building	146,050 00	—	146,050 00
Furniture and fixtures	7,015 90	7,670 71	—654 81
Other assets	5,931 12	—	5,931 12
Total assets	\$8,141,589 57	\$7,152,104 78	\$989,484 79

LIABILITIES

Investment certificates	\$7,455,193 69	\$6,545,318 24	\$909,875 45
Incomplete loans	275,280 99	266,776 51	8,504 48
Other liabilities	7,012 29	5,245 51	1,766 78
Guarantee stock—Capital	150,000 00	150,000 00	—
Guarantee stock—Surplus	207,500 00	150,000 00	57,500 00
Undivided profits	18,346 36	18,456 36	—110 00
Interest earned but uncollected	28,256 24	16,308 16	11,948 08
Total liabilities	\$8,141,589 57	\$7,152,104 78	\$989,484 79

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$42,369 66	Interest on loans	\$508,699 77
Directors' and appraisers' fees	5,761 63	Interest on other investments	66,390 08
Agents' commissions	20 00	Fees on loans	24,288 80
Accounting fees	12 50	Other fees	3,593 42
Rent	7,680 00	Rents received	4,228 50
Advertising	8,856 16	Other income	644 15
Taxes (exclusive of income taxes)	8,046 07		
Federal income taxes	15,582 27	Investment certificates increased	909,875 45
Office expenses	11,740 05	Loan commitments increased	8,504 48
Depreciation expense	450 00	Other liabilities increased	1,766 78
Other expenses	1,206 32	Furniture and fixtures reduced	654 81
Interest on investment certificates	412,730 06	Cash balance reduced	357,426 91
Dividends on guarantee stock	36,000 00		
Loans increased	763,541 16		
Bonds increased	296,096 15		
Certificate investments increased	124,000 00		
Office building site cost	146,050 00		
Other assets increased	5,931 12		
Total	\$1,886,073 15	Total	\$1,886,073 15

No. 59

THE MUTUAL BUILDING AND LOAN ASSOCIATION OF LONG BEACH

149 West First Street, Long Beach

Incorporated August 4, 1904. Fiscal year ended December 31, 1929

Officers—Chas. H. Tucker, President; Chas. D. Williams, Vice President-Treasurer; Chas. A. Wiley, E. E. Norton, Vice Presidents; M. N. Skinner, Secretary.
Directors—Chas. H. Tucker, Chas. D. Williams, M. N. Skinner, E. E. Norton, Chas. A. Wiley, Ralph H. Clock, C. J. Walker, Chas. Malcom, John G. Clock, J. W. Persons, W. C. Morgan, J. Lynn Avery.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$20,266,031 41	\$18,152,526 80	\$2,113,504 61
Cash in office and bank.....	953,974 65	1,227,423 10	—243,453 45
Bond investments.....	499,068 39	517,112 98	—18,044 59
Certificates of other associations.....	255,000 00	270,000 00	—15,000 00
Furniture and fixtures.....	25,000 00	30,000 00	—5,000 00
Other assets.....	1,558 70	-----	1,558 70
Total assets.....	\$22,030,633 15	\$20,197,067 88	\$1,833,565 27

LIABILITIES

Investment certificates.....	\$20,778,582 91	\$18,496,185 67	\$2,282,397 24
Incomplete loans.....	289,107 38	832,415 19	—543,307 81
Installment membership shares.....	-----	100,000 00	—100,000 00
Guarantee stock—Capital.....	400,000 00	300,000 00	100,000 00
Guarantee stock—Surplus.....	500,000 00	400,000 00	100,000 00
Undivided profits.....	62,942 86	68,467 02	—5,524 16
Total liabilities.....	\$22,030,633 15	\$20,197,067 88	\$1,833,565 27

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$115,530 00	Interest on loans.....	\$1,547,938 90
Legal fees.....	22,058 99	Fees on loans.....	54,862 67
Rent.....	9,271 00	Profits on sales of real estate.....	1,137 38
Advertising.....	17,643 37	Other income.....	336 09
Taxes.....	34,643 05		
Office expenses.....	40,108 38	Investment certificates increased.....	2,282,397 24
Real estate losses.....	27,675 12	Guarantee stock increased.....	100,000 00
Other expenses.....	18,787 00	Bond investments reduced.....	18,044 59
Interest on investment certificates.....	497,089 32	Certificates of other associations reduced.....	15,000 00
Dividends on membership shares.....	626,992 97	Furniture and fixtures reduced.....	5,000 00
Dividends on guarantee stock.....	100,000 00	Cash balance reduced.....	243,453 45
Real estate loans increased.....	2,113,504 61		
Other assets increased.....	1,558 70		
Loan commitments reduced.....	543,307 81		
Installment membership shares reduced.....	100,000 00		
Total.....	\$4,268,170 32	Total.....	\$4,268,170 32

PAN AMERICAN BUILDING-LOAN ASSOCIATION

114 West First Street, Long Beach

Incorporated March 20, 1929. Fiscal year ended December 31, 1929

Officers—S. C. Dalton, President; Benjamin B. Stakemiller, J. H. Chamness, Vice Presidents; Carle L. Williams, Secretary; Genevieve V. G. eenleaf, Assistant Secretary; Geo. A. Hart, General Counsel.
 Directors—S. C. Dalton, Benjamin B. Stakemiller, J. H. Chamness, Carl L. Williams, George A. Hart.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$609,401 74		\$609,401 74
Arrearages—Interest, dues, etc.	4,177 02		4,177 02
Cash in office and bank	46,839 55		46,839 55
Certificates of other associations	5,575 00		5,575 00
Real estate—Held for sale	1,798 17		1,798 17
Real estate—office building	5,332 51		5,332 51
Furniture and fixtures	2,974 19		2,974 19
Other assets	2,603 86		2,603 86
Total assets	\$678,702 04	*None	\$678,702 04

LIABILITIES

Investment certificates	\$486,786 95		\$486,786 95
Incomplete loans	55,986 88		55,986 88
Unearned discount and prepaid interest	23,082 49		23,082 49
Other liabilities	3,752 60		3,752 60
Guarantee stock—Capital	91,000 00		91,000 00
Guarantee stock—Surplus	9,100 00		9,100 00
Undivided profits	4,816 10		4,816 10
Interest earned but uncollected	4,177 02		4,177 02
Total liabilities	\$678,702 04	*None	\$678,702 04

SOURCE AND APPLICATION OF FUNDS

*MARCH 27, 1929, TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$7,581 65	Interest on loans	\$25,705 91
Directors' and appraisal fees	520 00	Interest on investments	1,173 31
Legal fees	255 00	Fees on loans	20,527 95
Agents' commissions and salaries	3,347 35	Other fees	2,239 45
Rent	3,041 00	Other income	916 91
Advertising	6,225 70		
Taxes	810 48	Investment certificates	486,786 95
Office expense	2,534 81	Loan commitments	55,986 88
Real estate losses and write-offs	676 15	Unearned discount	23,082 49
Other expenses	2,274 45	Other liabilities	3,752 60
Interest on investment certificates	18,480 84	Guarantee stock	91,000 00
		Paid in surplus	9,100 00
Loans on real estate	609,401 74		
Certificates of other associations	5,575 00		
Real estate held for sale	1,798 17		
Real estate, office building	5,332 51		
Furniture and fixtures	2,974 19		
Other assets	2,603 86		
Cash balance	46,839 55		
Total	\$720,272 45	Total	\$720,272 45

*Commenced business March 27, 1929.

No. 61

RELIABLE BUILDING-LOAN ASSOCIATION

133 E. First Street, Long Beach

Incorporated July 11, 1929. Fiscal year ended June 30, 1930

Officers—S. K. Pine, President; John Schinner, Vice President; Mrs. J. S. Hern, Secretary.
Directors—Aubrey R. Parks, E. R. Berberet, Henry Robinett, H. S. Callahan, E. S. Brodie, S. K. Pine
John Schinner.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$271,695 55	-----	\$271,695 55
Arrearages—Interest, dues, etc.....	286 65	-----	286 65
Cash in office and bank.....	11,751 63	-----	11,751 63
Furniture and fixtures.....	4,690 69	-----	4,690 69
Other assets.....	3,854 71	-----	3,854 71
Total assets.....	\$292,279 23	*None	\$292,279 23

LIABILITIES

Investment certificates.....	\$185,520 22	-----	\$15,520 22
Incomplete loans.....	8,385 78	-----	8,385 78
Other liabilities.....	200 00	-----	200 00
Installment membership shares.....	6,000 00	-----	6,000 00
Guarantee stock—Capital.....	73,500 00	-----	73,500 00
Guarantee stock—Surplus.....	18,375 00	-----	18,375 00
Undivided profits.....	11 58	-----	11 58
Interest earned but uncollected.....	286 65	-----	286 65
Total liabilities.....	\$292,279 23	*None	\$292,279 23

SOURCE AND APPLICATION OF FUNDS

*NOVEMBER 27, 1929, TO JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$3,374 00	Interest on loans.....	\$9,122 03
Legal fees.....	945 00	Interest on other investments.....	718 03
Agents' commissions.....	56 00	Fees on loans.....	5,559 15
Rent.....	1,800 00	Investment certificates.....	185,520 22
Advertising.....	3,080 63	Loan commitments.....	8,385 78
Office expenses.....	1,237 10	Installment shares.....	6,000 00
Other expenses.....	520 03	Other liabilities.....	200 00
Interest on investment certificates.....	4,374 87	Guarantee stock.....	73,500 00
Loans on real estate.....	271,695 55	Surplus paid in.....	18,375 00
Furniture and fixtures.....	4,690 69		
Other assets.....	3,854 71		
Cash balance.....	11,751 63		
Total.....	\$307,380 21	Total.....	\$307,380 21

*Commenced business November 27, 1929.

No. 62

AMERICAN LOAN SOCIETY

1049 S. Hill Street, Los Angeles

Incorporated September 27, 1922. Fiscal year ended December 31, 1929

Officers—Frank N. Fish, President; Geo. X. Hickerson, A. O. Kelliher, Vice Presidents; Roy H. Fish Secretary; Frank L. Gregory, Assistant Secretary.

Directors—H. E. Spieker, Chris Koch, Alexander Paterson, Sam Seelig, Frank N. Fish, Geo. X. Hickerson, A. O. Kelliher, Roy H. Fish.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$1,483,395 34	\$1,310,374 38	\$173,020 96
Cash in office and bank	12,995 16	66,315 54	—53,320 38
Real estate—Held for sale	24,401 58	32,784 27	—8,382 69
Total assets	\$1,520,792 08	\$1,409,474 19	\$111,317 89

LIABILITIES

Investment certificates	\$1,274,296 67	\$1,239,225 39	\$35,071 28
Notes payable and overdrafts	100,000 00	—	100,000 00
Incomplete loans	—	32,227 10	—32,227 10
Other liabilities	—	3,554 30	—3,554 30
Guarantee stock—Capital	100,000 00	100,000 00	—
Guarantee stock—Surplus	30,000 00	20,000 00	10,000 00
Undivided profits	16,495 41	14,467 40	2,028 01
Total liabilities	\$1,520,792 08	\$1,409,474 19	\$111,317 89

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$3,370 00	Interest on loans	\$121,128 04
Advertising	1,343 61	Fees on loans	4,210 30
Taxes (exclusive of income taxes)	1,553 84	Profits on sales of real estate	423 55
Office expenses	10,892 86		
Federal income taxes	4,680 96		
Real estate losses and writeoffs	1,934 46	Investment certificates increased	35,071 28
Dividends on membership shares	89,958 15	Notes payable increased	100,000 00
Loans increased	173,020 96	Real estate reduced	8,382 69
Loan commitments reduced	32,227 10	Cash balance reduced	53,320 38
Other liabilities reduced	3,554 30		
Total	\$322,536 24	Total	\$322,536 24

No. 63

ARMOR BUILDING AND LOAN ASSOCIATION

20 Spring Arcade Building, Los Angeles

Incorporated September 17, 1928. Fiscal year ended December 31, 1929

Officers—Louis A. Copeland, President; Frank Heron, Vice President; Kyle Howard, Secretary.
 Directors—Louis A. Copeland, Frank Heron, Kyle Howard, William H. Andrews, C. A. Ballreich, John Armitage, H. George Beer, E. J. Schneider, J. O. Downing, George W. Weedon, Elmer A. George.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$240,079 24	\$85,546 07	\$154,533 17
Cash in office and bank.....	7,283 24	37,090 63	—29,807 39
Certificates of other associations.....	3,800 00	20,000 00	—16,200 00
Furniture and fixtures.....	755 00	755 00	—
Other assets.....	1,592 07	—	1,592 07
Total assets.....	\$253,509 55	\$143,391 70	\$110,117 85

LIABILITIES

Investment certificates.....	\$107,065 06	\$10,599 91	\$96,465 15
Notes payable and overdrafts.....	10,000 00	—	10,000 00
Incomplete loans.....	12,911 49	21,379 29	—8,467 80
Unearned discount and prepaid interest.....	2,806 75	700 00	2,106 75
Other liabilities.....	5,485 56	4 00	5,481 56
Installment membership shares.....	4,178 36	—	4,178 36
Guarantee stock—Capital.....	100,000 00	100,000 00	—
Guarantee stock—Surplus.....	10,000 00	10,000 00	—
Undivided profits.....	1,062 33	708 50	353 83
Total liabilities.....	\$253,509 55	\$143,391 70	\$110,117 85

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$1,490 00	Interest on loans.....	\$12,338 26
Directors' fees.....	340 00	Interest on other investments..	1,986 94
Legal and auditing.....	180 00	Loan fees.....	3,706 57
Agents commissions and salaries..	2,494 56	Other income.....	1,085 19
Rent.....	1,380 00		
Advertising.....	726 97	Membership shares increased ..	4,178 36
Taxes (other than income tax) ..	73 26	Investment certificates increased	96,465 15
Office expense.....	1,675 71	Notes payable increased.....	10,000 00
Interest on investment certificates	3,873 37	Prepaid interest increased.....	2,106 75
Dividends on membership shares	29 26	Other liabilities increased.....	5,481 56
		Investments decreased.....	16,200 00
Dividends on guarantee stock....	6,500 00	Cash decreased.....	29,807 39
Real estate loans increased.....	153,633 17		
Certificate loans increased.....	900 00		
Other assets increased.....	1,592 07		
Loan commitments decreased.....	8,467 80		
Total.....	\$183,356 17	Total.....	\$183,356 17

CALIFORNIA NATIONAL BUILDING AND LOAN ASSOCIATION

1098 No. Western Avenue, Los Angeles

Incorporated September 19, 1924. Fiscal year ended December 31, 1929

Officers—C. E. Tainter, President; P. Wm. Neville, Vice President; E. O. Peterson, Secretary.
 Directors—C. E. Tainter, P. Wm. Neville, H. S. Hargrave, E. O. Peterson, W. D. Arnett, C. Morton Booth.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$244,993 92	\$399,071 95	—\$154,078 03
Arrearages—Interest, dues, etc.....	5,664 03	4,627 90	1,036 13
Cash in office and bank.....	8,987 19	41,467 10	—32,479 91
Bond investments.....	-----	14,542 78	—14,542 78
Certificates of other associations.....	-----	45,000 00	—45,000 00
Real estate—Held for sale.....	27,812 84	6,320 59	21,492 25
Furniture and fixtures.....	8,387 85	4,871 11	3,516 74
Other assets.....	1,881 83	1,186 00	695 83
Total assets.....	\$297,727 66	\$517,087 43	—\$219,359 77

LIABILITIES

Investment certificates.....	\$209,231 49	\$438,147 12	—\$228,915 63
Notes payable and overdrafts.....	38,054 83	-----	38,054 83
Incomplete loans.....	-----	13,711 08	—13,711 08
Other liabilities.....	990 34	4,536 75	—3,546 41
Guarantee stock—Capital.....	40,900 00	40,900 00	-----
Guarantee stock—Surplus.....	2,886 97	15,000 00	—12,113 03
Reserve.....	-----	164 58	—164 58
Interest earned but uncollected.....	5,664 03	4,627 90	1,036 13
Total liabilities.....	\$297,727 66	\$517,087 43	—\$219,359 77

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$8,092 06	Interest on loans.....	\$25,721 55
Legal and auditing.....	1,347 75	Fees on loans.....	2,188 50
Agents' commissions.....	324 96	Other income.....	290 10
Rent.....	4,140 00		
Advertising.....	2,154 39	Notes payable increased.....	38,054 83
Taxes.....	334 05	Real estate loans reduced.....	154,078 03
Office expenses.....	2,448 23	Bond investments reduced.....	14,542 78
Other expenses.....	1,653 30	Investments with other associa- tions reduced.....	45,000 00
Unexplained adjustments.....	926 43	Cash balance reduced.....	32,479 91
Interest on notes payable.....	4,021 82		
Interest on investment certificates.....	15,034 77		
Real estate increased.....	21,492 25		
Furniture and fixtures increased.....	3,516 74		
Other assets increased.....	695 83		
Investment certificates reduced.....	228,915 63		
Loan commitments reduced.....	13,711 08		
Other liabilities reduced.....	3,546 41		
Total.....	\$312,355 70	Total.....	\$312,355 70

No. 65

THE COAST MUTUAL BUILDING-LOAN ASSOCIATION

530 West Sixth Street, Los Angeles

Incorporated December 27, 1927. Fiscal year ended June 30, 1930

Officers—W. T. Moore, President; Dr. Chas. A. Warmer, Russell Long, Vice Presidents; W. Emory Moore, Secretary.

Directors—W. T. Moore, W. Emory Moore, Dr. Chas. A. Warmer, Russell Long, Dr. W. Curtis Brigham, A. S. Raubenheimer, Ph. D., R. Clare Moore.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$3,323,014 39	\$2,370,668 08	\$952,346 31
Arrearages—Interest, dues, etc.	12,625 18	17,658 25	—5,033 07
Cash in office and bank	111,995 95	62,457 69	49,538 26
Bond investments	39,900 00	60,900 00	—21,000 00
Certificates of other associations	98,036 59	133,600 00	—35,563 41
Real estate—Held for sale	48,018 19	—	48,018 19
Furniture and fixtures	15,058 24	9,292 79	5,765 45
Other assets	11,881 11	14, 299 84	—2,418 73
Total assets	\$3,660,529 65	\$2,668,876 65	\$991,653 00

LIABILITIES

Investment certificates	\$1,715,301 75	\$1,127,443 03	\$587,858 72
Notes payable and overdrafts	67,000 00	48,000 00	19,000 00
Incomplete loans	74,983 94	310,563 73	—235,579 79
Unearned discount and prepaid interest	2,163 53	874 54	1,288 99
Other liabilities	10,947 67	11,944 90	—997 23
Full paid membership shares	331,387 95	356,304 47	—24,916 52
Installment membership shares	1,251,678 40	631,802 09	619,876 31
Guarantee stock—Capital	200,000 00	170,600 00	29,400 00
Interest earned but uncollected	7,066 41	11,343 89	—4,277 48
Total liabilities	\$3,660,529 65	\$2,668,876 65	\$991,653 00

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$34,017 75	Interest on loans	\$250,452 99
Directors' and appraisers' fees	4,565 85	Interest on investments	10,859 78
Legal and accounting fees	1,509 07	Fees on loans	27,270 62
Agents' commissions	16,690 91	Miscellaneous fees	1,962 95
Rent	6,941 25	Rents received	349 00
Advertising	314 16	Discounts earned	591 85
Taxes	1,358 48	Other income	82 60
Office expenses	11,252 27		
Real estate losses and write-offs	2,056 12	Paid in surplus	17,700 00
Other expenses	24 83	Investment certificates increased	587,858 72
Interest on notes payable	47 02	Notes payable increased	19,000 00
Interest on investment certificates	97,834 33	Unearned discount and prepaid	
Dividends on membership shares	98,230 00	interest increased	1,288 99
Stock selling expense	17,142 16	Membership shares increased	594,959 79
		Guarantee capital increased	29,400 00
Dividends on guarantee stock	16,530 00	Bonds reduced	21,000 00
Loans increased	952,346 31	Certificates of other associations	
Real estate increased	48,018 19	reduced	35,563 41
Furniture and fixtures increased	5,765 45	Other assets reduced	2,418 73
Loan commitments reduced	235,579 79		
Other liabilities reduced	997 23		
Cash balance increased	49,538 26		
Total	\$1,600,759 43	Total	\$1,600,759 43

Branches—Long Beach, 44 Locust Street.
 South Pasadena, 817 Fair Oaks Avenue.
 Santa Monica, 516 Santa Monica Boulevard.

No. 66

CONSOLIDATED BUILDING AND LOAN ASSOCIATION

402 Oviatt Building, Los Angeles

Incorporated February 17, 1928. Fiscal year ended June 30, 1930

Officers—Stewart A. Farrell, President; Frank C. Jordan, A. Garth Martin, Vice Presidents; M. M. Holman, Secretary.
 Directors—Stewart A. Farrell, Dr. R. J. Morrison, A. Garth Martin, Etta M. Field, Frank C. Jordan, Thos. Sweet, M. M. Holman.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$231,913 39	\$379,828 32	—\$147,914 93
Arrearages—Interest, dues, etc.	2,745 74	3,950 92	—1,205 18
Cash in office and bank	9,647 21	6,929 37	2,717 84
Real estate—Held for sale	166,128 05	—	166,128 05
Furniture and fixtures	4,590 83	5,527 26	—936 43
Other assets	15,830 39	4,158 90	11,671 49
Total assets	\$430,855 61	\$400,394 77	\$30,460 84

LIABILITIES

Investment certificates	\$211,215 39	\$240,125 11	—\$28,909 72
Notes payable	39,740 83	20,000 00	19,740 83
Incomplete loans	21,260 51	28,132 35	—6,871 84
Other liabilities	2,525 13	6,800 59	—4,275 46
Full paid membership shares	1,820 00	3,600 00	—1,780 00
Installment membership shares	2,038 78	1,484 10	554 68
Guarantee stock—Capital	102,300 00	96,301 70	5,998 30
Guarantee stock—Surplus	47,209 23	—	47,209 23
Interest earned but uncollected	2,745 74	3,950 92	—1,205 18
Total liabilities	\$430,855 61	\$400,394 77	\$30,460 84

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$6,550 80	Interest on loans	\$11,445 79
Legal and accounting fees	10,837 37	Fees on loans	180 00
Agents' commissions	13,235 13	Other fees	11,218 91
Rent	7,608 75		
Advertising	5,255 34	Paid in surplus	85,246 26
Taxes	311 84	Guarantee capital increased	400 00
Office expenses	3,315 36	Notes payable increased	19,740 83
Interest on notes payable	1,331 27	Loans reduced	147,914 93
Interest on investment certificates	6,829 57	Furniture and fixtures reduced	936 43
Dividends on membership shares	8 00		
Real estate increased	166,128 05		
Other assets increased	11,671 49		
Investment certificates reduced	28,909 72		
Loan commitments reduced	6,871 84		
Other liabilities reduced	4,275 46		
Membership shares reduced	1,225 32		
Cash in balance increased	2,717 84		
Total	\$277,083 15	Total	\$277,083 15

No. 67

EAST SIDE MUTUAL BUILDING AND LOAN ASSOCIATION

4613 Whittier Boulevard, Los Angeles

Incorporated June 6, 1927. Fiscal year ended December 31, 1929

Officers—S. P. Seiersen, President; W. M. Ausland, Joseph L. Mennes, Vice Presidents; E. A. Schenk, Secretary.
 Directors—S. P. Seiersen, Paul F. Seiersen, Joseph L. Mennes, W. M. Ausland, John Mennes, E. A. Schenk.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$51,231 22	\$34,446 77	\$16,784 45
Cash in office and bank.....	2,942 75	8,262 50	—5,319 75
Furniture and fixtures.....	1,800 70	1,122 50	678 20
Other assets.....	271 46	-----	271 46
Total assets.....	\$56,246 13	\$43,831 77	\$12,414 36

LIABILITIES

Investment certificates.....	\$10,621 09	-----	\$10,621 09
Incomplete loans.....	2,443 37	\$2,553 81	—110 44
Other liabilities.....	348 66	5,015 81	—4,667 15
Full paid membership shares.....	3,580 00	6,180 00	—2,600 00
Installment membership shares.....	13,511 17	1,571 85	11,939 32
Guarantee stock—Capital.....	25,000 00	25,000 00	-----
Guarantee stock—Surplus.....	500 00	2,500 00	—2,000 00
Undivided profits.....	241 84	1,010 30	—768 46
Total liabilities.....	\$56,246 13	\$43,831 77	\$12,414 36

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,823 00	Interest on loans.....	\$2,418 83
Legal fees.....	58 50	Initial deposit fees.....	6 50
Agents' commissions.....	629 00	Other fees.....	2,224 57
Rent.....	780 00	Investment certificates increased.....	10,621 09
Advertising.....	524 54	Installment membership shares increased.....	11,939 32
Taxes.....	57 31	Cash decreased.....	5,319 75
Office expense.....	1,231 85		
Other expenses.....	155 73		
Interest on investment certificates.....	1,032 43		
Dividends on installment shares..	126 00		
Loans on shares increased.....	16,784 45		
Furniture and fixtures increased..	678 20		
Other assets increased.....	271 46		
Loan commitments decreased.....	110 44		
Other liabilities decreased.....	4,667 15		
Full paid membership shares decreased.....	2,600 00		
Total.....	\$32,530 06	Total.....	\$32,530 06

No. 68

FEDERAL BUILDING AND LOAN ASSOCIATION

3871 Wilshire Boulevard, Los Angeles

Incorporated October 3, 1924. Fiscal year ended June 30, 1930

Officers—Royce H. Heath, President; Thos. R. Sullivan, Secretary.

Directors—Edgar C. Hoyt, John Johnson, G. V. Whaley, Warren T. Smith, R. F. Ahern, George B. Rupp, Royce H. Heath, Thos. R. Sullivan, G. S. Sinclair.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$352,686 04	\$308,082 54	\$44,603 50
Notes payable—Interest, dues, etc.	2,578 05	1,278 27	1,299 78
Cash in office and bank	45,517 29	21,879 78	23,637 51
Furniture and fixtures	18,572 83	7,653 89	10,918 94
Other assets	1,458 60	18 60	1,440 00
Total assets	\$420,812 81	\$338,913 08	\$81,899 73

LIABILITIES

Investment certificates	\$166,035 64	\$172,376 99	—\$6,341 35
Notes payable and overdrafts	59,350 00	34,112 08	25,237 92
Incomplete loans	131,788 50	96,672 31	35,116 19
Other liabilities	766 00	—	766 00
Full paid membership shares	1,669 97	2,285 42	—615 45
Guarantee stock—Capital	60,000 00	32,300 00	27,700 00
Interest earned but uncollected	1,202 70	1,166 28	36 42
Total liabilities	\$420,812 81	\$338,913 08	\$81,899 73

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$10,936 23	Interest on loans	\$20,321 68
Directors' fees	527 00	Fees on loans	5,349 59
Legal fees	5 00	Other fees	75 00
Agents' commissions	200 95	Rents received	285 00
Rent	5,875 00	Other income	18,203 80
Advertising	4,172 26		
Taxes	400 77	Notes payable increased	25,237 92
Office expenses	2,522 44	Loan commitments increased	35,116 19
Interest on notes payable	4,779 74	Other liabilities increased	766 00
Interest on investment certificates	16,051 12	Guarantee capital increased	27,700 00
Dividends on membership shares	27 92		
Loans increased	44,603 50		
Furniture and fixtures increased	10,918 94		
Other assets increased	1,440 00		
Investment certificates reduced	6,341 35		
Membership shares reduced	615 45		
Cash balance increased	23,637 51		
Total	\$133,055 18	Total	\$133,055 18

No. 69

FIDELITY SAVINGS AND LOAN ASSOCIATION

558 S. Spring Street, Los Angeles

Incorporated January 31, 1891. Fiscal year ended December 31, 1929

Officers—George L. Eastman, President; A. E. Grow, Richard C. Willis, Jack Irvine, V. M. Pinckley, Erle M. Leaf, J. W. Catick, Geo. H. Woodruff, W. M. Trask, Vice Presidents; Clarence H. Lee, Secretary.

Directors—G. H. Wadleigh, L. J. Christopher, Geo. L. Eastman, F. E. Eckhart, D. K. Edwards, John Finlay, A. E. Grow, Erle M. Leaf, Clarence H. Lee, W. C. McDuffie, D. C. Pixley, Fred L. Wilke, George H. Woodruff.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$25,928,362 55	\$23,537,839 70	\$2,390,522 85
Cash in office and bank.....	357,773 70	1,106,355 52	—748,581 82
Bond investments.....	5,400,875 09	4,889,846 60	511,028 49
Real estate—Held for sale.....	937,099 38	750,356 54	186,742 84
Real estate—Office building site.....	600,000 00	600,000 00	—
Furniture and fixtures.....	21,357 31	8,039 40	13,267 91
Other assets.....	165,362 62	—	165,362 62
Total assets.....	\$33,410,830 65	\$30,892,487 76	\$2,518,342 89

LIABILITIES

Investment certificates.....	\$29,515,117 38	\$26,942,478 81	\$2,572,638 57
Notes payable.....	800,000 00	750,000 00	50,000 00
Incomplete loans.....	186,443 34	519,057 26	—332,613 92
Unearned discounts, etc.....	1,332,218 26	1,000,000 00	332,218 26
Other liabilities.....	121,709 20	105,196 41	16,512 79
Full paid membership shares.....	201,763 62	425,180 44	—223,416 82
Guarantee stock—Capital.....	350,000 00	350,000 00	—
Guarantee stock—Surplus.....	687,500 00	687,500 00	—
Undivided profits.....	216,078 85	113,074 84	103,004 01
Total liabilities.....	\$33,410,830 65	\$30,892,487 76	\$2,518,342 89

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$199,424 32	Interest on loans.....	\$2,050,480 62
Directors' fees.....	4,940 00	Interest on other investments.....	406,343 33
Legal and auditing fees.....	47,504 12	Fees on loans.....	93,580 62
Agents' commissions.....	23,098 60	Appraisal fees, insurance, etc.....	41,620 46
Rent.....	73,810 00	Other fees.....	11,739 95
Advertising.....	18,834 55	Other income.....	9,441 60
Taxes (exclusive of income taxes).....	19,322 15		
Federal income taxes.....	99,176 09	Income tax refund.....	155,890 47
Office expenses.....	62,095 22	Investment certificates increase.....	2,572,638 57
Real estate losses and write-offs.....	289,785 98	Notes payable increased.....	50,000 00
Other expenses.....	4,440 13	Unearned discounts increased.....	332,218 26
Interest on notes payable.....	18,594 65	Other liabilities increased.....	16,512 79
Interest on investment certificates.....	1,712,658 17	Cash balance reduced.....	748,581 82
Dividends on membership shares.....	8,409 06		
Dividends on guarantee stock.....	84,000 00		
Loans increased.....	2,390,522 85		
Bonds increased.....	511,028 49		
Real estate increased.....	186,742 84		
Furniture and fixtures increased.....	13,267 91		
Other assets increased.....	165,362 62		
Loan commitments reduced.....	332,613 92		
Membership shares reduced.....	223,416 82		
Total.....	\$6,489,048 49	Total.....	\$6,489,048 49

Branches—Pasadena, 24 North Marengo Avenue.
 San Bernardino, 474 Court Street.

No. 70

FRANKLIN BUILDING-LOAN ASSOCIATION

709 South Hope Street, Los Angeles

Incorporated September 8, 1924. Fiscal year ended December 31, 1929

Officers—M. M. Johnson, President; M. E. Johnson, H. G. Sonnemann, D. B. Loofbourrow, F. L. Darlington, Vice Presidents; Karl C. Darlington, Secretary.
 Directors—M. M. Johnson, F. L. Darlington, H. G. Sonnemann, D. B. Loofbourrow, M. E. Johnson, Karl C. Darlington.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$394,774 19	\$398,802 67	—4,028 48
Arrearages—Interest, dues, etc.	4,280 42	—	4,280 42
Cash in office and bank	47,216 55	44,694 34	2,522 21
Certificates of other associations	1,900 00	1,400 00	500 00
Real estate—Held for sale	46,469 02	—	46,469 02
Furniture and fixtures	7,828 97	5,606 54	2,222 43
Other assets	655 37	1,970 75	—1,315 38
Total assets	\$503,124 52	\$452,474 30	\$50,650 22

LIABILITIES

Investment certificates	\$357,616 45	\$298,745 30	\$58,871 15
Notes payable	12,500 00	35,000 00	—22,500 00
Incomplete loans	9,092 20	53,920 35	—44,828 15
Other liabilities	42,716 83	24,878 70	17,838 13
Installment membership shares	32,196 02	7,116 30	25,079 72
Guarantee stock—Capital	44,075 74	30,280 74	13,795 00
Undivided profits	646 86	2,532 91	—1,886 05
Interest earned but uncollected	4,280 42	—	4,280 42
Total liabilities	\$503,124 52	\$452,474 30	\$50,650 22

SOURCE AND APPLICATION OF FUNDS

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$7,838 29	Interest on loans	\$32,347 02
Agents' commissions	10,707 84	Interest on other investments	584 31
Rent	4,600 00	Loan fees	1,194 00
Advertising	2,402 61	Entrance fees	10,223 09
Taxes	300 28	Other income	4,261 81
Real estate losses	1,726 90		
Other expenses	456 35	Investment certificates increased	58,871 15
Interest on notes payable	1,106 40	Accounts payable increased	17,838 13
Interest on investment certificates	20,701 55	Membership shares increased	25,079 72
Dividends on membership shares	656 06	Guarantee stock increased	13,795 00
		Real estate loans reduced	1,303 34
Investments increased	500 00	Certificate loans reduced	2,725 14
Real estate increased	46,469 02	Accounts payable reduced	1,315 38
Furniture and fixtures increased	2,222 43		
Notes payable reduced	22,500 00		
Loan commitments reduced	44,828 15		
Cash balance increased	2,522 21		
Total	\$169,538 09	Total	\$169,538 09

No. 71

GERMAN-AMERICAN BUILDING-LOAN ASSOCIATION OF LOS ANGELES

837 South Spring Street, Los Angeles

Incorporated August 18, 1927. Fiscal year ended December 31, 1929

Officers—Emil F. Fernholtz, President; W. S. Martin, J. H. Riedeman, Vice Presidents; Leo Wilcek, Treasurer; Karl Ratzer, Attorney; F. W. Kaftz, Secretary.
Directors—Emil F. Fernholtz, W. S. Martin, J. H. Riedeman, Leo Wilcek, Karl Ratzer, F. W. Kaftz, M. M. Claus, R. G. Kiesling, Paul Koenig, Alfred Kuhn, Herbert Lampe, Richard Levy, E. E. Pratt, Raimund B. Wurlitzer, M. C. Tracy.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$630,642 42	\$281,000 00	\$349,642 42
Arrearages—Interest, dues, etc.....	2,888 59	1,267 29	1,621 30
Cash in office and bank.....	25,827 98	21,044 64	4,783 34
Certificates of other associations.....	35,750 00	15,000 00	20,750 00
Furniture and fixtures.....	6,972 19	6,554 84	417 35
Other assets.....	250 00	250 00	—
Total assets.....	\$702,331 18	\$325,116 77	\$377,214 41

LIABILITIES

Investment certificates.....	\$557,849 17	\$190,881 33	\$366,967 84
Notes payable and overdrafts.....	25,000 00	—	25,000 00
Incomplete loans.....	5,409 25	20,928 82	—15,519 57
Unearned discount and prepaid interest.....	—	317 18	—317 18
Other liabilities.....	20 00	143 00	—123 00
Guarantee stock—Capital.....	100,000 00	100,000 00	—
Guarantee stock—Surplus.....	10,850 00	10,000 00	850 00
Undivided profits.....	314 17	1,579 15	—1,264 98
Interest earned but uncollected.....	2,888 59	1,267 29	1,621 30
Total liabilities.....	\$702,331 18	\$325,116 77	\$377,214 41

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$5,365 00	Interest on loans.....	\$34,104 46
Directors' fees.....	434 00	Interest on investments.....	2,874 31
Legal fees.....	150 00	Fees on loans.....	3,485 00
Rent.....	2,100 00	Other fees.....	151 17
Advertising.....	1,638 57	Investment certificates increased.....	366,967 84
Taxes.....	216 53	Notes payable increased.....	25,000 00
Office expense.....	1,174 04		
Other expenses.....	733 76		
Interest on notes payable.....	212 50		
Interest on investment certificates.....	23,005 52		
Dividends on guarantee stock.....	6,000 00		
Loans increased.....	349,642 42		
Certificates of other associations increased.....	20,750 00		
Furniture and fixtures increased.....	417 35		
Loan commitments reduced.....	15,519 57		
Other liabilities reduced.....	123 00		
Prepaid interest reduced.....	317 18		
Cash increased.....	4,783 34		
Total.....	\$432,582 78	Total.....	\$432,582 78

GOLDEN STATE BUILDING-LOAN ASSOCIATION

(Formerly Keystone Building-Loan Association)

515 South Spring Street, Los Angeles

Incorporated July 15, 1926. Fiscal year ended December 31, 1929

Officers—Lee Prettyman, President; T. A. Dillie, Secretary.

Directors—C. H. Wade, Will H. Fischer, James R. Ford, Thos. A. Dillie, Lee Prettyman.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929*	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$549,443 15	\$542,834 98	\$6,608 17
Cash in office and bank	10,292 18	9,127 55	1,164 63
Real estate—Held for sale	7,839 07	-----	7,839 07
Furniture and fixtures	3,202 71	3,549 03	—346 32
Other assets	11,761 53	11,770 68	—9 15
Total assets	\$582,538 64	\$567,282 24	\$15,256 40

LIABILITIES

Investment certificates	\$488,323 53	\$459,796 16	\$28,527 37
Incomplete loans	11,178 25	29,889 54	—18,711 29
Unearned discount and prepaid interest	5,398 64	2,806 86	2,591 78
Other liabilities	1,573 82	229 70	1,344 12
Guarantee stock—Capital	66,000 00	66,000 00	-----
Guarantee stock—Surplus	7,804 46	7,804 46	-----
Undivided profits	2,259 94	755 52	1,504 42
Total liabilities	\$582,538 64	\$567,282 24	\$15,256 40

SOURCE AND APPLICATION OF FUNDS
FOR THE PERIOD JULY 1, 1929 TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$4,380 00	Interest on loans	\$24,072 21
Rent	900 00	Fees on loans	1,689 85
Advertising	1,858 32	Other fees	45 00
Taxes	178 57	Other income	125 56
Office expenses	1,796 41		
Interest on investment certificates	15,314 90	Investment certificates increased	28,527 37
Loans on real estate increased	6,608 17	Furniture and fixtures reduced	346 32
Real estate	7,839 07	Unearned discount and prepaid interest increased	2,591 78
Loan commitments reduced	18,711 29	Other liabilities increased	1,344 12
Cash balance increased	1,164 63	Other assets reduced	9 15
Total	\$58,751 36	Total	\$58,751 36

*Fiscal year changed from June 30 to December 31.

No. 73

GREAT WESTERN BUILDING AND LOAN ASSOCIATION

906 South Olive Street, Los Angeles

Incorporated May 12, 1925. Fiscal year ended December 31, 1929

Officers—Felix B. Janovsky, President; James Tyra, Treasurer; George Kresl, Secretary.
 Directors—Frank Baierski, Peter Kadlec, Jos. Jelinek, Jos. Dubsky, Dr. K. B. Blahnik, L. J. Styskal,
 Felix B. Janovsky, James Tyra, George Kresl.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$381,272 42	\$271,230 65	\$110,041 77
Arrearages—Interest, dues, etc.....	1,193 99	-----	1,193 99
Cash in office and bank.....	12,221 16	27,111 79	—14,890 63
Real estate—Held for sale.....	38,901 98	48,036 98	—9,135 00
Furniture and fixtures.....	2,979 72	3,255 42	—275 70
Other assets.....	1,978 32	2,009 71	—31 39
Total assets.....	\$438,547 59	\$351,044 55	\$86,903 04

LIABILITIES

Investment certificates.....	\$327,197 52	\$240,305 10	\$86,892 42
Notes payable.....	30,000 00	21,000 00	9,000 00
Incomplete loans.....	18,288 33	22,713 75	—4,425 42
Other liabilities.....	2,391 04	7,577 98	—5,186 94
Guarantee stock—Capital.....	50,000 00	50,000 00	-----
Guarantee stock—Surplus.....	8,665 72	9,665 72	—1,000 00
Reserve.....	702 00	382 00	320 00
Undivided profits.....	108 99	-----	108 99
Interest earned but uncollected.....	1,193 99	-----	1,193 99
Total liabilities.....	\$438,547 59	\$351,044 55	\$86,903 04

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$6,785 75	Interest on loans.....	\$25,679 29
Directors' and appraisers' fees.....	231 00	Interest on other investments.....	376 09
Legal fees.....	68 10	Fees on loans.....	4,166 50
Agents' commissions.....	1,126 75	Other fees.....	713 59
Rent.....	2,062 50	Rents received.....	60 00
Advertising.....	556 03	Other income.....	1,389 89
Taxes.....	233 52	Investment certificates increased.....	86,892 42
Office expenses.....	725 75	Notes payable increased.....	9,000 00
Other expenses.....	2,623 25	Real estate reduced.....	9,135 00
Interest on notes payable.....	921 48	Furniture and fixtures reduced.....	275 70
Interest on investment certificates.....	16,622 24	Other assets reduced.....	31 39
Paid in surplus reduced.....	1,000 00	Cash balance reduced.....	14,890 63
Loans increased.....	110,041 77		
Loan commitments reduced.....	4,425 42		
Other liabilities reduced.....	5,186 94		
Total.....	\$152,610 50	Total.....	\$152,610 50

GUARANTY BUILDING AND LOAN ASSOCIATION OF LOS ANGELES

6333 Hollywood Boulevard, Los Angeles

Incorporated April 30, 1921. Fiscal year ended December 31, 1929

Officers—G. R. Dexter, President; Orville L. Routt, Harry E. Jones, Chas. R. Stuart, R. L. Fleury, Vice Presidents; Gilbert H. Beesemyer, Secretary-Manager; Ross Urquhart, Paul D. Walker, O. L. Bishop, Assistant Secretaries; Frederick G. Leonard, Treasurer.
Directors—G. R. Dexter, Gilbert H. Beesemyer, Chas. R. Stuart, Harry E. Jones, Orville L. Routt, Frederick G. Leonard, A. Z. Taft.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$7,988,328 42	\$6,169,574 74	\$1,818,753 68
Cash in office and bank	890,553 63	394,121 37	496,432 26
Bond investments	1,393,586 21	692,743 83	700,842 38
Certificates of other associations	177,581 27	199,060 81	—21,479 54
Real estate—Held for sale	38,809 18	249,723 57	—210,914 39
Real estate—Office building	385,012 34	163,435 77	221,576 57
Furniture and fixtures	202,867 62	111,217 55	91,650 07
Total assets	\$11,076,738 67	\$7,979,877 64	\$3,096,861 03

LIABILITIES

Investment certificates	\$9,583,168 51	\$6,909,031 05	\$2,674,137 46
Notes payable	558,000 00	435,000 00	123,000 00
Incomplete loans	336,221 72	168,166 88	168,055 04
Unearned discount and prepaid interest	32,785 59	44,585 59	—11,800 00
Other liabilities	664 00	579 00	85 00
Full paid membership shares	60,800 00	44,000 00	16,800 00
Installment membership shares	11,750 11	14,294 01	—2,543 90
Guarantee stock—Capital	400,000 00	300,000 00	100,000 00
Guarantee stock—Surplus	35,000 00	35,000 00	—
Undivided profits	58,348 74	29,221 31	29,127 43
Total liabilities	\$11,076,738 67	\$7,979,877 64	\$3,096,861 03

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$169,644 40	Interest on loans	\$1,117,196 78
Rent	21,576 00	Interest on other investments	44,107 64
Advertising	88,286 03	Fees on loans	139,885 79
Taxes (exclusive of income taxes)	7,752 32	Other fees	24,858 61
Federal income taxes	3,870 70	Rents received	13,811 13
Office expenses	129,199 93	Other income	74,546 02
Other expenses	49,006 39	Investment certificates increased	2,674,137 46
Interest on notes payable	39,640 86	Notes payable increased	123,000 00
Interest on investment certificates	847,071 93	Loan commitments increased	168,055 04
Dividends on membership shares	3,230 03	Other liabilities increased	85 00
Dividends on guarantee stock	26,000 00	Membership shares increased	14,256 10
Loans increased	1,818,753 68	Guarantee stock increased	100,000 00
Bond investments increased	700,842 38	Certificates of other associations reduced	21,479 54
Office building increased	221,576 57	Foreclosed loans reduced	210,914 39
Furniture and fixtures increased	91,650 07		
Unearned discount and prepaid interest reduced	11,800 00		
Cash balance increased	496,432 26		
Total	\$4,726,333 55	Total	\$4,726,333 55

Branches—Los Angeles, 435 Spring Street.
Glendale, 116 North Brand Boulevard.
Pasadena, 263 East Colorado Boulevard.
Beverly Hills, 9537 Wilshire Boulevard.
Santa Monica, 4th and Santa Monica Boulevard.

No. 75

HOLLYWOOD BUILDING AND LOAN ASSOCIATION

7902 Santa Monica Boulevard, Los Angeles

Incorporated March 26, 1924. Fiscal year ended December 31, 1929

Officers—F. C. Hardy, President; Wm. T. Hopper, Chairman of the Board; Wm. Jennings Bryan, Jr., John F. Keogh, W. T. B. Campbell, Vice Presidents; T. A. Olcott, Vice President and Treasurer, Horace Shidler, Secretary.
 Directors—F. C. Hardy, Wm. T. Hopper, Wm. Jennings Bryan, Jr., W. T. B. Campbell, John F. Keogh, T. A. Olcott, Horace Shidler, Fred Van Dam.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$650,910 73	\$548,154 15	\$102,756 58
Arrearages—Interest, dues, etc.	-----	1,130 16	—1,130 16
Cash in office and bank	38,877 70	61,759 27	—22,881 57
Real estate—Held for sale	18,127 41	-----	18,127 41
Furniture and fixtures	1,500 00	1,650 00	—150 00
Other assets	200 00	200 00	-----
Total assets	\$709,615 84	\$612,893 58	\$96,722 26

LIABILITIES

Investment certificates	\$572,980 72	\$475,709 16	\$97,271 56
Incomplete loans	28,455 26	33,009 53	—4,554 27
Other liabilities	461 08	1,225 00	—763 92
Installment membership shares	43,794 48	45,908 74	—2,114 26
Guarantee stock—Capital	40,200 00	39,900 00	300 00
Guarantee stock—Surplus	20,000 00	15,000 00	5,000 00
Undivided profits	3,724 30	1,010 99	2,713 31
Interest earned but uncollected	-----	1,130 16	—1,130 16
Total liabilities	\$709,615 84	\$612,893 58	\$96,722 26

SOURCE AND APPLICATION OF FUNDS

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$4,473 80	Interest on loans	\$48,420 40
Legal fees	567 09	Interest other investments	1,680 95
Rent	2,400 00	Fees on loans	6,156 40
Advertising	726 02	Fees—Other	785 45
Taxes (exclusive of income tax) ..	520 24	Rents received	70 00
Office expense	1,333 13	Other income	574 08
Real estate losses and write-offs ..	157 65		
Interest on investment certificates ..	36,896 31	Guarantee stock increased	300 00
Income tax	487 73	Investment certificates increased ..	97,271 56
		Furniture and fixtures reduced	150 00
Dividends—Guarantee stock	2,412 00	Cash balance reduced	22,881 57
Membership shares reduced	2,114 26		
Loan commitments reduced	4,554 27		
Real estate loans increased	102,756 58		
Real estate increased	18,127 41		
Other liabilities reduced	763 92		
Total	\$178,290 41	Total	\$178,290 41

HOME BUILDING AND LOAN ASSOCIATION

731 Rives-Strong Building, Los Angeles

Incorporated August 21, 1889. Fiscal year ended June 30, 1930

Officers—Michael Rieder, President; W. J. Lawless, Frank R. Strong, Vice Presidents; Irving P. Leigh, Secretary.

Directors—Michael Rieder, W. J. Lawless, Frank R. Strong, C. W. Bonyngne, G. Spencer Shimmin, Fred F. Peterson, Homer J. Sharp, I. P. Leigh.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$536,354 06	\$406,138 77	\$130,215 29
Arrearages—Interest, dues, etc.....	7,649 55	5,517 75	2,131 80
Cash in office and bank.....	30,319 03	7,857 50	22,461 53
Furniture and fixtures.....	358 46	415 75	—57 29
Total assets.....	\$574,681 10	\$419,929 77	\$154,751 33

LIABILITIES

Investment certificates.....	\$85,244 02	-----	\$85,244 02
Notes payable.....	41,700 00	\$111,950 00	—70,250 00
Incomplete loans.....	4,218 42	5,557 40	—1,338 98
Unearned discount and prepaid interest.....	6,114 07	45 50	6,068 57
Other liabilities.....	4,743 20	1,625 00	3,118 20
Installment membership shares.....	320,921 81	287,693 36	33,228 45
Guarantee stock—Capital.....	99,000 00	-----	99,000 00
Undivided profits.....	7,519 03	9,096 76	—1,577 73
Interest earned but uncollected.....	5,220 55	3,961 75	1,258 80
Total liabilities.....	\$574,681 10	\$419,929 77	\$154,751 33

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$4,920 00	Interest on loans.....	\$41,487 29
Directors' fees.....	70 00	Interest on other investments.....	171 94
Legal and accounting fees.....	452 28	Fees on loans.....	364 25
Advertising.....	245 50	Profits on surrendered accounts.....	943 94
Taxes.....	174 94	Other income.....	24 19
Office expenses.....	294 10		
Other expenses.....	1,365 78	Investment certificates increased.....	85,244 02
Interest on notes payable.....	3,090 50	Unearned discount increased.....	6,068 57
Interest on investment certificates.....	1,608 45	Other liabilities increased.....	3,118 20
Dividends on membership shares.....	19,852 09	Membership shares increased.....	33,228 45
Unexplained adjustments.....	5,565 70	Guarantee capital increased.....	99,000 00
		Furniture and fixtures reduced.....	57 29
Dividends on guarantee stock.....	6,930 00		
Loans increased.....	130,215 29		
Arrearages increased.....	873 00		
Notes payable reduced.....	70,250 00		
Loan commitments reduced.....	1,338 98		
Cash balance increased.....	22,461 53		
Total.....	\$269,708 14	Total.....	\$269,708 14

No. 77

INSURANCE PLAN BUILDING AND LOAN ASSOCIATION

531 W. Sixth Street, Los Angeles

Incorporated August 24, 1925. Fiscal year ended December 31, 1929

Officers—Geo. M. Eason, President and General Manager; Robert M. Allan, C. C. Kelso, Gordon Whitnall, Mattison B. Jones, Vice Presidents; A. E. McCullough, Secretary.
Directors—C. A. Dykstra, Robert M. Allan, Gordon Whitnall, Mattison B. Jones, C. C. Kelso, G. W. Olson, Geo. M. Eason, A. H. Joseph, Sidney J. Holman, W. C. Glenn, O. E. Joseph.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$2,023,414 04	\$1,398,407 65	\$625,006 39
Arrearages—Interest, dues, etc.....	5,991 08	6,456 34	—465 26
Cash in office and bank.....	45,087 36	59,147 07	—14,059 71
Real estate—Held for sale.....	33,728 57	—	33,728 57
Total assets.....	\$2,108,221 05	\$1,464,011 06	\$644,209 99

LIABILITIES

Investment certificates.....	\$54,326 15	\$42,536 06	\$11,790 09
Notes payable.....	50,000 00	75,000 00	—25,000 00
Incomplete loans.....	39,180 19	143,586 12	—104,405 93
Unearned discount and prepaid interest.....	58,093 97	55,472 95	2,621 02
Other liabilities.....	779 11	344 17	434 94
Full paid membership shares.....	1,002,940 42	575,657 46	427,282 96
Installment membership shares.....	845,561 90	536,202 57	309,359 33
Reserve.....	11,691 41	7,544 91	4,146 50
Undivided profits.....	39,656 82	21,210 48	18,446 34
Interest earned but uncollected.....	5,991 08	6,456 34	—465 26
Total liabilities.....	\$2,108,221 05	\$1,464,011 06	\$644,209 99

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Managing agency fees.....	\$85,056 06	Interest on loans.....	\$173,092 36
Taxes.....	1,676 87	Interest on bank balances.....	697 78
Interest on notes payable.....	2,069 12	Fees, initial deposits, etc.....	27,829 89
Interest on investment certificates.....	3,040 50	Profits on surrendered shares.....	2,133 53
Dividends on membership shares.....	92,073 72	Unexplained difference.....	2,755 55
Real estate loans increased.....	621,046 00	Investment certificates increased.....	11,790 09
Certificate loans increased.....	3,960 39	Membership shares increased.....	736,642 29
Real estate increased.....	33,728 57	Unearned discounts increased.....	2,621 02
Notes payable reduced.....	25,000 00	Other liabilities increased.....	434 94
Loan commitments reduced.....	104,405 93	Cash balance reduced.....	14,059 71
Total.....	\$972,057 16	Total.....	\$972,057 16

No. 73

INVESTMENT BUILDING AND LOAN ASSOCIATION

1037 South Broadway, Los Angeles

Incorporated March 15, 1926. Fiscal year ended December 31, 1929

Officers—W. P. Jefferies, President; R. F. Ingold, Vice President; R. H. Jefferies, Treasurer; Charles W. Cooper, Secretary.

Directors—W. P. Jefferies, J. Tod Cook, W. H. Harrison, Wm. R. Flint, R. F. Ingold, Dan Murphy, R. H. Jefferies, W. R. Hilker, E. L. Dudleigh.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$5,878,180 14	\$5,503,802 70	\$374,377 44
Cash in office and bank.....	31,080 33	104,232 87	—73,152 54
Certificates of other associations.....	-----	109,000 00	—109,000 00
Real estate—Held for sale.....	54,833 42	3,731 29	51,102 13
Other assets.....	5,581 83	-----	5,581 83
Total assets.....	\$5,969,675 72	\$5,720,766 86	\$248,908 86

LIABILITIES

Investment certificates.....	\$4,354,464 55	\$3,796,275 13	\$558,189 42
Notes payable.....	175,000 00	-----	175,000 00
Incomplete loans.....	7,947 04	25,343 10	—17,396 06
Unearned discount and prepaid interest.....	1,939 54	1,939 54	-----
Other liabilities.....	20,554 47	19,566 80	987 67
Full paid membership shares.....	97,500 00	302,580 24	—205,080 24
Installment membership shares.....	692,812 85	1,047,080 32	—354,267 47
Guarantee stock—Capital.....	500,000 00	500,000 00	-----
Guarantee stock—Surplus.....	100,000 00	12,500 00	87,500 00
Reserve.....	1,174 03	5,619 89	—4,445 86
Undivided profits.....	18,283 24	9,861 84	8,421 40
Total liabilities.....	\$5,969,675 72	\$5,720,766 86	\$248,908 86

SOURCE AND APPLICATION OF FUNDS

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$36,836 97	Interest on loans.....	\$491,065 74
Directors' fees.....	1,770 00	Interest on other investments.....	13,237 50
Agents' commissions.....	786 90	Loan fees.....	13,139 14
Auditing fees.....	763 20	Other fees.....	3,755 15
Rent.....	12,349 33	Profit on sale of real estate.....	780 43
Advertising.....	14,333 98	Rents received.....	1,075 20
Taxes.....	2,754 90	Other income.....	7,118 37
Office expenses.....	4,727 01	Investment certificates increased.....	558,189 42
Real estate losses.....	5,329 10	Notes payable increased.....	175,000 00
Other expenses.....	9,370 17	Other liabilities increased.....	987 67
Interest on notes payable.....	5,163 06	Investments reduced.....	109,000 00
Interest on investment certificates.....	255,599 31	Unexplained adjustments.....	6,554 14
Dividends on membership shares.....	50,520 86	Cash balance reduced.....	73,152 54
Federal income taxes.....	14,945 34		
Dividends on guarantee stock.....	30,000 00		
Real estate loans increased.....	369,986 55		
Certificate loans increased.....	4,390 89		
Real estate increased.....	51,102 13		
Other assets increased.....	5,581 83		
Loan commitments reduced.....	17,396 06		
Membership shares reduced.....	559,347 71		
Total.....	\$1,453,055 30	Total.....	\$1,453,055 30

No. 79

LA BONTE BUILDING AND LOAN ASSOCIATION

130 North Larchmont Boulevard, Los Angeles

Incorporated November 3, 1924. Fiscal year ended December 31, 1929

Officers—Julius LaBonte, President; Stanley J. Martineau and Frank A. Harvey, Vice Presidents;
Charles Ransom, Vice President-Secretary; Jay C. Fisher, Treasurer.

Directors—Julius LaBonte, Charles Ransom, Stanley J. Martineau, Frank A. Harvey, J. W. Walton, Jr.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$972,286 19	\$750,035 03	\$222,251 16
Arrearages—Interest, dues, etc.....	3,990 00	—	3,990 00
Cash in office and bank.....	102,665 61	89,515 14	13,150 47
Bond investments.....	212,431 12	162,453 61	49,977 51
Certificates of other associations.....	—	35,000 00	—35,000 00
Real estate—Held for sale.....	25,409 62	24,909 72	499 90
Furniture and fixtures.....	23,515 23	21,942 48	1,572 75
Other assets.....	5,751 80	8,162 49	—2,410 69
Total assets.....	\$1,346,049 57	\$1,092,018 47	\$254,031 10

LIABILITIES

Investment certificates.....	\$1,012,902 95	\$733,951 12	\$278,951 83
Notes payable.....	50,000 00	—	50,000 00
Incomplete loans.....	33,278 12	109,760 91	—76,482 79
Guarantee stock—Capital.....	200,000 00	200,000 00	—
Guarantee stock—Surplus.....	40,000 00	40,000 00	—
Undivided profits.....	5,878 50	8,306 44	—2,427 94
Interest earned but uncollected.....	3,990 00	—	3,990 00
Total liabilities.....	\$1,346,049 57	\$1,092,018 47	\$254,031 10

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$14,402 50	Interest on loans.....	\$62,484 96
Rent.....	3,875 00	Interest on investments.....	16,180 86
Advertising.....	2,141 83	Fees on loans.....	42,950 00
Taxes (exclusive of income tax).....	2,015 23	Other income.....	762 84
Office expenses.....	6,398 95	Investment certificates increased	278,951 83
Other expenses.....	17,940 93	Certificates of other associations	—
Interest on notes payable.....	1,500 00	reduced.....	35,000 00
Interest on investment certificates.....	59,626 26	Other assets reduced.....	2,410 69
Federal income tax.....	905 90	Notes payable increased.....	50,000 00
Dividends on guarantee stock.....	16,000 00		
Loans increased.....	222,251 16		
Bonds increased.....	49,977 51		
Real estate increased.....	499 90		
Furniture and fixtures increased.....	1,572 75		
Loan commitments reduced.....	76,482 79		
Cash balance increased.....	13,150 47		
Total.....	\$488,741 18	Total.....	\$488,741 18

No. 80

LIBERTY BUILDING-LOAN ASSOCIATION

2512 South Central Avenue, Los Angeles

Incorporated January 24, 1924. Fiscal year ended March 31, 1930

Officers—Louis M. Blodgett, President; Frank A. Harvey and Albert Baumann, Vice Presidents; A. Hartley Jones, Secretary.
 Directors—W. C. Gordon, C. S. Blodgett, J. H. Shackelford, Jesse E. Harvey, L. G. Robinson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Mar. 31, 1930	Mar. 31, 1929	Increase —Decrease
Loans on real estate, shares, etc.-----	\$270,669 03	\$279,204 18	—\$8,535 15
Cash in office and bank-----	18,722 57	13,896 12	4,826 45
Real estate—Held for sale-----	12,883 39	4,392 96	8,490 43
Furniture and fixtures-----	5,068 67	5,068 67	-----
Other assets-----	380 50	216 84	163 66
Total assets-----	\$307,724 16	\$302,778 77	\$4,945 39

LIABILITIES

Investment certificates-----	\$192,300 44	\$168,728 53	\$23,571 91
Notes payable-----	2,000 00	10,000 00	—8,000 00
Incomplete loans-----	4,000 00	17,004 06	—13,004 06
Unearned discount and prepaid interest-----	1,681 16	1,587 48	93 68
Other liabilities-----	1,833 53	4,135 10	—2,301 57
Installment membership shares-----	50,203 18	46,915 60	3,287 58
Guarantee stock—Capital-----	47,137 89	46,058 63	1,079 26
Guarantee stock—Surplus-----	5,960 00	5,910 00	50 00
Reserve-----	2,264 66	1,654 10	610 56
Undivided profits-----	343 30	785 27	—441 97
Total liabilities-----	\$307,724 16	\$302,778 77	\$4,945 39

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED MARCH 31, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries-----	\$4,745 00	Interest on loans-----	\$23,184 43
Directors' and appraisers' fees-----	102 75	Loan fees-----	906 33
Accounting and auditing fees-----	160 00	Other fees-----	502 44
Rent-----	1,200 00	Rents received-----	246 50
Advertising-----	566 03	Other income-----	34 85
Taxes (other than income tax) --	433 13		
Office expenses-----	944 01	Guarantee stock increased-----	1,079 26
Real estate losses-----	600 00	Paid in surplus-----	50 00
Other expense-----	881 00	Surplus increase, unexplained--	610 56
Interest on notes payable-----	670 94	Membership shares increased --	3,287 58
Interest on investment certificates-----	9,015 52	Investment certificates increased	22,009 77
Dividends on membership shares-----	2,792 86	Real estate loans decreased-----	10,047 86
		Prepaid interest increased-----	93 68
Dividends on guarantee stock --	3,205 28		
Loans on certificates increased --	1,468 71		
Real estate contracts increased --	44 00		
Real estate increased-----	8,490 43		
Other assets increased-----	163 66		
Notes payable decreased-----	8,000 00		
Loan commitments decreased-----	13,004 06		
Escrow funds decreased-----	739 43		
Cash balance increased-----	4,826 45		
Total-----	\$62,053 26	Total-----	\$62,053 26

No. 81

LINCOLN BUILDING AND LOAN ASSOCIATION

645 S. Olive Street, Los Angeles

Incorporated February 6, 1925. Fiscal year ended December 31, 1929

Officers—Alfred J. Bayer, President; Roy P. Crocker, Vice President; T. M. Stensgaard, Vice President-Secretary; H. M. Wilson, Assistant Secretary; M. Landrigan, Assistant Secretary.
 Directors—A. J. Bayer, I. B. Dockweiler, L. N. Fitts, Roy P. Crocker, T. M. Stensgaard, Charles M. Crawford, Emerson Spear, M. C. King, Carl M. Heintz, Frederick W. Williamson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$488,350 10	\$246,209 36	\$242,140 74
Arrearages—Interest, dues, etc.	4,012 32	—	4,012 32
Cash in office and bank	14,336 73	27,245 44	—12,908 71
Furniture and fixtures	4,718 44	5,126 81	—408 37
Other assets	706 74	2,104 49	—1,397 75
Total assets	\$512,124 33	\$280,686 10	\$231,438 23

LIABILITIES

Investment certificates	\$374,064 76	\$180,225 84	\$193,838 92
Notes payable	40,000 00	—	40,000 00
Incomplete loans	8,460 62	16,087 46	—7,626 84
Unearned discount and prepaid interest	1,676 35	325 35	1,351 00
Other liabilities	485 20	1,157 48	—672 28
Full paid membership shares	—	2,670 29	—2,670 29
Installment membership shares	34,094 99	28,625 81	5,469 18
Guarantee stock—Capital	50,000 00	50,000 00	—
Guarantee stock—Surplus	—	1,593 87	—1,593 87
Interest earned but uncollected	3,342 41	—	3,342 41
Total liabilities	\$512,124 33	\$280,686 10	\$231,438 23

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$5,200 00	Interest on loans	\$30,248 74
Directors' and appraisal fees	1,553 91	Fees on loans	8,055 25
Rent	6,000 00	Other income	788 39
Advertising	2,074 08	Investment certificates increased	193,838 92
Taxes	413 39	Notes payable increased	40,000 00
Office expenses	2,127 81	Prepaid interest increased	1,351 00
Depreciation	622 65	Installment shares increased	5,469 18
Refund of entrance fees	105 00	Certificate loans reduced	955 00
Interest on notes payable	602 85	Furniture and fixtures reduced	408 37
Interest on investment certificates	17,805 98	Other assets reduced	1,397 75
Dividends on membership shares	1,850 49	Cash balance reduced	12,908 71
Dividends on guarantee stock	3,000 00		
Real estate loans increased	243,095 74		
Loan commitments reduced	7,626 84		
Other liabilities reduced	672 28		
Full paid shares reduced	2,670 29		
Total	\$295,421 31	Total	\$295,421 31

No. 32

LOS ANGELES AMERICAN BUILDING-LOAN ASSOCIATION

5101 York Boulevard, Los Angeles

Incorporated November 24, 1924. Fiscal year ended December 31, 1929

Officers—Kenneth K. Burnham, President; Chas. A. Elder, Vice President; Walter G. Tomlinson, Secretary.

Directors—F. W. McNamara, Chas. Dumazert, Chas. E. Baker, Dr. F. W. Starr, Dr. G. E. Fuller, Chas. Musk, E. W. Leeper, Chas. A. Elder, C. R. Ebinger, Don R. Lehman, W. E. Evans, H. M. Gilmore, Thomas L. Doherty, K. K. Burnham, W. G. Tomlinson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$219,849 38	\$151,995 78	\$67,853 60
Arrearages—Interest, dues, etc.....	4,098 98	2,346 66	1,752 32
Cash in office and bank.....	5,996 33	26,641 35	—20,645 02
Bond investments.....	152 09	-----	152 09
Real estate—Held for sale.....	4,767 91	-----	4,767 91
Furniture and fixtures.....	2,665 71	1,000 00	1,665 71
Other assets.....	637 94	-----	637 94
Total assets.....	\$238,168 34	\$181,983 79	\$56,184 55

LIABILITIES

Investment certificates.....	\$193,408 39	\$131,137 91	\$62,270 48
Notes payable.....	2,500 00	-----	2,500 00
Incomplete loans.....	265 77	10,042 15	—9,776 38
Unearned discount and prepaid interest.....	12 61	-----	12 61
Other liabilities.....	1,097 06	1,040 43	56 63
Installment membership shares.....	9,545 45	6,542 49	3,002 96
Guarantee stock—Capital.....	25,000 00	25,000 00	-----
Guarantee stock—Surplus.....	515 32	515 32	-----
Undivided profits.....	1,724 76	5,358 83	—3,634 07
Interest earned but uncollected.....	4,098 98	2,346 66	1,752 32
Total liabilities.....	\$238,168 34	\$181,983 79	\$56,184 55

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$4,237 31	Interest on loans.....	\$18,274 79
Agents' commissions.....	884 00	Fees on loans.....	2,706 75
Rent.....	1,475 00	Other fees.....	831 85
Advertising.....	462 14	Profits on surrendered accounts.....	287 66
Taxes.....	240 00	Other income.....	38 39
Depreciation expense.....	446 41	Investment certificates increased.....	62,270 48
Office expenses.....	789 27	Notes payable increased.....	2,500 00
Unexplained losses.....	174 52	Prepaid interest increased.....	12 61
Interest on notes payable.....	166 74	Other liabilities increased.....	56 63
Interest on investment certificates.....	11,351 90	Membership shares increased.....	3,002 96
Dividends on membership shares.....	546 22	Cash balance reduced.....	20,645 02
Dividends on guarantee stock.....	5,000 00		
Loans increased.....	67,853 60		
Bonds increased.....	152 09		
Real estate increased.....	4,767 91		
Furniture and fixtures increased.....	1,665 71		
Other assets increased.....	637 94		
Loan commitments reduced.....	9,776 38		
Total.....	\$110,627 14	Total.....	\$110,627 14

No. 83

LOS ANGELES MUTUAL BUILDING AND LOAN ASSOCIATION

740 S. Spring Street, Los Angeles

Incorporated October 20, 1920. Fiscal year ended December 31, 1929

Officers—E. E. Gard, President; Geo. E. Cryer, Wm. A. Ryon, Alfred R. Daniels, Vice Presidents; R. Holtby Myers, Secretary; S. Kelsey Johnson, Assistant Secretary.

Directors—E. E. Gard, Geo. E. Cryer, Wm. A. Ryon, Alfred R. Daniels, R. Holtby Myers, H. L. Carnahan, Francis H. Gentry, O. C. Reichert, John E. Nattress, W. S. Cross, T. Chalmers Myers, M. D.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$2,681,634 26	\$2,283,238 41	\$398,395 85
Arrearages—Interest, dues, etc.	10,935 53	9,893 80	1,041 73
Cash in office and bank	86,393 37	112,793 77	—26,400 40
Bond investments	25,543 75	25,543 75	—
Certificates of other associations	101,000 00	122,000 00	—21,000 00
Real estate—Held for sale	59,348 45	45,471 48	13,876 97
Furniture and fixtures	2,883 60	4,898 02	—2,014 42
Other assets	918 28	—	918 28
Total assets	\$2,968,657 24	\$2,603,839 23	\$364,818 01

LIABILITIES

Investment certificates	\$1,961,212 79	\$1,771,853 73	\$189,359 06
Incomplete loans	131,738 79	141,671 33	—9,932 54
Other liabilities	1,365 59	—	1,365 59
Installment membership shares	676,309 62	532,698 47	143,611 15
Guarantee stock—Capital	125,000 00	100,000 00	25,000 00
Guarantee stock—Surplus	22,500 00	16,250 00	6,250 00
Reserve	20,000 00	15,000 00	5,000 00
Undivided profits	19,594 92	16,471 90	3,123 02
Interest earned but uncollected	10,935 53	9,893 80	1,041 73
Total liabilities	\$2,968,657 24	\$2,603,839 23	\$364,818 01

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$26,453 25	Interest on loans	\$177,068 61
Directors' fees	1,320 00	Interest on other investments	24,710 26
Agents' commissions	2,460 50	Fees on loans	15,256 03
Accounting fees	100 00	Other fees	874 50
Rent	4,380 00	Profit on surrendered accounts	2,370 00
Advertising	6,362 00	Rents received	516 35
Taxes	1,595 66	Other income	39 05
Office expenses	3,977 18		
Other expenses	6,602 44	Paid in surplus	6,250 00
Interest on notes payable	50 00	Investment certificates increased	189,359 06
Interest on investment certificates	102,819 07	Other liabilities increased	1,365 59
Dividends on membership shares	40,191 68	Membership shares increased	143,611 15
		Guarantee capital increased	25,000 00
Dividends on guarantee stock	11,500 00	Certificates of other associa-	
Loans increased	398,395 85	tions reduced	21,000 00
Foreclosed loans increased	13,876 97	Furniture and fixtures written	
Other assets increased	918 28	off	2,014 42
Unexplained decrease in undi-		Cash balance reduced	26,400 40
vided profits	4,900 00		
Loan commitments reduced	9,932 54		
Total	\$635,835 42	Total	\$635,835 42

MUTUAL OF HOLLYWOOD BUILDING AND LOAN ASSOCIATION

6651 Hollywood Boulevard, Los Angeles

Incorporated December 29, 1924. Fiscal year ended December 31, 1929

Officers—Harry E. Jones, President; Orville L. Routt and Gilbert H. Beesemyer, Vice Presidents;
 Chas. L. Swanton, Secretary.
 Directors—Frank Muller, Paul B. Roen, F. A. Hartwell, Geo. H. Coffin, Jr., Harry E. Jones, Orville L. Routt, Gilbert H. Beesemyer.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$1,655,167 00	\$942,753 24	\$712,413 76
Arrearages—Interest, dues, etc.	17,190 93	3,262 01	13,928 92
Cash in office and bank	29,719 92	21,894 24	7,825 68
Bond investments	47,925 00	48,671 36	—746 36
Certificates of other associations	7,500 00	5,000 00	2,500 00
Real estate—Held for sale	60,552 87	68,760 30	—8,207 43
Real estate—Office building	—	112,135 37	—112,135 37
Furniture and fixtures	28,679 55	9,133 19	19,546 36
Other assets	800 00	1,172 30	—372 30
Total assets	\$1,847,535 27	\$1,212,782 01	\$634,753 26

LIABILITIES

Investment certificates	\$1,338,883 41	\$881,724 38	\$457,159 03
Notes payable	282,500 00	20,558 16	261,941 84
Incomplete loans	81,500 19	154,627 04	—73,126 85
Unearned discount and prepaid interest	22,001 74	14,000 00	8,001 74
Other liabilities	2,173 92	48,593 58	—46,419 66
Guarantee stock—Capital	75,000 00	75,000 00	—
Guarantee stock—Surplus	15,000 00	15,000 00	—
Undivided profits	45 03	16 84	28 19
Interest earned but uncollected	17,190 93	3,262 01	13,928 92
Contingent reserve	13,240 05	—	13,240 05
Total liabilities	\$1,847,535 27	\$1,212,782 01	\$634,753 26

SOURCE AND APPLICATION OF FUNDS

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$30,801 83	Interest on loans	\$110,126 83
Directors' and appraisers' fees	960 00	Fees on loans	4,683 83
Legal fees	600 00	Other fees	6,474 68
Agents' commissions	203 45	Profits on surrendered accounts	240 69
Rent	16,150 00	Profits on sales of real estate	26,627 60
Advertising	10,457 37	Rents received	2,715 06
Taxes	970 17	Other income	3 00
Office expenses	10,081 56		
Real estate losses and write-offs	3,190 96	Investment certificates increased	457,159 03
Depreciation, furniture and fixtures	1,264 17	Notes payable increased	261,941 84
Other expenses	2,517 44	Unearned discount increased	8,001 74
Interest on notes payable	5,613 44	Contingent reserve increased	13,240 05
Interest on investment certificates	65,033 11	Bond investments reduced	746 36
		Real estate reduced	8,207 43
Dividends on guarantee stock	3,000 00	Office building reduced	112,135 37
Loans increased	712,413 76	Other assets reduced	372 30
Certificates of other associations increased	2,500 00		
Furniture and fixtures increased	19,546 36		
Loan commitments reduced	73,126 85		
Other liabilities reduced	46,419 66		
Cash balance increased	7,825 68		
Total	\$1,012,675 81	Total	\$1,012,675 81

NOTE—Mutual of Hollywood Building and Loan Association merged with the United States Building-Loan Association, Los Angeles on June 9, 1930.

No. 85

NORTH AMERICAN BUILDING-LOAN ASSOCIATION

523 South Spring Street, Los Angeles

Incorporated April 16, 1926. Fiscal year ended June 30, 1930

Officers—H. T. Dennis, President; E. E. Baumgarten, G. L. Strobeck, Robert H. Kreuger, Floyd J. Hickey, J. W. Teel, Vice Presidents; Walter C. Smith, Treasurer; N. O. Lyons, Secretary.
Directors—J. L. Van Norman, Chas. E. R. Fulcher, N. O. Lyons, H. T. Dennis, R. H. Kreuger, Walter C. Smith, J. M. Donnelly, C. H. Mellen, George Piness, Dr. M. J. Sweeney, S. Tilden Norton.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$6,849,810 08	\$1,825,332 71	\$5,024,477 37
Arrearages—Interest, dues, etc.....	70,721 95	1,540 77	69,181 18
Cash in office and bank.....	128,621 88	73,355 26	55,266 62
Certificates of other associations.....	141,704 66	96,406 60	45,298 06
Furniture and fixtures.....	54,687 83	13,982 86	40,704 97
Other assets.....	17,826 44	19,173 38	—1,346 94
Total assets.....	\$7,263,372 84	\$2,029,791 58	\$5,233,581 26

LIABILITIES

Investment certificates.....	\$6,649,953 97	\$1,607,646 14	\$5,042,307 83
Incomplete loans.....	64,229 57	171,612 89	—107,383 32
Unearned discount and prepaid interest.....	28,978 38	23,583 11	5,395 27
Other liabilities.....	11,876 33	4,759 20	7,117 13
Installment membership shares.....	4,959 65	-----	4,959 65
Guarantee stock—Capital.....	413,000 00	191,850 00	221,150 00
Guarantee stock—Surplus and undivided profits.....	19,652 99	28,799 47	—9,146 48
Interest earned but uncollected.....	70,721 95	1,540 77	69,181 18
Total liabilities.....	\$7,263,372 84	\$2,029,791 58	\$5,233,581 26

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$44,909 28	Interest on loans.....	\$242,941 81
Directors' and appraisal fees.....	864 45	Interest on investments.....	14,765 92
Legal fees.....	1,965 09	Fees on loans.....	34,812 34
Agents' commissions.....	82,542 30	Fees, entrance.....	68,139 97
Accounting and auditing fees.....	6,071 13	Rents received.....	78 52
Rent.....	8,669 17	Other income.....	3,432 43
Advertising.....	9,993 93	Adjustments to prior years' earnings.....	4,779 92
Taxes (exclusive of income tax).....	1,633 09	Paid in surplus.....	19,465 00
Office expense and supplies.....	35,766 95	Guarantee capital increased.....	221,150 00
Real estate losses and write-offs.....	2,034 31	Investment certificates increased.....	5,042,307 83
Other expenses.....	9,216 02	Membership shares increased.....	4,959 65
Interest on investment certificates.....	183,889 27	Unearned discount and prepaid interest increased.....	5,395 27
Federal income tax.....	1,017 78	Other assets reduced.....	1,346 94
Dividends on guarantee stock.....	8,989 62	Other liabilities increased.....	7,117 13
Real estate loans increased.....	5,024,477 37		
Certificates, other associations increased.....	45,298 06		
Furniture and fixtures increased.....	40,704 97		
Loan commitments reduced.....	107,383 32		
Cash balance increased.....	55,266 62		
Total.....	\$5,670,692 73	Total.....	\$5,670,692 73

Branches—Anaheim, 243 West Center Street.
Eureka, 516 Fifth Street.
San Diego, 944 Seventh Street.
San Francisco, 572 Market Street.
Ventura, 673 E. Main Street.
Los Angeles, 712 Grand Avenue.

No. 86

PACIFIC COAST BUILDING-LOAN ASSOCIATION

1005 Pacific Finance Building, 621 South Hope Street, Los Angeles

Incorporated May 20, 1925. Fiscal year ended June 30, 1930

Officers—C. E. Paris, President; F. C. Noon, C. Edwin Adams, Walter F. McDowell, Vice Presidents;
 W. L. Biersach, Treasurer; A. A. Anderson, Secretary.
 Directors—C. E. Paris, F. C. Noon, A. A. Anderson, W. L. Biersach, P. N. Nunn, Richard Sachse,
 Ross E. Hall, George H. Barnes, J. G. Hall.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$6,527,653 25	\$5,871,356 78	\$656,296 47
Cash in office and bank	79,495 45	186,714 23	—107,218 78
Bond investments	233,700 00	—	233,700 00
Certificates of other associations	36,000 00	75,000 00	—39,000 00
Real estate—Held for sale	172,186 96	134,757 09	37,429 87
Furniture and fixtures	11,316 22	12,100 91	—784 69
Total assets	\$7,060,351 88	\$6,279,929 01	\$780,422 87

LIABILITIES

Investment certificates	\$3,881,409 74	\$3,023,779 34	\$857,630 40
Notes payable	—	250,000 00	—250,000 00
Incomplete loans	141,513 57	401,970 89	—260,457 32
Unearned discount and prepaid interest	2,705 80	—	2,705 80
Other liabilities	8,221 71	6,769 01	1,452 70
Full paid membership shares	796,376 66	729,874 71	66,501 95
Installment membership shares	1,934,591 17	1,538,165 89	396,425 28
Guarantee stock—Capital	275,500 00	263,200 00	12,300 00
Guarantee stock—Surplus	12,035 72	7,975 67	4,060 05
Undivided profits	7,997 51	58,193 50	—50,195 99
Total liabilities	\$7,060,351 88	\$6,279,929 01	\$780,422 87

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$62,252 66	Interest on loans	\$548,152 94
Directors' and appraisers' fees	2,084 59	Interest on other investments	5,999 44
Legal and accounting fees	3,578 48	Fees on loans	39,194 33
Agents' commissions	76,896 18	Other fees	50,737 00
Rent	7,820 00	Other income	7,092 76
Advertising	30,862 41		
Taxes	3,028 55	Paid in surplus	1,325 00
Office expenses	17,763 45	Investment certificates increased	857,630 40
Real estate losses and write-offs	28,419 83	Unearned discount and prepaid	
Other expenses	10,053 58	interest increased	2,705 80
Interest on notes payable	6,263 15	Other liabilities increased	1,452 70
Interest on investment certificates	216,705 41	Membership shares increased	462,927 23
Dividends on membership shares	191,627 08	Guarantee capital increased	12,300 00
		Certificates of other associations	
Dividends on guarantee stock	41,282 04	reduced	39,000 00
Loans increased	656,296 47	Furniture and fixtures reduced	784 69
Bonds increased	233,700 00	Cash balance reduced	107,218 78
Real estate increased	37,429 87		
Notes payable reduced	250,000 00		
Loan commitment's reduced	260,457 32		
Total	\$2,136,521 07	Total	\$2,136,521 07

No. 87

THE RAILWAY MUTUAL BUILDING AND LOAN ASSOCIATION

217 Pacific Electric Building, Los Angeles

Incorporated September 24, 1927. Fiscal year ended June 30, 1930

Officers—Dr. R. W. Starr, President; J. L. Smale and Kenneth Keeper, Vice Presidents; L. S. Edwards, Secretary; F. A. Anderson, Assistant Secretary,
 Directors—L. S. Edwards, A. R. Ireland, Kenneth Keeper, Wm. Leffert, S. C. McClung, W. M. Meyers
 H. E. Moore, R. W. Starr, J. L. Smale.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$2,291,553 29	\$1,843,183 34	\$448,369 95
Cash in office and bank.....	24,554 25	52,642 59	—28,088 34
Real estate—Held for sale.....	96,526 84	43,424 84	53,102 00
Furniture and fixtures.....	3,413 31	2,771 48	641 83
Other assets.....	1,438 68	1,293 09	145 59
Total assets.....	\$2,417,486 37	\$1,943,315 34	\$474,171 03

LIABILITIES

Investment certificates.....	\$780,344 11	\$574,416 24	\$205,927 87
Notes payable.....	40,000 00	40,000 00	—
Incomplete loans.....	95,723 71	160,673 87	—64,950 16
Other liabilities.....	23,080 08	6,368 02	16,712 06
Full paid membership shares.....	583,815 83	531,193 93	52,621 90
Installment membership shares.....	752,393 94	526,369 52	226,024 42
Guarantee stock—Capital.....	116,200 00	86,300 00	29,900 00
Reserve.....	1,737 31	1,258 60	478 71
Undivided profits.....	24,191 39	16,735 16	7,456 23
Total liabilities.....	\$2,417,486 37	\$1,943,315 34	\$474,171 03

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$13,004 37	Interest on loans.....	\$168,296 90
Directors' and appraisal fees.....	4,770 94	Interest on other investments.....	5,382 71
Agents' commissions.....	38,712 27	Fees on loans.....	15,680 90
Accounting fees.....	355 30	Other fees.....	23,520 10
Rent.....	2,713 30	Profits on sales of real estate.....	694 90
Advertising.....	110 50	Rents received.....	3,265 00
Taxes.....	1,190 27	Other income.....	398 19
Office expense.....	5,262 06		
Real estate write-offs.....	2,026 62	Paid in surplus.....	10,660 00
Other expenses.....	2,419 21	Guarantee stock increased.....	29,900 00
Interest on notes payable.....	2,313 34	Full paid membership shares increased.....	52,621 90
Interest on investment certificates.....	44,300 92	Installment membership shares increased.....	226,024 42
Dividends on membership shares.....	89,859 39	Investment certificates increased.....	203,407 11
Dividends on guarantee stock.....	12,925 27	Accrued interest payable increased.....	2,520 76
Real estate loans increased.....	448,369 95	Other liabilities increased.....	21,332 96
Real estate increased.....	53,102 00	Cash balance reduced.....	28,088 34
Furniture and fixtures increased.....	641 83		
Other assets increased.....	145 59		
Loan commitments reduced.....	64,950 16		
Dividends payable reduced.....	4,620 90		
Total.....	\$791,794 19	Total.....	\$791,794 19

SECURITY BUILDING AND LOAN ASSOCIATION*

(Formerly International Building and Loan Association)

125 South Vermont Avenue, Los Angeles

Incorporated March 4, 1927. Fiscal year ended December 31, 1929

Officers—C. T. Owen, President; Harry H. Godber, M. M. Hurford, L. C. Torrance, Jr., Vice Presidents;
 Charles F. Goetz, Secretary.
 Directors—C. Cavaglieri, Chairman of the Board; George A. Barber, Louis A. Dolton, Dr. C. DeMont,
 John J. Kresich, Louis P. Pink.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$486,723 38	\$473,181 84	\$13,541 54
Arrearages—Interest, dues, etc.....	11,741 84	7,627 80	4,114 04
Cash in office and bank.....	60,617 73	35,508 49	25,109 24
Real estate—Held for sale.....	17,171 43	15,703 96	1,467 47
Furniture and fixtures.....	2,166 82	2,756 90	—590 08
Other assets.....	893 90	819 50	74 40
Total assets.....	\$579,315 10	\$535,598 49	\$43,716 61

LIABILITIES

Investment certificates.....	\$316,306 47	\$281,607 08	\$34,699 39
Notes payable and overdrafts.....	25,000 00	—	25,000 00
Incomplete loans.....	—	16,876 98	—16,876 98
Other liabilities.....	5,073 40	2,480 81	2,592 59
Guarantee stock—Capital.....	200,000 00	200,000 00	—
Guarantee stock—Surplus.....	20,000 00	20,000 00	—
Reserve.....	—	1,954 06	—1,954 06
Undivided profits.....	1,193 39	5,051 76	—3,858 37
Interest earned but uncollected.....	11,741 84	7,627 80	4,114 04
Total liabilities.....	\$579,315 10	\$535,598 49	\$43,716 61

SOURCE AND APPLICATION OF FUNDS

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,925 00	Interest on loans.....	\$27,622 63
Directors' and appraisal fees.....	410 00	Fees on loans.....	1,219 16
Legal fees and salaries.....	175 00	Other fees.....	56 17
Insurance.....	704 42	Profits on sale of real estate.....	7,054 41
Auto expense.....	111 65	Rents received.....	840 00
Rent.....	1,500 00	Control account adjustment.....	5 00
Advertising.....	1,505 69		
Taxes.....	649 18	Furniture and fixtures reduced.....	590 08
Office expense.....	591 39	Investment certificates increased.....	34,699 39
Depreciation.....	480 57	Notes payable increased.....	25,000 00
Other expenses.....	792 66	Other liabilities increased.....	2,592 59
Interest on investment certificates.....	18,464 37		
Federal income taxes.....	2,235 40		
Dividends on guarantee stock.....	12,000 00		
Loans increased.....	13,541 54		
Real estate increased.....	1,467 47		
Other assets increased.....	74 40		
Loan commitments reduced.....	16,876 98		
Adjustment of prior years' profit.....	64 47		
Cash balance increased.....	25,109 24		
Total.....	\$99,679 43	Total.....	\$99,679 43

Branches—Pasadena, 531 East Colorado Street.
 West Hollywood, 8875 Santa Monica Boulevard.

*On or about May 7, 1930 the Security Building and Loan Association, of West Hollywood, was merged into the International Building and Loan Association, and immediately thereafter the name of the International Building and Loan Association was changed to Security Building and Loan Association.

No. 89

SOUTHERN CALIFORNIA BUILDING AND LOAN ASSOCIATION

431 West Fifth Street, Los Angeles

Incorporated March 11, 1887. Fiscal year ended December 31, 1929

Officers—C. E. Donnatin, President; Julius H. Martin, Chairman of the Board; Maurice S. Hellman and J. W. Montgomery, Vice Presidents; Elbridge R. Thrapp, Secretary; Mabel C. McCaleb and E. O. Morgan, Assistant Secretaries.
 Directors—R. N. Bulla, C. E. Donnatin, George E. Donnatin, J. B. Gist, Wooster Gist, George W. Grimes, M. S. Hellman, C. C. Hakes, John J. Malone, Julius H. Martin, Norman R. Martin, J. W. Montgomery, B. D. Newton, E. R. Thrapp, H. S. Wilson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$8,865,463 00	\$8,124,074 00	\$741,389 00
Arrearages—Interest, dues, etc.	2,966 55	3,729 50	—762 95
Cash in office and bank	44,357 37	102,370 04	—58,012 67
Bond investments	1,247,359 98	945,380 40	301,979 58
Real estate—Held for sale	89,897 65	44,157 51	45,740 14
Furniture and fixtures	17,779 66	18,341 20	—561 54
Other assets	43,459 01	23,946 25	19,512 76
Total assets	\$10,311,283 22	\$9,261,998 90	\$1,049,284 32

LIABILITIES

Investment certificates	\$9,370,755 25	\$8,728,881 48	\$641,873 77
Notes payable and overdrafts	125,000 00	—	125,000 00
Incomplete loans	100,551 94	38,555 95	61,995 99
Unearned discount and prepaid interest	6,183 31	5,608 14	575 17
Other liabilities	10,168 01	11,424 05	—1,256 04
Guarantee stock—Capital	500,000 00	312,500 00	187,500 00
Guarantee stock—Surplus	125,000 00	78,125 00	46,875 00
Undivided profits	70,658 16	83,174 78	—12,516 62
Interest earned but uncollected	2,966 55	3,729 50	—762 95
Total liabilities	\$10,311,283 22	\$9,261,998 90	\$1,049,284 32

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$49,354 89	Interest on loans	\$674,130 17
Directors' salaries	4,965 00	Interest on other investments	74,125 28
Legal and accounting fees	4,639 50	Fees on loans	12,903 12
Rent	12,000 00	Profits on surrendered accounts	1,088 27
Advertising	4,048 92	Profits on sales of real estate	1,431 78
Taxes (exclusive of income taxes)	9,667 35	Rents received	300 00
Office expenses	7,368 57	Other income	261 06
Depreciation expense	2,276 02		
Other expenses	1,943 84	Investment certificates increased	641,873 77
Interest on notes payable	5,027 85	Notes payable increased	125,000 00
Interest on investment certificates	540,634 93	Loan commitments increased	61,995 99
Federal income taxes	9,297 91	Unearned discount increased	575 17
		Guarantee capital increased	187,500 00
Dividends on guarantee stock	78,656 52	Furniture and fixtures reduced	561 54
Loans increased	741,389 00	Cash balance reduced	58,012 67
Bond investments increased	301,979 58		
Real estate increased	45,740 14		
Other assets increased	19,512 76		
Other liabilities reduced	1,256 04		
Total	\$1,839,758 82	Total	\$1,839,758 82

STATE MUTUAL BUILDING AND LOAN ASSOCIATION

722 S. Spring Street, Los Angeles

Incorporated June 20, 1889. Fiscal year ended December 31, 1929

Officers—C. H. Wade, President; Wm. Rhodes Hervey, H. O. Wheeler, Vice Presidents; Thos. W. Banks, Vice President and Treasurer; W. R. Gibbon, Secretary; F. W. Hunt, Francis Dorsey, Assistant Secretaries.

Directors—C. H. Wade, Wm. Rhodes Hervey, H. O. Wheeler, Thos. W. Banks, W. P. Jeffries, Robert P. Elliott, Stuart O'Melveny.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$16,169,463 02	\$14,387,947 10	\$1,781,515 92
Arrearages—Interest, dues, etc.	37,694 27	32,202 41	5,491 86
Cash in office and bank	242,162 92	316,075 65	—73,912 73
Bond investments	229,586 86	399,172 40	—169,585 54
Certificates of other associations	110,000 00	155,000 00	—45,000 00
Real estate—Held for sale	36,597 26	40,115 29	—3,518 03
Furniture and fixtures	13,000 00	14,400 00	—1,400 00
Total assets	\$16,838,504 33	\$15,344,912 85	\$1,493,591 48

LIABILITIES

Investment certificates	\$15,104,715 05	\$13,692,906 20	\$1,411,808 85
Incomplete loans	141,025 03	172,661 02	—31,635 99
Other liabilities	8,564 60	6,414 42	2,150 18
Guarantee stock—Capital	1,000,000 00	1,000,000 00	—
Guarantee stock—Surplus	100,000 00	100,000 00	—
Reserve	—	80,359 39	—80,359 39
Undivided profits	446,505 38	260,369 41	186,135 97
Interest earned but uncollected	37,694 27	32,202 41	5,491 86
Total liabilities	\$16,838,504 33	\$15,344,912 85	\$1,493,591 48

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$101,682 00	Interest on loans	\$1,255,044 04
Directors' and appraisers' fees	10,800 00	Interest on other investments	28,190 36
Agents' commissions	66,622 92	Fees on loans	71,545 75
Rent	12,300 00	Other fees	12,624 62
Advertising	22,289 59	Other income	6,108 25
Taxes (exclusive of income taxes)	14,463 22		
Federal income taxes	24,122 05	Investment certificates increased	1,411,808 85
Office expenses	52,456 53	Other liabilities increased	2,150 18
Depreciation expense	1,400 00	Bond investments reduced	169,585 54
Real estate losses and write-offs	9,412 50	Certificates of other associations reduced	45,000 00
Interest on investment certificates	832,187 63	Real estate reduced	3,518 03
Dividends on guarantee stock	120,000 00	Furniture and fixtures reduced	1,400 00
Loans increased	1,781,515 92	Cash balance reduced	73,912 73
Loan commitments reduced	31,635 99		
Total	\$3,080,888 35	Total	\$3,080,888 35

No. 91

UNITED STATES BUILDING AND LOAN ASSOCIATION

735 West Seventh Street, Los Angeles

Incorporated February 6, 1925. Fiscal year ended December 31, 1929

Officers—Orville L. Routt, President; Gilbert H. Beesemyer, Chas. L. Swanton, W. R. Kilgore, Walter P. Story, Harry E. Blythe, Vice Presidents; R. A. Brant, Treasurer; Frank M. Wise, Secretary.
 Directors—C. C. Albright, Gilbert H. Beesemyer, Harry E. Blythe, R. A. Brant, Albert E. Colburn, G. R. Dexter, E. B. Gilmore, Harry E. Jones, W. R. Kilgore, Frederick G. Leonard, Orville L. Routt, R. N. Stevenson, Walter P. Story, Charles R. Stuart, A. Z. Taft, Jr., Frank Muller, Dr. Paul B. Roen, George Haberfelde, Jerry P. Shields and Joseph Redlick.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$3,507,911 65	\$2,098,976 56	\$1,408,935 09
Arrearages—Interest, dues, etc.	2,183 08	—	2,183 08
Cash in office and bank	193,602 25	91,105 23	102,497 02
Bond investments	146,405 87	58,135 84	88,270 03
Certificates of other associations	221,734 09	80,000 00	141,734 09
Real estate—Held for sale	88,593 66	4,211 66	84,382 00
Furniture and fixtures	49,033 28	44,954 53	4,078 75
Other assets	86,795 43	6,898 91	79,896 52
Total assets	\$4,296,259 31	\$2,384,282 73	\$1,911,976 58

LIABILITIES

Investment certificates	\$3,733,559 98	\$1,933,588 86	\$1,799,971 12
Notes payable	100,000 00	50,000 00	50,000 00
Incomplete loans	47,308 33	190,317 11	—143,008 78
Full paid membership shares	3,800 00	4,900 00	—1,100 00
Guarantee stock—Capital	370,000 00	175,000 00	195,000 00
Undivided profits	39,407 92	30,476 76	8,931 16
Interest earned but uncollected	2,183 08	—	2,183 08
Total liabilities	\$4,296,259 31	\$2,384,282 73	\$1,911,976 58

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$44,120 33	Interest on loans	\$192,444 36
Directors' and appraisers' fees	1,330 00	Interest other investments	9,445 16
Rent	98,452 65	Fees on loans	35,232 94
Advertising	39,463 50	Premium on bonds	6,315 30
Taxes	1,905 36	Other income	1,035 12
Office expenses	25,194 19		
Other expenses	3,048 74	Paid in surplus	135,000 00
Interest on notes payable	416 65	Guarantee stock increased	195,000 00
Interest on investment certificates	156,484 43	Investment certificates increased	1,799,971 12
Dividends on membership shares	125 87	Notes payable increased	50,000 00
Membership shares reduced	1,100 00		
Real estate loans increased	1,408,935 09		
Bonds—Increased	88,270 03		
Certificates of other associations increased	141,734 09		
Real estate increased	84,382 00		
Furniture and fixtures increased	4,078 75		
Other assets increased	79,896 52		
Loan commitments reduced	143,008 78		
Cash balance increased	102,497 02		
Total	\$2,424,444 00	Total	\$2,424,444 00

Branches—Bakersfield, 1518 Eighteenth Street.
 Hollywood, 6651 Hollywood Boulevard.
 Los Angeles, 607 South Spring Street.
 Los Angeles, 5220 Wilshire Boulevard.
 Oakland, 1440 Broadway.
 Pasadena, 6 East Colorado Street.
 San Diego, 702 Broadway.
 San Francisco, 754 Market Street.

WESTERN STATES BUILDING-LOAN ASSOCIATION

100 South Broadway, Los Angeles

Incorporated November 17, 1927. Fiscal year ended June 30, 1930

Officers—Gilbert H. Beesemyer, President; Ross A. Urquhart, Vice President; Herbert M. Harwood, Secretary; Fred C. Woody, Assistant Secretary; Miss M. A. Wilmer, Assistant Secretary.
 Directors—Gilbert H. Beesemyer, Ross A. Urquhart, Herbert M. Harwood, O. L. Bishop, M. A. Wilmer.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$281,096 90	\$842,527 49	—\$561,430 59
Arrearages—Interest, dues, etc.	8,734 32	11,913 44	—3,179 12
Cash in office and bank	65,129 16	62,795 41	2,333 75
Certificates of other associations	—	8,050 42	—8,050 42
Real estate—Held for sale	277,002 83	—	277,002 83
Leasehold	45,000 00	—	45,000 00
Furniture and fixtures	10,227 94	12,198 68	—1,970 74
Accounts receivable, etc.	55,416 86	13,191 15	42,225 71
Total assets	\$742,608 01	\$950,676 59	—\$208,068 58

LIABILITIES

Investment certificates	\$659,121 81	\$675,418 69	—\$16,296 88
Notes payable and overdrafts	4,996 71	35,000 00	—30,003 29
Incomplete loans	—	152,214 72	—152,214 72
Reserve for losses	21,958 15	—	21,958 15
Other liabilities	315 23	3,163 34	—2,848 11
Membership shares	1,850 00	3,822 94	—1,972 94
Guarantee stock (book value)	45,631 79	69,143 46	—23,511 67
Interest earned but uncollected	8,734 32	11,913 44	—3,179 12
Total liabilities	\$742,608 01	\$950,676 59	—\$208,068 58

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$19,852 78	Interest on loans	\$37,465 11
Legal fees	775 00	Miscellaneous fees	4,206 75
Agents' commissions	393 00	Profits on surrendered accounts	2,670 00
Rent	7,068 00	Rents received	8,422 37
Advertising	5,008 88	Other income	20,867 77
Taxes	2,010 45		
Office expenses	3,323 59	Guarantee stock increased	16,400 00
Real estate losses and write-offs	1,291 30	Reserve for losses increased	21,958 15
Other expenses	27,904 91	Loans reduced	561,430 59
Unexplained losses	1,386 59	Certificate investments reduced	8,050 42
Interest on investment certificates	44,529 17	Furniture and fixtures reduced	1,970 74
Real estate owned increased	277,002 83		
Leasehold purchased	45,000 00		
Accounts receivable increased	42,225 71		
Investment certificates reduced	16,296 88		
Notes payable reduced	30,003 29		
Loan commitments reduced	152,214 72		
Membership shares reduced	1,972 94		
Other liabilities reduced	2,848 11		
Cash balance increased	2,333 75		
Total	\$683,441 90	Total	\$683,441 90

Branch—Huntington Park, 6366 Pacific Boulevard.

No. 93

MADERA MUTUAL BUILDING AND LOAN ASSOCIATION

129 South D Street, Madera

Incorporated October 26, 1912. Fiscal year ended June 30, 1930

Officers—Dow H. Ransom, President; A. J. Manasse, Vice President; E. M. McCardle, Secretary;
John B. Gordon, Assistant Secretary.
Directors—Dow H. Ransom, A. J. Manasse, E. M. McCardle, John B. Gordon, W. M. Conley, W. S. Conner, L. W. Cooper.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$367,355 04	\$328,023 30	\$39,331 74
Arrearages—Interest, dues, etc.	1,298 25		1,298 25
Cash in office and bank	23,900 13	12,251 30	11,648 83
Certificates of other associations		7,000 00	—7,000 00
Real estate—Held for sale	714 20	1,050 66	—336 46
Total assets	\$393,267 62	\$348,325 26	\$44,942 36

LIABILITIES

Incomplete loans	\$3,116 57	\$9,022 19	—\$5,905 62
Other liabilities	151 00		151 00
Full paid membership shares	4,800 00	4,400 00	400 00
Installment membership shares	368,162 16	323,816 97	44,345 19
Reserve	13,426 97	11,086 10	2,340 87
Undivided profits	2,312 67		2,312 67
Interest earned but uncollected	1,298 25		1,298 25
Total liabilities	\$393,267 62	\$348,325 26	\$44,942 36

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$2,100 00	Interest on loans	\$32,454 33
Taxes	363 89	Other income	5 07
Office expenses	431 48		
Other expenses	69 00	Miscellaneous liabilities	
Interest on notes payable	269 66	increased	151 00
Dividends on membership shares	26,538 06	Membership shares increased	44,745 19
		Certificates of other associations	
Loans increased	39,331 74	reduced	7,000 00
Loan commitments reduced	5,905 62	Real estate reduced	336 46
Cash increased	11,648 83	Prior years adjustments	1,966 23
Total	\$86,658 28	Total	\$86,658 28

No. 94

MARYSVILLE GUARANTEE BUILDING AND LOAN ASSOCIATION

328 Fourth Street, Marysville

Incorporated October 15, 1927. Fiscal year ended June 30, 1930

Officers—C. F. Aaron, President; V. M. Cassidy and W. Ray Chandler, Vice Presidents; E. L. Gray Secretary.
 Directors—C. F. Aaron, V. M. Cassidy, W. Ray Chandler, Loyd Wilbur, G. D. Williamson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase — Decrease
Loans on real estate, shares, etc.....	\$242,504 34	\$223,123 39	\$19,380 95
Cash in office and bank.....	11,916 12	7,120 49	4,795 63
Real estate—Held for sale.....	19,353 05	11,492 17	7,860 88
Furniture and fixtures.....	302 68	143 64	159 04
Other assets.....	597 40	-----	597 40
Total assets.....	\$274,673 59	\$241,879 69	\$32,793 90

LIABILITIES

Investment certificates.....	\$243,496 26	\$206,323 15	\$37,173 11
Incomplete loans.....	1,114 40	6,213 92	—5,099 52
Guarantee stock—Capital.....	25,000 00	25,000 00	-----
Guarantee stock—Surplus.....	2,500 00	2,500 00	-----
Undivided profits.....	2,562 93	1,842 62	720 31
Total liabilities.....	\$274,673 59	\$241,879 69	\$32,793 90

SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$1,200 00	Interest on loans.....	\$18,443 66
Accounting fees.....	148 50	Fees on loans.....	344 18
Advertising.....	342 06	Rents received.....	656 81
Taxes.....	319 77		
Office expenses.....	394 08	Investment certificates increased	37,173 11
Real estate write-offs.....	1,854 85		
Interest on investment certificates	13,465 08		
Dividends on guarantee stock...	1,000 00		
Loans increased.....	19,380 95		
Foreclosed loans increased.....	7,860 88		
Furniture and fixtures increased..	159 04		
Other assets increased.....	597 40		
Loan commitments reduced.....	5,099 52		
Cash increased.....	4,795 63		
Total.....	\$56,617 76	Total.....	\$56,617 76

No. 95

EL CAPITAN BUILDING-LOAN ASSOCIATION

711 Seventeenth Street, Merced

Incorporated June 29, 1929. Fiscal year ended December 31, 1929

Officers—D. K. Stoddard, President; C. H. Stone and C. L. Kaufmann, Vice Presidents; E. C. Baird, Secretary.

Directors—R. P. Duncan, D. K. Stoddard, G. G. Voight, C. H. Stone, Dr. W. C. Cotton, G. H. Nickerson, A. R. Schottky, E. E. Pratt, H. S. Burns, C. L. Kaufmann, E. C. Baird.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$33,000 11	-----	\$33,000 11
Arrearages—Interest, dues, etc.....	48 12	-----	48 12
Cash in office and bank.....	6,190 85	-----	6,190 85
Furniture and fixtures.....	1,577 77	-----	1,577 77
Other assets.....	730 85	-----	730 85
Total assets.....	\$41,547 70	*None	\$41,547 70

LIABILITIES

Investment certificates.....	\$10,508 53	-----	\$10,508 53
Incomplete loans.....	4,317 67	-----	4,317 67
Guarantee stock—Capital.....	25,000 00	-----	25,000 00
Guarantee stock—Surplus.....	1,673 38	-----	1,673 38
Interest earned but uncollected.....	48 12	-----	48 12
Total liabilities.....	\$41,547 70	*None	\$41,547 70

SOURCE AND APPLICATION OF FUNDS

SEPTEMBER 16, 1929 TO DECEMBER 31, 1929*

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$525 00	Interest on loans.....	\$232 32
Rent.....	300 00	Interest on investments.....	106 85
Advertising.....	343 09	Loan fees.....	329 50
Office expense.....	322 96	Other fees.....	15 00
Interest on investment certificates.....	19 24	Guarantee stock.....	25,000 00
Real estate loans.....	33,000 11	Paid in surplus.....	2,500 00
Fixtures and equipment.....	1,577 77	Investment certificates.....	10,508 53
Other assets increased.....	730 85	Loan commitments.....	4,317 67
Cash balance.....	6,190 85		
Total.....	\$43,009 87	Total.....	\$43,009 87

*Commenced business September 16, 1929.

MERCED MUTUAL BUILDING AND LOAN ASSOCIATION

448 17th Street, Merced

Incorporated June 22, 1891. Fiscal year ended June 30, 1930

Officers—R. Barcroft, President; R. M. Boney, Vice President; O. A. Turner, Treasurer; J. H. Simonson, Secretary.

Directors—R. M. Boney, O. A. Baker, R. Barcroft, Stanley S. Simonson, J. H. Simonson, O. A. Turner, P. J. Thornton, R. Vanden Heuvel, W. E. Bedesen.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$574,367 00	\$490,987 00	\$83,380 00
Arrearages—Interest, dues, etc.....	2,525 15	4,660 55	—2,135 40
Cash in office and bank.....	33,464 66	46,276 43	—12,811 77
Real estate—Held for sale.....	-----	4,276 81	—4,276 81
Furniture and fixtures.....	1,101 00	1,101 00	-----
Other assets.....	255 93	2,382 52	—2,126 59
Total assets.....	\$611,713 74	\$549,684 31	\$62,029 43

LIABILITIES

Incomplete loans.....	\$2,301 50	-----	\$2,301 50
Unearned discount and prepaid interest.....	32 00	\$6 00	26 00
Other liabilities.....	280 00	30 00	250 00
Installment membership shares.....	593,516 29	536,816 79	56,699 50
Reserve.....	14,246 80	10,319 97	3,926 83
Interest earned but uncollected.....	1,337 15	2,511 55	—1,174 40
Total liabilities.....	\$611,713 74	\$549,684 31	\$62,029 43

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$3,450 00	Interest on loans.....	\$45,189 38
Accounting fees.....	470 70	Interest on other investments.....	133 33
Advertising.....	427 05	Miscellaneous fees.....	155 80
Taxes.....	243 75	Profits on surrendered shares.....	1,617 44
Office expenses.....	705 78	Fines.....	476 02
Real estate losses and write-offs.....	467 69	Loan commitments increased.....	2,301 50
Other expenses.....	22 40	Prepaid interest increased.....	26 00
Interest on notes payable.....	381 66	Other liabilities increased.....	250 00
Dividends on membership shares.....	37,476 11	Installment membership shares increased.....	56,699 50
Real estate loans increased.....	83,380 00	Delinquent dues reduced.....	961 00
		Real estate reduced.....	4,276 81
		Other assets reduced.....	2,126 59
		Cash balance reduced.....	12,811 77
Total.....	\$127,025 14	Total.....	\$127,025 14

No. 97

TAMALPAIS MUTUAL BUILDING AND LOAN ASSOCIATION

Mill Valley

Incorporated March 16, 1897. Fiscal year ended April 30, 1930

Officers—T. J. Sewell, President; T. J. Johnson, Vice President; H. C. Symonds, Attorney; Paul Helmore, Secretary.

Directors—T. J. Sewall, T. J. Johnson, B. Grethel, Jas. Robertson, S. F. Elkins, Mrs. F. M. Jackson, H. C. Symonds, T. K. Lewin, Paul Helmore.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	April 30, 1930	April 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$127,524 73	\$125,393 48	\$2,131 25
Cash in office and bank	7,153 39	9,245 85	—2,092 46
Real estate—Held for sale	1,264 91	1,264 91	—
Other assets	21 00	3 00	18 00
Total assets	\$135,964 03	\$135,907 24	\$56 79

LIABILITIES

Notes payable and overdrafts	\$1,454 87		\$1,454 87
Other liabilities	43 00		43 00
Full paid membership shares	93,950 00	102,850 00	—8,900 00
Installment membership shares	32,933 30	27,073 92	5,859 38
Reserve	6,700 00	5,700 00	1,000 00
Undivided profits	882 86	283 32	599 54
Total liabilities	\$135,964 03	\$135,907 24	\$56 79

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED APRIL 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$1,080 00	Interest on loans	\$10,617 43
Directors' and appraisal fees	264 00	Interest on other investments	192 34
Auditing	20 00	Fees	18 50
Rent	300 00		
Advertising	97 68	Sundry surplus adjustments	541 36
Taxes	192 29	Loan commitments increased	1,454 87
Other expenses	94 76	Installment shares increased	5,859 38
Interest on notes payable	12 83	Accounts payable increased	43 00
Dividends on membership shares	7,708 53	Cash balance reduced	2,092 46
Real estate loans increased	2,131 25		
Accounts receivable increased	18 00		
Full paid shares reduced	8,900 00		
Total	\$20,819 34	Total	\$20,819 34

No. 98

EL PORTAL BUILDING-LOAN ASSOCIATION

1031 Jay Street, Modesto

Incorporated August 29, 1928. Fiscal year ended June 30, 1930

Officers—E. R. Hawke, President; G. H. Benkendorf, Geo. K. Beard, Vice Presidents; T. B. Scott, Attorney; G. M. Brut, Secretary.
 Directors—E. R. Hawke, G. H. Benkendorf, G. K. Beard, G. M. Brut, T. B. Scott, A. S. Bomberger, W. H. Murray, E. E. Pratt, G. J. Ulrich, R. A. Cleaveland, W. T. Kerr, G. L. Bare, A. G. Elmore, H. E. Zimmerman, B. V. Harman.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$356,241 36	\$247,775 00	\$108,466 36
Arrearages—Interest, dues, etc.	488 20	—	488 20
Cash in office and bank	11,735 02	6,641 83	5,093 19
Certificates of other associations	67,344 52	15,919 13	51,425 39
Real estate—Held for sale	2,348 49	—	2,348 49
Furniture and fixtures	1,590 48	2,342 80	—752 32
Other assets	653 57	—	653 57
Total assets	\$440,401 64	\$272,678 76	\$167,722 88

LIABILITIES

Investment certificates	\$367,678 36	\$192,828 18	\$174,850 18
Incomplete loans	17,960 94	26,685 83	—8,724 89
Other liabilities	589 05	592 55	—3 50
Guarantee stock—Capital	50,000 00	50,000 00	—
Guarantee stock—Surplus	3,685 09	2,572 20	1,112 89
Interest earned but uncollected	488 20	—	488 20
Total liabilities	\$440,401 64	\$272,678 76	\$167,722 88

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$4,590 00	Interest on loans	\$22,154 13
Rent	1,475 00	Interest on investments	4,950 26
Advertising	704 32	Loan fees	546 71
Office expense	478 13	Other fees	216 14
Other expenses	1,227 21	Rents received	87 76
Interest on investment certificates	18,367 45	Investment certificates increased	174,850 18
Real estate loans increased	108,466 36	Furniture and fixtures reduced	752 32
Investments increased	51,425 39		
Real estate increased	2,348 49		
Other assets increased	653 57		
Loan commitments reduced	8,724 89		
Other liabilities reduced	3 50		
Cash balance increased	5,093 19		
Total	\$203,557 50	Total	\$203,557 50

No. 99

MODESTO BUILDING AND LOAN ASSOCIATION

821 Tenth Street, Modesto

Incorporated January 16, 1922. Fiscal year ended December 31, 1929

Officers—J. W. Husband, President; A. A. Fields, Vice President; E. J. Bryan, Secretary.
 Directors—J. R. Broughton, L. L. Dennett, A. A. Fields, Dr. G. B. Husted, J. W. Husband, Leroy M. Morris, M. R. Pitts, Carl Shannon, L. R. Tilghman.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$1,927,479 47	\$1,501,069 30	\$426,410 17
Arrearages—Interest, dues, etc.	3,741 12	4,419 68	—678 56
Cash in office and bank	7,901 03	42,455 97	—34,554 94
Bond investments	75,504 15	24,529 15	50,975 00
Certificates of other associations	80,000 00	40,000 00	40,000 00
Real estate—Held for sale	58,251 86	13,387 23	44,864 63
Real estate—Office building	27,257 25	52,386 34	—25,129 09
Furniture and fixtures	2,297 19	2,161 17	136 02
Other assets	1,340 82	—	1,340 82
Total assets	\$2,183,772 89	\$1,680,408 84	\$503,364 05

LIABILITIES

Investment certificates	\$1,945,906 40	\$1,499,359 20	\$446,547 20
Notes payable and overdrafts	45,000 00	—	45,000 00
Incomplete loans	28,190 30	54,674 68	—26,484 38
Other liabilities	95 85	—	95 85
Guarantee stock—Capital	125,000 00	100,000 00	25,000 00
Guarantee stock—Surplus	25,530 00	15,000 00	10,530 00
Undivided profits	10,309 22	6,955 28	3,353 94
Interest earned but uncollected	3,741 12	4,419 68	—678 56
Total liabilities	\$2,183,772 89	\$1,680,408 84	\$503,364 05

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$11,086 45	Interest on loans	\$138,979 50
Directors' and appraisers' fees	4,847 50	Interest on investments	6,363 54
Advertising	1,688 18	Loan fees	2,807 50
Taxes (other than income tax)	4,189 10	Other fees	1,439 18
Office expense	3,168 58	Profit on real estate	3,064 55
Real estate losses	1,654 57	Other income	641 51
Other expenses	3,938 74		
Interest on investment certificates	101,483 47	Paid in surplus	8,030 00
Dividends on guarantee stock	13,500 00	Guarantee stock increased	25,000 00
Federal income tax for 1928	1,885 25	Investment certificates increased	446,547 20
Real estate loans increased	428,153 57	Notes payable increased	45,000 00
Investments increased	90,975 00	Other liabilities increased	95 85
Real estate increased	19,735 54	Real estate contracts reduced	1,743 40
Fixtures and equipment increased	1,113 70	Cash balance reduced	34,554 94
Other assets increased	363 14		
Loan commitments reduced	26,484 38		
Total	\$714,267 17	Total	\$714,267 17

No. 100

MUTUAL BUILDING AND LOAN ASSOCIATION OF MONROVIA

512 South Myrtle Avenue, Monrovia

Incorporated January 24, 1924. Fiscal year ended December 31, 1929

Officers—Harry E. Kirschner, President; Jos. J. Hoffman and J. K. McLennan, Vice Presidents; M. Langlie, Secretary; Lois M. Stahlman, Assistant Secretary.
 Directors—Harry E. Kirschner, Geo. B. Kalb, Jos. J. Hoffman, J. K. McLennan, L. L. Lostutter, A. J. Everest, M. Langlie.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$1,632,587 21	\$1,361,334 56	\$271,252 65
Arrearages—Interest, dues, etc.....	3,670 20	4,622 80	—952 60
Cash in office and bank.....	44,507 09	53,929 92	—9,422 83
Real estate—Held for sale.....	2,500 00	—	2,500 00
Furniture and fixtures.....	1 00	1 00	—
Total assets.....	\$1,683,265 50	\$1,419,888 28	\$263,377 22

LIABILITIES

Investment certificates.....	\$1,193,103 51	\$1,018,705 36	\$174,398 15
Incomplete loans.....	7,352 91	29,195 66	—21,842 75
Other liabilities.....	33,690 49	38,645 25	—4,954 76
Installment membership shares.....	293,536 56	201,012 96	92,523 60
Guarantee stock—Capital.....	100,000 00	100,000 00	—
Guarantee stock—Surplus.....	51,911 83	27,706 25	24,205 58
Interest earned but uncollected.....	3,670 20	4,622 80	—952 60
Total liabilities.....	\$1,683,265 50	\$1,419,888 28	\$263,377 22

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$9,340 00	Interest on loans.....	\$126,528 31
Directors' and appraisers' fees....	720 00	Fees on loans.....	4,036 50
Accounting fees.....	220 00	Other fees.....	329 07
Rent.....	1,380 00	Profits on real estate sales.....	126 00
Advertising.....	846 73	Other income.....	4,900 00
Taxes.....	1,711 24		
Office expenses.....	7,252 88	Paid in surplus.....	2,082 50
Other expenses.....	1,496 52	Investment certificates increased	174,398 15
Interest on investment certificates	67,131 68	Cash balance reduced.....	9,422 83
Dividends on membership shares	16,697 75	Membership shares increased...	92,523 60
Dividends on guarantee stock....	7,000 00		
Loans increased.....	271,252 65		
Real estate increased.....	2,500 00		
Loan commitments reduced.....	21,842 75		
Other liabilities reduced.....	4,954 76		
Total.....	\$414,346 96	Total.....	\$414,346 96

No. 101

MONTEBELLO BUILDING AND LOAN ASSOCIATION

424 Whittier Boulevard, Montebello

Incorporated March 23, 1927. Fiscal year ended December 31, 1929

Officers—Geo. S. Dodge, President; Oscar I. Leuenberger, Secretary.

Directors—Fred T. Beaty, Bert E. Coffman, Arthur E. Zigler, Walter F. Malone, Carl H. Kieselhorst, L. G. Herr, Stanton J. Ellis, Dr. N. J. Brown, Jr., Oscar I. Leuenberger, Frank J. Dore, Geo. S. Dodge.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.-----	\$153,028 19	\$88,828 52	\$64,199 67
Arrearages—Interest, dues, etc.-----	224 12	118 05	106 07
Cash in office and bank-----	6,656 63	12,125 93	—5,469 30
Furniture and fixtures-----	623 70	825 58	—201 88
Total assets-----	\$160,532 64	\$101,898 08	\$58,634 56

LIABILITIES

Investment certificates-----	\$129,510 40	\$70,570 77	\$58,939 63
Incomplete loans-----	505 88	3,129 05	—2,623 17
Unearned discount and prepaid interest-----	189 29	63 59	125 70
Other liabilities-----	1,044 75	343 68	701 07
Guarantee stock—Capital-----	25,000 00	25,000 00	-----
Guarantee stock—Surplus-----	2,500 00	2,500 00	-----
Undivided profits-----	1,558 20	172 94	1,385 26
Interest earned but uncollected-----	224 12	118 05	106 07
Total liabilities-----	\$160,532 64	\$101,898 08	\$58,634 56

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries-----	\$1,440 00	Interest on loans-----	\$11,152 52
Directors' and appraisers' fees-----	155 00	Fees on loans-----	1,485 63
Accounting and auditing fees-----	100 00	Other fees-----	31 43
Rent-----	430 00	Other income-----	107 52
Advertising-----	474 01		
Taxes (other than income taxes)-----	74 23	Furniture and fixtures reduced-----	201 88
Office expense-----	488 04	Investment certificates increased-----	58,939 63
Depreciation-----	276 88	Unearned discount and prepaid interest increased-----	125 70
Interest on investment certificates-----	5,812 63	Other liabilities increased-----	701 07
Other expenses-----	391 05	Cash balance reduced-----	5,469 30
Dividends on guarantee stock-----	1,750 00		
Loan commitments reduced-----	2,623 17		
Loans increased-----	64,199 67		
Total-----	\$78,214 68	Total-----	\$78,214 68

No. 102

EDUCATIONAL BUILDING AND LOAN ASSOCIATION

449 Alvarado Street, Monterey

Incorporated June 6, 1929. Fiscal year ended December 31, 1929

Officers—J. H. Bradfield, President; Glenn C. Littlefield, Secretary.

Directors—J. H. Bradfield, Glenn C. Littlefield, M. H. Littlefield.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Cash in office and bank.....	\$459 87	-----	\$459 87
Bond investments.....	25,000 00	-----	25,000 00
Certificates of other associations.....	500 00	-----	500 00
Total assets.....	\$25,959 87	*None	\$25,959 87

LIABILITIES

Investment certificates.....	\$743 48	-----	\$743 48
Guarantee stock—Capital.....	25,000 00	-----	25,000 00
Guarantee stock—Surplus.....	216 39	-----	216 39
Total liabilities.....	\$25,959 87	*None	\$25,959 87

*SOURCE AND APPLICATION OF FUNDS

JUNE 22, 1929 TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Advertising.....	\$475 84	Guarantee capital paid in.....	\$25,000 00
Taxes.....	84 50	Paid in surplus.....	2,500 00
Office expenses.....	1,313 22	Investment certificate accounts	743 48
Other expenses.....	403 27		
Interest on investment certificates	6 78		
Bond investments.....	25,000 00		
Invested with other associations.....	500 00		
Cash balance.....	459 87		
Total.....	\$28,243 48	Total.....	\$28,243 48

*Commenced business June 22, 1929.

No. 103

INTERVALLEY BUILDING AND LOAN ASSOCIATION

2280 Honolulu Avenue, Montrose

Incorporated November 15, 1929. Fiscal year ended June 30, 1930

Officers—Wm. H. Hays, Jr., President; Theo Belanger, Vice President; L. H. Meritt, Secretary.

Directors—Wm. H. Hays, Jr., Theo Belanger, L. H. Meritt, Dan W. Green, Alfred Pinkert, O. A. Lawson, Bernard Anawalt.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase --Decrease
Loans on real estate, shares, etc.....	\$79,191 02	-----	\$79,191 02
Cash in office and bank.....	13,998 14	-----	13,998 14
Furniture and fixtures.....	1,321 64	-----	1,321 64
Total assets.....	\$94,510 80	*None	\$94,510 80

LIABILITIES

Investment certificates.....	\$55,803 40	-----	\$55,803 40
Incomplete loans.....	8,831 75	-----	8,831 75
Other liabilities.....	2,012 34	-----	2,012 34
Guarantee stock—Capital.....	25,000 00	-----	25,000 00
Paid in surplus.....	2,500 00	-----	2,500 00
Undivided profits.....	363 31	-----	363 31
Total liabilities.....	\$94,510 80	*None	\$94,510 80

*SOURCE AND APPLICATION OF FUNDS

JANUARY 2, 1930 TO JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$1,804 65	Interest on loans.....	\$2,122 21
Rent.....	300 00	Fees on loans.....	2,112 50
Advertising.....	302 43	Other income.....	1,037 23
Taxes.....	25 00		
Office expenses.....	1,255 30	Investment certificates.....	55,803 40
Interest on investment certificates.....	1,221 25	Loan commitments.....	8,831 75
		Other liabilities.....	2,012 34
Loans on real estate.....	79,191 02	Guarantee capital.....	25,000 00
Furniture and fixtures—Cost.....	1,321 64	Paid in surplus.....	2,500 00
Cash balance.....	13,998 14		
Total.....	\$99,419 43	Total.....	\$99,419 43

*Commenced business January 2, 1930.

No. 104

NAPA BUILDING AND LOAN ASSOCIATION

918 Brown Street, Napa

Incorporated April 22, 1886. Fiscal year ended December 31, 1929

Officers—Howard E. Roper, President; Theodore W. Bernhard, Vice President; John N. Mount, Secretary-Treasurer; Harold M. Emmons, Assistant Secretary; Nathan F. Coombs, Attorney.
 Directors—Howard E. Roper, Earl H. Raymond, Jos. Levinson, Ben C. Corlett, E. G. Manasse, Theodore W. Bernhard, Earl G. Wilson, Percy S. King, Robert P. Lamdin.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	May 25, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$1,109,658 13	\$946,664 77	\$162,993 36
Arrearages—Interest, dues, etc.	2,997 98	2,290 50	707 48
Cash in office and bank	1,012 00	100 00	912 00
Real estate—Held for sale	9,172 19	6,787 34	2,384 85
Furniture and fixtures	1,203 41	366 94	836 47
Total assets	\$1,124,043 71	\$956,209 55	\$167,834 16

LIABILITIES

Investment certificates	\$82,917 25		\$82,917 25
Notes payable	101,082 77	\$27,415 43	73,667 34
Incomplete loans	21,462 50	36,669 49	—15,206 99
Other liabilities	484 70		484 70
Full paid membership shares	263,500 00	274,068 90	—10,568 90
Installment membership shares	558,730 71	599,380 38	—40,649 67
Guarantee stock—Capital	49,900 00		49,900 00
Guarantee stock—Surplus	4,990 00		4,990 00
Reserve	16,629 87	16,629 87	
Undivided profits	22,767 93	673 98	22,093 95
Interest earned but uncollected	1,577 98	1,371 50	206 48
Total liabilities	\$1,124,043 71	\$956,209 55	\$167,834 16

*SOURCE AND APPLICATION OF FUNDS

MAY 25, 1929 TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$4,475 00	Interest on loans	\$40,742 07
Directors' and appraisers' fees	1,090 00	Fees on loans	2,533 64
Rent	300 00	Other income	11 44
Advertising	194 65		
Taxes	216 46	Paid in surplus	4,990 00
Office expenses	2,270 08	Investment certificates increased	82,917 25
Interest on notes payable	2,109 16	Notes payable increased	73,667 34
Interest on investment certificates	1,727 52	Other liabilities increased	484 70
Dividends on membership shares	9,311 33	Guarantee capital increased	49,900 00
Loans increased	162,993 36		
Real estate increased	2,384 85		
Furniture and fixtures increased	836 47		
Loan commitments reduced	15,206 99		
Membership shares reduced	51,218 57		
Cash balance increased	912 00		
Total	\$255,246 44	Total	\$255,246 44

*Fiscal year changed from May 25 to December 31.

No. 105

NEWCASTLE BUILDING AND LOAN ASSOCIATION

Newcastle

Incorporated May 20, 1889. Fiscal year ended April 30, 1930

Officers—J. H. Oldham, President; E. F. Fowler and Mrs. Kate Henny, Vice Presidents; J. Wallace, Secretary.

Directors—J. H. Oldham, E. F. Fowler, Mrs. Kate Henny, C. H. Silva, T. R. Owens, Jesse F. Noia, Geo. H. Henny, L. E. Cannon, J. Wallace.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	April 30, 1930	April 30, 1929	Increase —Decrease.
Loans on real estate, shares, etc.....	\$241,135 19	\$242,025 00	—\$889 81
Arrearages—Interest, dues, etc.....	2,155 26	4,876 30	—2,721 04
Cash in office and bank.....	8,004 44	2,511 09	5,493 35
Real estate—Held for sale.....	11,028 90	11,361 73	—332 83
Furniture and fixtures.....	279 90	294 90	—15 00
Other assets.....	16 10	-----	16 10
Total assets.....	\$262,619 79	\$261,069 02	\$1,550 77

LIABILITIES

Notes payable.....	\$5,375 73	\$11,153 06	—\$5,777 33
Other liabilities.....	2,423 13	3,182 77	—759 64
Full paid membership shares.....	52,000 00	60,400 00	—8,400 00
Installment membership shares.....	191,061 99	177,466 79	13,595 20
Undivided profits.....	621 68	-----	621 68
Reserve.....	10,000 00	6,372 93	3,627 07
Interest earned but uncollected.....	1,137 26	2,493 47	—1,356 21
Total liabilities.....	\$262,619 79	\$261,069 02	\$1,550 77

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED APRIL 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$900 00	Interest on loans.....	\$17,667 22
Directors and appraisers' fees....	120 50	Miscellaneous fees.....	481 38
Accounting fees.....	284 35	Profits on surrendered shares....	1,419 28
Rent.....	14 00	Rents received.....	485 15
Advertising.....	21 95	Other income.....	381 86
Taxes.....	793 55		
Real estate losses.....	1,458 41	Unexplained increase in reserve	2,873 90
Other expenses.....	236 28	Membership shares increased ..	5,195 20
Interest on notes payable.....	568 60	Loans reduced.....	889 81
Dividends on membership shares	14,662 40	Real estate owned reduced.....	332 83
		Furniture and fixtures reduced..	15 00
Accounts receivable increased....	16 10	Delinquent dues and fines reduced	1,364 83
Notes payable to individuals reduced.....	5,777 33		
Other liabilities reduced.....	759 64		
Cash increased.....	5,493 35		
Total.....	\$31,106 46	Total.....	\$31,106 46

LANKERSHIM BUILDING AND LOAN ASSOCIATION

5213 Lankershim Boulevard, North Hollywood

Incorporated November 3, 1923. Fiscal year ended December 31, 1929

Officers—Roscoe W. Blanchard, President; Dan Bakman, Vice President; John H. Fritz, Secretary.
 Directors—Roscoe W. Blanchard, Dan Bakman, John H. Fritz, Guy Weddington, B. J. Albers, C. A. Frieburg, H. J. Penfield.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$696,535 03	\$501,812 41	\$194,722 62
Arrearages—Interest, dues, etc.....	2,668 90	—	2,668 90
Cash in office and bank.....	59,921 77	29,287 49	30,634 28
Bond investments.....	25,000 00	15,000 00	10,000 00
Real estate—Held for sale.....	—	5,752 53	—5,752 53
Furniture and fixtures.....	2,845 06	3,152 39	—307 33
Other assets.....	775 00	—	775 00
Total assets.....	\$787,745 76	\$555,004 82	\$232,740 94

LIABILITIES

Investment certificates.....	\$676,302 80	\$468,369 71	\$207,933 09
Incomplete loans.....	7,552 00	14,009 87	—6,457 87
Other liabilities.....	286 53	866 96	—580 43
Guarantee stock—Capital.....	75,000 00	50,000 00	25,000 00
Guarantee stock—Surplus.....	10,500 00	10,500 00	—
Reserve.....	15,435 53	11,258 28	4,177 25
Interest earned but uncollected.....	2,668 90	—	2,668 90
Total liabilities.....	\$787,745 76	\$555,004 82	\$232,740 94

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$7,067 50	Interest on loans.....	\$46,463 18
Directors' and appraisers' fees...	360 00	Interest on other investments...	1,289 68
Rent.....	1,500 00	Fees on loans.....	7,132 50
Advertising.....	749 85	Other fees.....	838 88
Taxes (exclusive of income taxes)	637 91		
Federal income taxes.....	805 04	Investment certificates increased	207,933 09
Office expenses.....	1,202 57	Guarantee capital increased.....	25,000 00
Real estate losses and write offs...	252 53	Real estate reduced.....	5,752 53
Other expenses.....	307 33	Furniture and fixtures reduced...	307 33
Interest on investment certificates	33,289 26		
Dividends on guarantee stock...	5,375 00		
Loans increased.....	194,722 62		
Bonds increased.....	10,000 00		
Other assets increased.....	775 00		
Loan commitments reduced.....	6,457 87		
Other liabilities reduced.....	580 43		
Cash balance increased.....	30,634 28		
Total.....	\$294,717 19	Total.....	\$294,717 19

No. 107

FORT SUTTER BUILDING AND LOAN ASSOCIATION

1454 Del Paso Boulevard, North Sacramento

Incorporated November 26, 1929. Fiscal year ended June 30, 1930

Officers—C. E. Johnston, President; G. A. Richardson, Vice President; N. W. Cook, Secretary.
 Directors—C. E. Johnston, N. W. Cook, Frank H. Cory, Morris S. Daggett, D. W. Johnston, F. E. McCullough, F. D. Raymond, G. A. Richardson, A. W. Sweet, R. J. Cox, Wm. C. Kemp.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$46,382 90	-----	\$46,382 90
Arrearages—Interest, dues, etc.....	135 65	-----	135 65
Cash in office and bank.....	7,060 64	-----	7,060 64
Total assets.....	\$53,579 19	*None	\$53,579 19

LIABILITIES

Investment certificates.....	\$24,807 54	-----	\$24,807 54
Incomplete loans.....	1,214 15	-----	1,214 15
Other liabilities.....	253 00	-----	253 00
Guarantee stock—Capital.....	25,000 00	-----	25,000 00
Guarantee stock—Surplus.....	2,168 85	-----	2,168 85
Interest earned but uncollected.....	135 65	-----	135 65
Total liabilities.....	\$53,579 19	*None	\$53,579 19

SOURCE AND APPLICATION OF FUNDS

DECEMBER 21, 1929 TO JUNE 30, 1930*

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$90 00	Interest on loans.....	\$823 98
Agents' commission.....	100 00	Fees on loans.....	472 80
Advertising.....	279 85	Miscellaneous fees.....	5 00
Taxes.....	38 00		
Office expenses.....	689 07	Paid in surplus.....	2,168 85
Other expenses.....	90 75	Investment certificates.....	24,807 54
Interest on investment certificates.....	14 11	Loan commitments.....	1,214 15
		Other liabilities.....	253 00
Loans on real estate.....	46,382 90	Guarantee capital.....	25,000 00
Cash balance.....	7,060 64		
Total.....	\$54,745 32	Total.....	\$54,745 32

*Commenced business December 21, 1929.

No. 108

CONSERVATIVE BUILDING AND LOAN ASSOCIATION

1759 Broadway, Oakland

Incorporated May 14, 1926. Fiscal year ended June 30, 1930

Officers—W. M. Sontheimer, President; H. G. Claudius, Vice President; M. J. Trompen, Secretary.

Directors—W. M. Sontheimer, Urban A. Sontheimer, H. G. Claudius, W. R. Frost, E. C. Brunhouse, C. P. Maloney, O. S. Jackson.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$94,047 64	\$112,149 00	—\$18,101 36
Arrearages—Interest, dues, etc.....	1,846 23	1,833 35	12 88
Cash in office and bank.....	2,973 39	7,261 84	—4,288 45
Real estate—Held for sale.....	8,799 18	12,217 25	—3,418 07
Other assets.....	402 23	3,578 74	—3,176 51
Total assets.....	\$108,068 67	\$137,040 18	—\$28,971 51

LIABILITIES

Investment certificates.....	—\$53,503 12	\$82,100 31	—\$28,597 19
Incomplete loans.....		463 28	—463 28
Other liabilities.....	425 91	217 62	208 29
Guarantee stock—Capital.....	50,000 00	50,000 00	
Undivided profits.....	2,293 41	2,425 62	—132 21
Interest earned but uncollected.....	1,846 23	1,833 35	12 88
Total liabilities.....	\$108,068 67	\$137,040 18	—\$28,971 51

SOURCE AND APPLICATION OF FUNDS

FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Legal fees and salaries.....	\$60 00	Interest on loans.....	\$8,660 12
Taxes (other than income tax)---	702 77	Interest on investments.....	11 58
Office expense.....	250 32	Fees.....	200 50
Interest on investment certificates	2,771 66	Profits on real estate.....	281 25
Federal income tax.....	1,500 91	Real estate loans decreased....	22,043 48
Guarantee stock dividends.....	4,000 00	Real estate decreased.....	3,418 07
Real estate contracts increased..	3,942 12	Other assets decreased.....	3,176 51
Investment certificates decreased	28,597 19	Cash balance decreased.....	4,288 45
Other liabilities decreased.....	254 99		
Total.....	\$42,079 96	Total.....	\$42,079 96

No. 109

COSMOPOLITAN MUTUAL BUILDING AND LOAN ASSOCIATION

347 Twelfth Street, Oakland

Incorporated August 4, 1879. Fiscal year ended June 30, 1930

Officers—R. C. Bitterman, President; Dr. W. J. McCracken, Vice President; Wilson S. Gould, Secretary;
 Geo. S. Gould, Assistant Secretary.
 Directors—R. C. Bitterman, John F. Smith, W. D. Fennimore, W. Herbert Graham, Dr. W. J.
 McCracken, Joseph J. Rosborough, James K. Smallman, George Mosby, Geo. F. Winterburn.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$1,877,755 64	\$1,850,579 87	\$27,175 77
Cash in office and bank.....	21,822 57	42,781 88	—20,959 31
Certificates of other associations.....	4,025 00	1,575 00	2,450 00
Real estate—Held for sale.....	347,988 01	236,100 14	111,887 87
Furniture and fixtures.....	4,250 00	5,000 00	—750 00
Other assets.....	2,877 26	1,000 00	1,877 26
Total assets.....	\$2,258,718 48	\$2,137,036 89	\$121,681 59

LIABILITIES

Investment certificates.....	\$352,627 52	\$361,467 22	—\$8,839 70
Notes payable and overdrafts.....	1,439 53	97,962 76	—96,523 23
Incomplete loans.....	68,298 55	19,390 67	48,907 88
Full paid membership shares.....	526,276 18	502,898 99	23,377 19
Installment membership shares.....	1,267,245 02	1,116,920 99	150,324 03
Reserve.....	42,500 00	38,000 00	4,500 00
Undivided profits.....	331 68	396 26	—64 58
Total liabilities.....	\$2,258,718 48	\$2,137,036 89	\$121,681 59

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$9,219 00	Interest on loans.....	\$144,164 63
Directors' and appraisal fees.....	480 00	Fees on loans.....	1,178 75
Accounting fees.....	450 00	Rents received.....	9,730 43
Rent.....	3,300 00	Other income.....	4,650 00
Advertising.....	3,086 07		
Taxes (exclusive of income tax).....	5,528 98	Membership shares increased..	173,701 22
Office expense.....	3,742 52	Loan commitments increased..	48,907 88
Real estate write-off.....	3,276 97	Loans on shares and certi-	
Other expenses.....	2,281 88	ficates reduced.....	4,498 70
Interest on notes payable.....	2,537 51	Furniture and fixtures reduced..	750 00
Interest on investment certificates	20,340 19	Cash balance reduced.....	20,959 31
Dividends on membership shares..	101,045 27		
Real estate loans increased.....	31,674 47		
Certificates of other associations			
increased.....	2,450 00		
Real estate increased.....	111,887 87		
Prepaid deferred expenses			
increased.....	1,877 26		
Notes payable reduced.....	96,523 23		
Accrued interest payable reduced	8,839 70		
Total.....	\$408,540 92	Total.....	\$408,540 92

No. 110

GOLDEN WEST BUILDING AND LOAN COMPANY

1632 Franklin Street, Oakland

Incorporated February 23, 1929. Fiscal year ended December 31, 1929

Officers—O. D. Jacoby, President; Geo. L. Gary, Vice President; Ben F. Woolner, Secretary; J. C. Johnson, Assistant Secretary.
 Directors—O. D. Jacoby, Geo. L. Gary, Ben F. Woolner, Andrew Williams, H. C. Morris, John H. Tolan and E. J. Jacoby.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$205,667 84	-----	\$205,667 84
Arrearages—Interest, dues, etc.....	858 60	-----	858 60
Cash in office and bank.....	18,475 93	-----	18,475 93
Bond investments.....	14,454 71	-----	14,454 71
Certificates of other associations.....	2,650 50	-----	2,650 50
Furniture and fixtures.....	2,019 18	-----	2,019 18
Total assets.....	\$244,126 76	*None	\$244,126 76

LIABILITIES

Investment certificates.....	\$113,817 33	-----	\$113,817 33
Incomplete loans.....	4,400 00	-----	4,400 00
Unearned discount and prepaid interest.....	367 50	-----	367 50
Other liabilities.....	50 58	-----	50 58
Guarantee stock—Capital.....	100,000 00	-----	100,000 00
Guarantee stock—Surplus.....	25,000 00	-----	25,000 00
Interest earned but uncollected.....	491 35	-----	491 35
Total liabilities.....	\$244,126 76	*None	\$244,126 76

SOURCE AND APPLICATION OF FUNDS
MARCH 30, 1929, TO DECEMBER 31, 1929*

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,807 00	Interest on loans.....	\$6,414 88
Agents' commissions.....	451 18	Interest on other investments.....	2,518 26
Rent.....	2,250 00	Fees on loans.....	1,925 21
Advertising.....	755 74	Other fees.....	99 00
Taxes.....	25 00	Investment certificates.....	113,817 33
Office expense.....	2,048 31	Loan commitments.....	4,400 00
Other expense.....	69 29	Unearned discount.....	367 50
Interest on investment certificates.....	2,918 08	Other liabilities.....	50 58
Loans on real estate.....	205,667 84	Capital stock.....	100,000 00
Bond investments.....	14,454 71	Paid in surplus.....	25,000 00
Certificates of other associations.....	2,650 50		
Furniture and fixtures.....	2,019 18		
Cash balance.....	18,475 93		
Total.....	\$254,592 76	Total.....	\$254,592 76

*Commenced business March 30, 1929.

No. 111

MERCANTILE BUILDING-LOAN ASSOCIATION

1447 Franklin Street, Oakland

Incorporated January 5, 1926. Fiscal year ended December 31, 1929

Officers—H. H. Hunter, President; Gerald H. Hagar, Vice President and Attorney; L. H. Bill and Harold A. Noble, Vice Presidents; Daniel Carrington-Imboden, Secretary.
 Directors—Daniel Carrington-Imboden, H. H. Hunter, Gerald H. Hagar, E. E. Ridgway, C. E. Perkins, L. H. Bill, Charles H. J. Truman, Samuel Bennett, Harold A. Noble, John B. Heckert, Sam D. Merk, G. M. Gannon.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$5,479,473 59	\$1,017,710 38	\$4,461,763 21
Arrearages—Interest, dues, etc.....	63,531 98	6,163 00	57,368 98
Cash in office and bank.....	114,300 20	22,175 73	92,124 47
Bond investments.....	102,154 83	1,000 00	101,154 83
Certificates of other associations.....	30,000 00	23,500 00	6,500 00
Real estate—Held for sale.....	78,733 83	-----	78,733 83
Furniture and fixtures.....	39,200 44	6,736 66	32,463 78
Other assets.....	81,646 07	3,121 49	78,524 58
Total assets.....	\$5,989,040 94	\$1,080,407 26	\$4,908,633 68

LIABILITIES

Investment certificates.....	\$5,302,596 61	\$811,898 83	\$4,490,697 78
Notes payable.....	68,000 00	24,200 00	43,800 00
Incomplete loans.....	115,769 75	138,320 39	—22,550 64
Unearned discount and prepaid interest.....	11,058 60	-----	11,058 60
Other liabilities.....	33,416 43	3,363 79	30,052 64
Full paid membership shares.....	7,853 42	-----	7,853 42
Installment membership shares.....	84,623 80	-----	84,623 80
Guarantee stock—Capital.....	333,150 00	76,050 00	257,100 00
Guarantee stock—Surplus.....	-----	20,411 25	—20,411 25
Interest earned but uncollected.....	32,572 33	6,163 00	26,409 33
Total liabilities.....	\$5,989,040 94	\$1,080,407 26	\$4,908,633 68

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$47,051 10	Interest on loans.....	\$305,626 77
Legal and auditing.....	623 47	Fees on loans.....	23,318 11
Agents' commissions and salaries.....	11,046 86	Other fees.....	1,162 25
Rent.....	12,866 67	Rents received.....	1,170 60
Advertising.....	22,410 47	Discounts earned.....	1,947 24
Taxes (other than income tax) ..	4,209 93	Profits on real estate.....	301 34
Office expenses.....	17,726 48	Other income.....	6,680 61
Real estate losses.....	1,972 66	7 months' profit—Burlingame..	1,609 83
Traveling expenses.....	2,084 06		
Losses on loans.....	1,769 77	Paid in surplus.....	35,767 03
Loss on contract.....	6,316 67	Guarantee stock increased.....	257,100 00
Depreciation.....	5,631 84	Investment certificates increased	4,488,454 10
Interest on investment certificates	233,205 65	Notes payable increased.....	43,800 00
Federal income tax.....	1,041 71	Prepaid interest increased.....	11,058 60
		Other liabilities increased.....	32,296 32
1928 audit adjustments.....	819 88	Membership shares increased ..	92,477 22
1928 Federal income tax.....	1,198 35		
Dividends on guarantee stock.....	58,979 11		
Real estate loans increased.....	4,380,248 19		
Certificate loans increased.....	45,046 44		
Real estate sales contracts increased.....	36,468 58		
Investments increased.....	107,654 83		
Real estate increased.....	78,733 83		
Furniture and fixtures increased.....	32,463 78		
Other assets increased.....	78,524 58		
Loan commitments reduced.....	22,550 64		
Cash balance increased.....	92,124 47		
Total.....	\$5,302,770 02	Total.....	\$5,302,770 02

Branches—Bell, 4118 Baker Avenue.
 Burlingame, 1223 Burlingame Avenue.
 Lodi, 2 West Pine Street.
 Los Angeles, 625 South Grand Avenue.
 Sacramento, 809 J Street.
 San Francisco, 1987 Mission Street.
 San Pedro, Sixth, at Center Street.

NATIONAL GUARANTEE BUILDING-LOAN ASSOCIATION

416 Fifteenth Street, Oakland

Incorporated June 10, 1927. Fiscal year ended December 31, 1929

Officers—W. O. Files, President; H. T. Dobbins, Vice President; G. A. Bruce, Secretary.
Directors—H. T. Dobbins, J. L. Dobbins, W. O. Files, S. P. Wiley, G. A. Bruce.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$288,405 53	\$302,376 06	—\$13,970 53
Arrearages—Interest, dues, etc.	2,721 61	2,721 61	—
Cash in office and bank	19,926 26	2,421 25	17,505 01
Certificates of other associations	3,094 81	22,929 09	—19,834 28
Real estate—Held for sale	6,223 10	6,223 10	—
Furniture and fixtures	5,361 45	1,578 02	3,783 43
Other assets	2,673 94	1,225 98	1,447 96
Total assets	\$328,406 70	\$330,530 40	—\$2,123 70

LIABILITIES

Investment certificates	\$200,833 81	\$129,878 67	\$70,955 14
Notes payable and overdrafts	10,000 00	15,000 00	—5,000 00
Incomplete loans	10,836 77	91,827 24	—80,990 47
Guarantee stock—Capital	92,968 85	86,379 11	6,589 74
Guarantee stock—Surplus	8,515 00	7,415 00	1,100 00
Undivided profits	2,530 66	30 38	2,500 28
Interest earned but uncollected	2,721 61	—	2,721 61
Total liabilities	\$328,406 70	\$330,530 40	—\$2,123 70

SOURCE AND APPLICATION OF FUNDS

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$4,888 00	Interest on loans	\$22,634 93
Directors' and appraisers' fees	417 00	Interest on other investments	594 72
Agents' commissions	2,386 44	Fees on loans	2,059 29
Accounting fees	65 00	Other fees	2,027 00
Rent	2,890 00		
Advertising	1,302 60	Paid in surplus	1,100 00
Taxes (exclusive of income taxes)	128 08	Investment certificates increased	70,955 14
Federal income taxes	24 21	Capital stock increased	6,589 74
Office expenses	1,276 06	Certificates of other associations reduced	19,834 28
Other expenses	593 64	Loans reduced	13,970 53
Interest on notes payable	864 75		
Interest on investment certificates	9,979 88		
Real estate increased	6,223 10		
Furniture and fixtures increased	3,783 43		
Other assets increased	1,447 96		
Notes payable reduced	5,000 00		
Loan commitments reduced	80,990 47		
Cash balance increased	17,505 01		
Total	\$139,765 63	Total	\$139,765 63

NOTE—National Guarantee Building-Loan Association, Oakland, merged with Italian National Building and Loan Association, San Francisco, on April 7, 1930.

No. 113

OAKLAND BUILDING AND LOAN ASSOCIATION

444 Seventeenth Street, Oakland

Incorporated December 7, 1908. Fiscal year ended December 31, 1929

Officers—John P. Madwell, President; Wm. A. Davis, Walter P. Woolsey, H. R. Gibson, Vice Presidents;
 Geo. W. Ludlow, Secretary.
 Directors—John P. Madwell, Walter J. Burpee, E. F. Dyer, Walter P. Woolsey, C. E. Capwell, F. M.
 Greenwood, H. R. Gibson, G. H. Chilcote, J. R. Knowland, Sherwood Swan, Chas. H. Wood.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$2,505,518 62	\$2,240,940 46	\$264,578 16
Arrearages—Interest, dues, etc.	14,360 44		14,360 44
Cash in office and bank	77,242 31	48,270 11	28,972 20
Bond investments		255 65	—255 65
Certificates of other associations	150,000 00	140,000 00	10,000 00
Real estate—Held for sale	135,258 90	171,969 02	—36,710 12
Real estate—Office building		247,004 51	—247,004 51
Furniture and fixtures	5,077 61	800 00	4,277 61
Other assets	379 95	5,071 44	—4,691 49
Total assets	\$2,887,837 83	\$2,854,311 19	\$33,526 64

LIABILITIES

Investment certificates	\$2,427,470 62	\$2,444,528 50	—\$17,057 88
Notes payable and overdrafts		34,825 51	—34,825 51
Incomplete loans	177,786 93	1,657 86	176,129 07
Other liabilities	1,768 03	1,253 87	514 16
Full paid membership shares	1,272 00	146,475 00	—145,203 00
Installment membership shares	12,217 32	54,142 58	—41,925 26
Guarantee stock—Capital	200,000 00	100,000 00	100,000 00
Guarantee stock—Surplus	25,000 00	27,695 28	—2,695 28
Undivided profits	27,962 49	43,732 59	—15,770 10
Interest earned but uncollected	14,360 44		14,360 44
Total liabilities	\$2,887,837 83	\$2,854,311 19	\$33,526 64

SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$13,538 25	Interest on loans	\$190,795 12
Directors' fees	1,190 00	Loan fees	1,148 85
Legal and auditing	561 65	Other income	22,625 05
Agents' commission	232 32		
Rent	4,350 00	Guarantee stock increased	100,000 00
Advertising	5,286 91	Loan discounts—prior years	905 36
Taxes	2,914 40	Accounts payable increased	514 16
Office expenses	7,292 05	Certificate loans reduced	2,856 20
Real estate losses	30,633 86	Real estate reduced	36,710 12
Other expenses	1,485 71	Office building reduced	247,004 51
Interest on investment certificates	153,398 85	Accounts receivable reduced	4,691 49
Dividends on membership shares	555 76	Loan commitments increased	176,129 07
Dividends on guarantee stock	12,500 00		
Real estate loans increased	267,434 36		
Investments increased	9,744 35		
Furniture and fixtures increased	4,277 61		
Investment certificates reduced	17,057 88		
Notes payable reduced	34,825 51		
Membership shares reduced	187,128 26		
Cash balance increased	28,972 20		
Total	\$783,379 93	Total	\$783,379 93

NOTE—Oakland Building and Loan Association merged with San Jose Pacific Building and Loan Association on March 28, 1930.

No. 114

OCEANSIDE BUILDING AND LOAN ASSOCIATION

508 East Second Street, Oceanside

Incorporated April 9, 1920. Fiscal year ended June 30, 1930

Officers—Dr. R. S. Reid, President; T. C. Exton, Vice President; Rorick & Cottingham, Attorneys; Malon Littlefield, Secretary.

Directors—Dr. R. S. Reid, J. E. Jones, H. D. Brodie, L. W. Cottingham, T. C. Exton, L. L. Gage, C. A. Steves, E. G. Brassington, Malon Littlefield.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$539,171 56	\$512,395 43	\$26,776 13
Arrearages—Interest, dues, etc.	3,123 21	2,464 54	658 67
Cash in office and bank	29,108 63	5,566 15	23,542 48
Real estate held for sale	16,286 71	—	16,286 71
Real estate—Office building	11,299 19	11,533 94	—234 75
Furniture and fixtures	1,226 29	1,628 76	—402 47
Other assets	1,020 68	241 04	779 64
Total assets	\$601,236 27	\$533,829 86	\$67,406 41

LIABILITIES

Investment certificates	\$305,602 14	\$255,727 09	\$49,875 05
Notes payable and overdrafts	—	17,500 00	—17,500 00
Incomplete loans	3,863 55	7,935 37	—4,071 82
Other liabilities	425 63	1,568 25	—1,142 62
Full paid membership shares	93,400 00	83,700 00	9,700 00
Installment membership shares	139,970 67	113,043 80	26,926 87
Guarantee stock—Capital	40,000 00	40,000 00	—
Guarantee stock—Surplus	6,185 00	5,185 00	1,000 00
Undivided profits	9,328 07	7,271 81	2,056 26
Interest earned but uncollected	2,461 21	1,898 54	562 67
Total liabilities	\$601,236 27	\$533,829 86	\$67,406 41

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$4,080 00	Interest on loans	\$40,636 34
Accounting fees	226 58	Interest on other investments	246 58
Advertising	232 39	Fees on loans	1,252 00
Taxes	653 05	Entrance fees	126 95
Office expenses	704 94	Other fees	506 41
Real estate losses and write-offs	822 75	Rents received	438 00
Other expenses	179 90	Other income	719 94
Interest on notes payable	186 66		
Interest on investment certificates	16,526 20	Investment certificates increased	49,875 05
Dividends on membership shares	14,257 49	Membership shares increased	36,626 87
		Office building reduced	234 75
Dividends on guarantee stock	3,000 00	Furniture and fixtures reduced	402 47
Loans increased	26,776 13		
Delinquent dues increased	96 00		
Real estate increased	16,286 71		
Other assets increased	779 64		
Notes payable reduced	17,500 00		
Loan commitments reduced	4,071 82		
Other liabilities reduced	1,142 62		
Cash balance increased	23,542 48		
Total	\$131,065 36	Total	\$131,065 36

No. 115

EUCLID GUARANTEE BUILDING AND LOAN ASSOCIATION

101 North Euclid Avenue, Ontario

Incorporated June 25, 1927. Fiscal year ended December 31, 1929

Officers—O. Arnold, President; Fred G. Fallis, Chas. Latimer, H. O. Chapman, Vice Presidents; H. I. Vollersaen, Secretary.

Directors—O. Arnold, Fred G. Fallis, Chas. Latimer, M. Shoemaker, G. B. Harding.

STATEMENT OF FINANCIAL CONDITION

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$338,571 99	\$228,988 69	\$109,583 30
Arrearages—Interest, dues, etc.....	956 56	488 23	468 33
Cash in office and bank.....	4,791 67	3,833 82	957 85
Bond investments.....	5,095 00	16,127 50	—11,032 50
Certificates of other associations.....	10,000 00	10,000 00	—
Real estate—Held for sale.....	2,956 94	—	2,956 94
Total assets.....	\$362,372 16	\$259,438 24	\$102,933 92

LIABILITIES

Investment certificates.....	\$293,753 52	\$178,226 69	\$115,526 83
Incomplete loans.....	726 90	22,025 83	—21,298 93
Unearned discount and prepaid interest.....	3,997 62	567 00	3,430 62
Other liabilities.....	—	224 75	—224 75
Installment membership shares.....	1,643 15	766 86	876 29
Guarantee stock—Capital.....	50,000 00	50,000 00	—
Guarantee stock—Surplus.....	5,000 00	5,000 00	—
Undivided profits.....	6,294 41	2,175 88	4,118 53
Interest earned but uncollected.....	956 56	451 23	505 33
Total liabilities.....	\$362,372 16	\$259,438 24	\$102,933 92

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$630 00	Interest on loans.....	\$25,174 26
Accounting fees.....	50 00	Fees on loans.....	645 31
Rent.....	600 00	Rents received.....	15 00
Advertising.....	449 24	Investment certificates increased.....	115,526 83
Taxes.....	405 00	Unearned discount and prepaid interest increased.....	3,430 62
Office expenses.....	197 30	Membership shares increased.....	876 29
Other expenses.....	308 54	Bond investments reduced.....	11,032 50
Interest on investment certificates.....	15,012 27	Delinquent dues reduced.....	37 00
Dividends on membership shares.....	63 69		
Dividends on guarantee stock.....	4,000 00		
Loans increased.....	109,583 30		
Real estate increased.....	2,956 94		
Loan commitments reduced.....	21,298 93		
Other liabilities reduced.....	224 75		
Cash balance increased.....	957 85		
Total.....	\$156,737 81	Total.....	\$156,737 81

SAFETY BUILDING AND LOAN ASSOCIATION

241 North Euclid Avenue, Ontario

Incorporated May 2, 1927. Fiscal year ended June 30, 1930

Officers—E. W. Jamison, President; C. Y. Dyke and Monroe Butler Vice Presidents; Peggy Macan, Secretary; D. L. Davis, Assistant Secretary.
 Directors—E. W. Jamison, H. M. Shattuck, G. J. Fleming, Geo. A. Klusman, D. L. Davis, Monroe Butler, C. Y. Dyke.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$150,002 39	-----	\$150,002 39
Arrearages—Interest, dues, etc.	1,043 25	-----	1,043 25
Cash in office and bank	4,818 70	-----	4,818 70
Furniture and fixtures	7,958 21	-----	7,958 21
Other assets	3,399 90	-----	3,399 90
Total assets	\$167,222 45	*None	\$167,222 45

LIABILITIES

Investment certificates	\$113,023 07	-----	\$113,023 07
Incomplete loans	1,343 66	-----	1,343 66
Unearned discount and prepaid interest	108 08	-----	108 08
Other liabilities	18 95	-----	18 95
Guarantee stock—Capital	50,500 00	-----	50,500 00
Guarantee stock—Surplus	1,185 44	-----	1,185 44
Interest earned but uncollected	1,043 25	-----	1,043 25
Total liabilities	\$167,222 45	*None	\$167,222 45

SOURCE AND APPLICATION OF FUNDS

DECEMBER 30, 1929 TO JUNE 30, 1930*

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$2,944 50	Interest on loans	\$5,458 78
Directors' fees	50 00	Fees on loans	989 00
Agents' commissions	391 70	Other fees	13 00
Accounting fees	60 00	Other income	10 11
Rent	1,087 50		
Advertising	721 12	Paid in surplus	5,050 00
Taxes	12 50	Investment certificates	113,023 07
Office expenses	817 12	Loan commitments	1,343 66
Other expenses	600 00	Unearned discount and prepaid interest	108 08
Interest on investment certificates	3,651 01	Other liabilities	18 95
Loans on real estate	150,002 39	Guarantee capital	50,500 00
Furniture and fixtures—Cost	7,958 21		
Other assets	3,399 90		
Cash balance	4,818 70		
Total	\$176,514 65	Total	\$176,514 65

*Commenced business December 30, 1929.

No. 117

ORANGE BUILDING AND LOAN ASSOCIATION

20 Plaza Square, Orange

Incorporated September 21, 1887. Fiscal year ended December 31, 1929

Officers—D. F. Campbell, President; Osman Pixley, Secretary.

Directors—E. W. Bolinger, K. E. Watson, J. P. Boring, J. F. Craemer, N. T. Edwards, H. L. Haynes, D. C. Pixley, Fred Struck.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$3,126,282 18	\$2,585,279 05	\$541,003 13
Arrearages—Interest, dues, etc.	13,496 97	16,070 63	—2,573 66
Cash in office and bank	8,735 70	28,255 61	—19,519 91
Bond investments	89,387 57	47,232 50	42,155 07
Real estate—Held for sale	2,128 51	24,234 33	—22,105 82
Real estate—Office building	23,406 39	23,276 99	129 40
Furniture and fixtures	1,281 97	946 06	335 91
Other assets	6,368 46		6,368 46
Total assets	\$3,271,087 75	\$2,725,295 17	\$545,792 58

LIABILITIES

Investment certificates	\$2,839,647 83	\$2,364,445 25	\$475,202 58
Notes payable	36,000 00	8,000 00	28,000 00
Incomplete loans	6,331 30	14,364 91	—8,033 61
Other liabilities	82 00	405 20	—323 20
Installment membership shares	22,526 62	46,287 02	—23,760 40
Guarantee stock—Capital	150,000 00	150,000 00	
Guarantee stock—Surplus	150,000 00	125,000 00	25,000 00
Undivided profits	53,109 03	1,383 56	51,725 47
Interest earned but uncollected	13,390 97	15,409 23	—2,018 26
Total liabilities	\$3,271,087 75	\$2,725,295 17	\$545,792 58

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$7,680 00	Interest on loans	\$237,193 20
Directors' and appraisers' fees	842 00	Interest on bonds and bank account	4,032 72
Legal and accounting fees	1,580 00	Other income	957 31
Advertising	329 00		
Taxes	3,197 91	Income taxes refunded	39,062 63
Office expenses	4,388 12	Investment certificates increased	475,202 58
Other expenses	142 44	Notes payable increased	28,000 00
Interest on notes payable	282 87	Delinquent shares reduced	555 40
Interest on investment certificates	162,532 76	Real estate reduced	22,105 82
Dividends on membership shares	2,280 43	Cash balance reduced	19,519 91
Federal income tax	3,264 86		
Dividends on guarantee stock	18,000 00		
Loans increased	541,003 13		
Bonds increased	42,155 07		
Furniture and fixtures increased	335 91		
Office building increased	129 40		
Other assets increased	6,368 46		
Loan commitments reduced	8,033 61		
Membership shares reduced	23,760 40		
Other liabilities reduced	323 20		
Total	\$826,629 57	Total	\$826,629 57

No. 118

OXNARD BUILDING AND LOAN ASSOCIATION

441 A Street, Oxnard

Incorporated July 13, 1921. Fiscal year ended December 31, 1929

Officers—Walter H. Lathrop, President; Frank Wasserman, Secretary.

Directors—Chas. Donlon, J. P. Levy, Walter H. Lathrop, H. H. Eastwood, Leon Lehmann, Ed. Abplanalp, W. S. Riley, J. H. Laubacher, Henry C. Downes.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$576,028 04	\$459,385 44	\$116,642 60
Arrearages—Interest, dues, etc.....	2,421 11	208 52	2,212 59
Cash in office and bank.....	52,933 94	17,941 39	34,992 55
Certificates of other associations.....	5,000 00	-----	5,000 00
Furniture and fixtures.....	1,093 70	1,133 55	—39 85
Total assets.....	\$637,476 79	\$478,668 90	\$158,807 89

LIABILITIES

Investment certificates.....	\$221,550 00	\$196,650 00	\$24,900 00
Incomplete loans.....	29,167 08	4,098 23	25,068 85
Other liabilities.....	820 09	379 64	440 45
Full paid membership shares.....	254,800 00	160,850 00	93,950 00
Installment membership shares.....	50,546 01	46,064 19	4,481 82
Guarantee stock—Capital.....	50,000 00	50,000 00	-----
Guarantee stock—Surplus.....	14,055 67	9,731 35	4,324 32
Reserve.....	14,116 83	10,686 97	3,429 86
Interest earned but uncollected.....	2,421 11	208 52	2,212 59
Total liabilities.....	\$637,476 79	\$478,668 90	\$158,807 89

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$3,300 00	Interest on loans.....	\$42,888 93
Rent.....	600 00	Fees on loans.....	1,180 95
Advertising.....	384 22	Rents received.....	280 00
Taxes.....	619 48		
Office expense.....	482 27	Investment certificates increased.....	24,900 00
Depreciation expense.....	117 35	Loan commitments increased.....	25,068 85
Other expenses.....	774 83	Other liabilities increased.....	440 45
Unexplained difference.....	500 00	Membership shares.....	98,431 82
Interest on investment certificates.....	12,324 06	Furniture and fixtures reduced.....	39 85
Dividends on membership shares.....	14,493 49		
Dividends on guarantee stock.....	3,000 00		
Loans increased.....	116,642 60		
Certificates of other associations increased.....	5,000 00		
Cash balance increased.....	34,992 55		
Total.....	\$193,230 85	Total.....	\$193,230 85

No. 119

HOME FOUNDATION BUILDING AND LOAN ASSOCIATION

545 Ramona Street, Palo Alto

Incorporated March 31, 1925. Fiscal year ended February 28, 1930

Officers—Jackson H. Ralston, President; A. W. Hoy, Vice President; Egerton D. Lakin, Attorney; R. O. Bolman, Secretary.

Directors—A. W. Hoy, J. E. McDowell, Paul M. P. Merner, F. C. Price, Jackson H. Ralston, M. A. Buchan, John S. Stephens, R. O. Bolman, Egerton D. Lakin.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Feb. 28, 1930	Feb. 28, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$785,561 18	\$669,763 70	\$115,797 48
Arrearages—Interest, dues, etc.....	751 90	260 98	490 92
Cash in office and bank.....	9,005 02	21,002 94	—11,997 92
Bond investments.....	28,350 00	48,478 20	—20,128 20
Furniture and fixtures.....	2,395 80	2,751 90	—356 10
Other assets.....	125 00	626 76	—501 76
Total assets.....	\$826,188 90	\$742,884 48	\$83,304 42

LIABILITIES

Investment certificates.....	\$673,544 39	\$586,394 23	\$87,150 16
Notes payable and overdrafts.....	5,000 00	—	5,000 00
Incomplete loans.....	29,957 17	44,439 93	—14,482 76
Other liabilities.....	3,773 57	2,698 30	1,075 27
Guarantee stock—Capital.....	100,000 00	100,000 00	—
Guarantee stock—Surplus.....	1,852 20	1,852 20	—
Undivided profits.....	11,309 67	7,238 84	4,070 83
Interest earned but uncollected.....	751 90	260 98	490 92
Total liabilities.....	\$826,188 90	\$742,884 48	\$83,304 42

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED FEBRUARY 28, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$7,520 00	Interest on loans.....	\$58,907 11
Directors' fees.....	390 00	Interest on other investments..	2,727 28
Legal fees.....	120 00	Fees.....	1,368 02
Rent.....	1,855 00	Investment certificates increased	87,150 16
Advertising.....	633 47	Notes payable increased.....	5,000 00
Taxes.....	556 06	Other liabilities increased.....	1,075 27
Office expenses.....	860 59	Bond investments reduced.....	20,128 20
Other expenses.....	748 01	Furniture and fixtures reduced..	356 10
Interest on notes payable.....	687 11	Accounts receivable reduced.....	501 76
Interest on investment certificates	36,795 93	Cash balance reduced.....	11,997 92
To reserve for contingencies.....	785 56		
Federal income taxes.....	979 85		
Dividends on guarantee stock....	7,000 00		
Real estate loans increased.....	115,797 48		
Loan commitments reduced.....	14,482 76		
Total.....	\$189,211 82	Total.....	\$189,211 82

PALO ALTO MUTUAL BUILDING AND LOAN ASSOCIATION

257 University Avenue, Palo Alto

Incorporated November 14, 1892. Fiscal year ended March 31, 1930

Officers—W. C. Thoits, President; James Frazer, First Vice President; A. B. Clark, Second Vice President; Dicy A. Baugh, Secretary.

Directors—W. C. Thoits, Charles D. Marx, James Frazer, A. B. Clark, James O. Griffin, Theodore J. Hoover, Walter Rodgers, O. M. Easterday, Clara S. Stoltenberg.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	March 31, 1930	March 31, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$3,690,918 57	\$3,336,915 47	\$354,003 10
Arrearages—Interest, dues, etc.	4,727 90	5,501 77	—773 87
Cash in office and bank	65,999 52	47,526 31	18,473 21
Bond investments	—	75,093 75	—75,093 75
Certificates of other associations	50,000 00	115,000 00	—65,000 00
Real estate—Held for sale	60,821 04	46,068 92	14,752 12
Furniture and fixtures	1,338 00	761 50	576 50
Other assets	133 96	170 97	—37 01
Total assets	\$3,873,938 99	\$3,627,038 69	\$246,900 30

LIABILITIES

Investment certificates	\$3,196,845 75	\$2,997,863 66	\$198,982 09
Incomplete loans	118,662 80	108,328 94	10,333 86
Other liabilities	2,418 36	1,363 20	1,055 16
Full paid membership shares	31,600 00	31,820 00	—220 00
Installment membership shares	236,260 17	226,139 69	10,120 48
Guarantee stock—Capital	159,000 00	159,000 00	—
Guarantee stock—Surplus	80,270 00	69,270 00	11,000 00
Undivided profits	44,154 01	27,751 43	16,402 58
Interest earned but uncollected	4,727 90	5,501 77	—773 87
Total liabilities	\$3,873,938 99	\$3,627,038 69	\$246,900 30

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED MARCH 31, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$17,038 40	Interest on loans	\$284,618 62
Directors' and appraisal fees	640 00	Interest on other investments	9,493 24
Accounting fees	720 00	Miscellaneous fees	1,545 00
Rent	2,496 00	Profits on real estate sold	514 82
Advertising	148 25	Rents received	124 00
Taxes	7,212 77	Other income	690 57
Office expenses	4,309 53		
Real estate losses	11,757 89	Investment certificates increased	198,982 09
Interest on investment certificates	181,330 30	Loan commitments increased	10,333 86
Dividends on membership shares	20,080 53	Membership shares increased	9,900 48
		Accounts payable increased	1,055 16
Dividends on guarantee stock	23,850 00	Bonds reduced	75,093 75
Loans increased	354,003 10	Certificates of other associa-	
Real estate increased	14,752 12	tions reduced	65,000 00
Furniture and fixtures increased	576 50	Other assets reduced	37 01
Cash increased	18,473 21		
Total	\$657,388 60	Total	\$657,388 60

No. 121

CALIFORNIA SECURITY LOAN CORPORATION

315 East Colorado Street, Pasadena

Incorporated March 22, 1909. Fiscal year ended December 31, 1929

Officers—A. W. Byrne, President; Jas. Clarke, Lucius E. Jarvis, Vice Presidents; A. J. Morris, Secretary; C. L. Pease, Treasurer; B. W. Rankine, B. M. McDonald, Assistant Secretaries.

Directors—A. W. Byrne, James Clarke, Lucius E. Jarvis, A. J. Morris, C. L. Pease, A. L. Hamilton, Carl P. Hotaling.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	December 31, 1929	December 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$6,196,410 18	\$5,526,637 93	\$669,772 25
Arrearages—Interest, dues, etc.	41,965 18	42,987 83	—1,022 65
Cash in office and bank	162,935 10	77,421 28	85,513 82
Bond investments	729,368 28	866,682 56	—137,314 28
Real estate—Held for sale	150,616 74	54,357 43	96,259 31
Real estate—Office building	303,373 38	318,127 88	—14,754 50
Furniture and fixtures	6,141 49	4,084 85	2,056 64
Total assets	\$7,590,810 35	\$6,890,299 76	\$700,510 59

LIABILITIES

Investment certificates	\$6,729,674 64	\$6,257,207 26	\$472,467 38
Notes payable	240,000 00	—	240,000 00
Incomplete loans	109,821 11	164,190 62	—54,369 51
Unearned discount and prepaid interest	76,816 63	48,661 59	28,155 04
Other liabilities	27,051 06	33,854 17	—6,803 11
Guarantee stock—Capital	200,000 00	200,000 00	—
Guarantee stock—Surplus	165,481 73	133,313 15	32,168 58
Undivided profits	—	10,085 14	—10,085 14
Interest earned but uncollected	41,965 18	42,987 83	—1,022 65
Total liabilities	\$7,590,810 35	\$6,890,299 76	\$700,510 59

**SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929**

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$53,435 07	Interest on loans	\$471,889 99
Directors' and appraisal fees	1,120 00	Interest on other investments	85,512 66
Legal fees	2,569 80	Profits on real estate sales	1,296 21
Advertising	6,443 76	Rents	10,316 90
Taxes	12,989 82	Other income	15,476 30
Office expenses	18,583 99	Investment certificates increased	472,467 38
Real estate losses and write-offs	5,890 00	Notes payable increased	240,000 00
Other expenses	23,786 39	Unearned discount increased	28,155 04
Interest on notes payable	3,245 12	Bonds reduced	137,314 28
Interest on investment certificates	393,050 33	Own office building reduced	14,754 50
Dividends on guarantee stock	32,000 00		
Loans increased	669,772 25		
Real estate increased	96,259 31		
Furniture and fixtures increased	2,056 64		
Loan commitments reduced	54,369 51		
Other liabilities reduced	6,803 11		
Unexplained reduction of reserve	9,294 34		
Cash balance increased	85,513 82		
Total	\$1,477,183 26	Total	\$1,477,183 26

No. 122

CROWN BUILDING-LOAN ASSOCIATION

38 North Marengo Avenue, Pasadena

Incorporated January 11, 1923. Fiscal year ended December 31, 1929

Officers—C. A. Ferry, President; Jacob Schneider, Vice President; Lee C. Reed, Secretary.

Directors—C. A. Ferry, Leon C. Brockway, Frank D. Dunham, L. A. Daily, H. V. Clark, Jacob Schneider, Lee C. Reed.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$543,406 77	\$287,608 56	\$255,798 21
Cash in office and bank.....	16,525 44	25,418 62	—8,893 18
Real estate—Held for sale.....	7,413 75	—	7,413 75
Real estate—Office building.....	117,628 17	112,052 75	5,575 42
Furniture and fixtures.....	8,220 18	7,901 62	318 56
Other assets.....	4,673 33	1,100 00	3,573 33
Total assets.....	\$697,867 64	\$434,081 55	\$263,786 09

LIABILITIES

Investment certificates.....	\$527,607 68	\$257,323 11	\$270,284 57
Notes payable.....	71,000 00	58,000 00	13,000 00
Incomplete loans.....	4,123 58	20,076 34	—15,952 76
Other liabilities.....	1,162 35	1,353 86	—191 51
Guarantee stock—Capital.....	93,250 00	85,000 00	8,250 00
Guarantee stock—Surplus.....	100 00	8,350 00	—8,250 00
Undivided profits.....	624 03	3,978 24	—3,354 21
Total liabilities.....	\$697,867 64	\$434,081 55	\$263,786 09

SOURCE AND APPLICATION OF FUNDS

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$9,720 00	Interest on loans.....	\$38,793 89
Directors' and appraisal fees.....	300 00	Fees on loans.....	6,181 58
Advertising.....	3,677 89	Other fees.....	483 80
Taxes.....	1,122 28	Rent received.....	2,195 00
Office expenses.....	3,607 08	Other income.....	403 69
Other expenses.....	2,343 31	Unexplained adjustment.....	724 85
Interest on notes payable.....	2,320 83	Investment certificates increased	270,284 57
Interest on investment certificates	25,645 63	Notes payable increased.....	13,000 00
Dividends on guarantee stock.....	3,400 00	Cash balance reduced.....	8,893 18
Real estate loans increased.....	255,798 21		
Real estate increased.....	7,413 75		
Own office building increased.....	5,575 42		
Furniture and fixtures increased.....	318 56		
Other assets increased.....	3,573 33		
Loan commitments reduced.....	15,952 76		
Other liabilities reduced.....	191 51		
Total.....	\$340,960 56	Total.....	\$340,960 56

No. 123

EQUITABLE BUILDING AND LOAN ASSOCIATION

24 North Marengo Avenue, Pasadena

Incorporated May 1, 1922. Fiscal year ended December 31, 1929

Officers—A. E. Grow, President; Roy C. Davis, Vice President; W. M. Trask, Secretary; P. G. Gillmore and Paul C. Grow, Assistant Secretaries.

Directors—Edw. E. Betts, A. E. Grow, Roy C. Davis, W. M. Trask, Fred L. Wilke, Geo. H. Woodruff, Walter E. Nichols, S. L. Bierbauer, B. G. Horton.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$1,439,084 71	\$1,112,887 17	\$326,197 54
Cash in office and bank.....	61,262 70	47,677 20	13,585 50
Bond investments.....	17,715 95	20,317 13	—2,601 18
Certificates of other associations.....	10,000 00	10,650 00	—650 00
Real estate—Office building.....	59,307 97	59,277 09	30 88
Furniture and fixtures.....	7,560 84	5,529 96	2,030 88
Total assets.....	\$1,594,932 17	\$1,256,338 55	\$338,593 62

LIABILITIES

Investment certificates.....	\$1,273,634 27	\$1,058,580 92	\$215,053 35
Notes payable and overdrafts.....	121,250 00	22,500 00	98,750 00
Incomplete loans.....	40,861 65	41,579 37	—717 72
Unearned discount and prepaid interest.....	1,354 23	545 21	809 02
Other liabilities.....	15,742 94	9,740 11	6,002 83
Guarantee stock—Capital.....	84,000 00	84,000 00	—
Guarantee stock—Surplus.....	37,500 00	29,500 00	8,000 00
Undivided profits.....	20,589 08	9,892 94	10,696 14
Total liabilities.....	\$1,594,932 17	\$1,256,338 55	\$338,593 62

SOURCE AND APPLICATION OF FUNDS

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$12,708 00	Interest on loans.....	\$104,477 72
Advertising.....	2,494 20	Interest on other investments.....	1,664 80
Taxes.....	3,000 00	Fees on loans.....	9,548 94
Office expenses.....	4,902 47	Miscellaneous fees.....	1,398 22
Depreciation expense.....	1,661 83	Rents received.....	4,793 50
Interest on notes payable.....	1,382 81	Other income.....	254 60
Interest on investment certificates.....	70,572 33		
Dividends on guarantee stock.....	6,720 00	Investment certificates increased.....	215,053 35
Loans increased.....	326,197 54	Notes payable increased.....	98,750 00
Office building increased.....	30 88	Dividends payable increased.....	3,360 00
Other assets increased.....	2,030 88	Other liabilities increased.....	3,451 85
Loan commitments reduced.....	717 72	Bonds reduced.....	2,601 18
Cash balance increased.....	13,585 50	Certificates of other associations reduced.....	650 00
Total.....	\$446,004 16	Total.....	\$446,004 16

NOTE—Equitable Building and Loan Association absorbed by Fidelity Savings and Loan Association, Los Angeles, on March 13, 1930.

No. 124

MUTUAL BUILDING AND LOAN ASSOCIATION OF PASADENA

38 South Los Robles Avenue, Pasadena

Incorporated April 22, 1925. Fiscal year ended June 30, 1930

Officers—H. H. Buckley, President; R. W. Caspers, Executive Vice President; R. C. Merryman, Vice President; R. D. Aston, Secretary-Treasurer.
 Directors—H. H. Buckley, R. W. Caspers, R. C. Merryman, R. D. Aston, Herbert L. Hahn, George E. Higgins, J. Homer Hough.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$184,670 23	\$158,493 56	\$26,176 67
Arrearages—Interest, dues, etc.	1,093 55	1,487 58	—394 03
Cash in office and bank	54,973 16	3,494 01	51,479 15
Certificates of other associations	10,000 00	—	10,000 00
Real estate—Office building	—	16,842 50	—16,842 50
Furniture and fixtures	—	2,423 60	—2,423 60
Other assets	81 65	412 50	—330 85
Total assets	\$250,818 59	\$183,153 75	\$67,664 84

LIABILITIES

Investment certificates	\$109,465 34	\$101,416 94	\$8,048 40
Notes payable	—	17,500 00	—17,500 00
Incomplete loans	70,040 02	7,600 87	62,439 15
Other liabilities	237 50	229 45	8 05
Installment membership shares	13,293 09	11,196 04	2,102 05
Guarantee stock—Capital	50,000 00	40,000 00	10,000 00
Guarantee stock—Surplus	4,388 46	3,388 46	1,000 00
Undivided profits	2,295 63	334 41	1,961 22
Interest earned but uncollected	1,093 55	1,487 58	—394 03
Total liabilities	\$250,818 59	\$183,153 75	\$67,664 84

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$2,342 90	Interest on loans	\$11,651 70
Legal and accounting fees	323 38	Interest on other investments	197 58
Agents' commissions	658 50	Fees on loans	2,717 80
Rent	196 67	Other income	76 35
Advertising	550 83		
Taxes	109 26	Paid in surplus	1,000 00
Office expenses	629 10	Guarantee capital increased	10,000 00
Other expenses	1,209 46	Investment certificates increased	8,048 40
Interest on notes payable	701 80	Loan commitments increased	62,439 15
Interest on investment certificates	5,069 92	Other liabilities increased	8 05
Dividends on membership shares	890 39	Membership shares increased	2,102 05
		Office building reduced	16,842 50
Loans increased	26,176 67	Furniture and fixtures reduced	2,423 60
Certificates of other associations increased	10,000 00	Other assets reduced	330 85
Notes payable reduced	17,500 00		
Cash balance increased	51,479 15		
Total	\$117,838 03	Total	\$117,838 03

No. 125

PASADENA BUILDING AND LOAN ASSOCIATION

18 North Marengo Avenue, Pasadena

Incorporated February 16, 1899. Fiscal year ended December 31, 1929

Officers—Everett D. Hill, President; J. E. Slater, Vice President; Don C. Porter, Attorney; Citizens Savings Bank, Treasurer; L. M. McCallister, Secretary.

Directors—George J. Brenner, Charles A. Briggs, Everett D. Hill, C. W. Koiner, L. M. McCallister, Don C. Porter, J. E. Slater.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$1,633,547 56	\$1,496,368 24	\$137,179 32
Cash in office and bank	42,409 45	260,193 24	—217,783 79
Bond investments	—	500 00	—500 00
Real estate—Held for sale	22,950 95	—	22,950 95
Furniture and fixtures	1,625 00	—	1,625 00
Total assets	\$1,700,532 96	\$1,757,061 48	—56,528 52

LIABILITIES

Investment certificates	\$1,481,166 45	\$1,460,393 77	\$20,772 68
Incomplete loans	14,066 24	69,204 32	—55,138 08
Full paid membership shares	65,417 08	91,314 68	—25,897 60
Installment membership shares	7,925 19	7,872 54	52 65
Guarantee stock—Capital	100,000 00	100,000 00	—
Guarantee stock—Surplus	18,000 00	16,500 00	1,500 00
Reserve	4,500 00	4,500 00	—
Undivided profits	9,458 00	7,276 17	2,181 83
Total liabilities	\$1,700,532 96	\$1,757,061 48	—56,528 52

SOURCE AND APPLICATION OF FUNDS

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$8,700 00	Interest on loans	\$131,563 38
Directors' and appraisers' fees	860 00		
Legal and accounting fees	360 00	Investment certificates increased	20,772 68
Rent	2,125 00	Bond investments reduced	500 00
Advertising	556 58	Cash balance reduced	217,783 79
Taxes (exclusive of income taxes)	1,667 13		
Federal income taxes	2,277 85		
Office expenses	1,560 73		
Real estate losses and write-offs	393 40		
Other expenses	2,355 55		
Interest on investment certificates	83,064 29		
Dividends on membership shares	4,961 02		
Dividends on guarantee stock	19,000 00		
Loans increased	137,179 32		
Real estate increased	22,950 95		
Furniture and fixtures increased	1,625 00		
Loan commitments reduced	55,138 08		
Membership shares reduced	25,844 95		
Total	\$370,619 85	Total	\$370,619 85

PASO ROBLES MUTUAL BUILDING AND LOAN ASSOCIATION

725 Thirteenth Street, Paso Robles

Incorporated September 2, 1905. Fiscal year ended June 30, 1930

Officers—B. J. Dougherty, President; C. J. Trussler, Vice President; Lyman Brewer, Secretary-Treasurer.
 Directors—B. J. Dougherty, C. J. Trussler, Victor Ward, W. S. Eddy, L. Brewer.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$251,441 65	\$172,415 80	\$79,025 85
Arrearages—Interest, dues, etc.	2,381 29	1,490 20	891 09
Cash in office and bank	2,529 99	5,262 93	—2,732 94
Certificates of other associations	—	10,000 00	—10,000 00
Real estate—Held for sale	9,508 43	8,000 00	1,508 43
Furniture and fixtures	100 00	100 00	—
Other assets	200 00	—	200 00
Total assets	\$266,161 36	\$197,268 93	\$68,892 43

LIABILITIES

Investment certificates	\$27,245 00	\$16,945 00	\$10,300 00
Notes payable	12,000 00	—	12,000 00
Incomplete loans	7,248 21	435 67	6,812 54
Other liabilities	30	—	30
Full paid membership shares	60,700 00	53,800 00	6,900 00
Installment membership shares	148,720 04	118,419 53	30,300 51
Reserve	8,000 00	6,000 00	2,000 00
Undivided profits	371 52	454 27	—82 75
Interest earned but uncollected	1,876 29	1,214 46	661 83
Total liabilities	\$266,161 36	\$197,268 93	\$68,892 43

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$1,200 00	Interest on loans	\$18,935 21
Directors' fees	580 00	Interest on other investments	75 00
Rent	60 00	Miscellaneous fees	34 41
Advertising	184 52	Profits on surrendered accounts	86 16
Taxes	57 31	Rents received	974 00
Office expenses	127 90	Investment certificates increased	10,300 00
Real estate losses and write-offs	330 00	Notes payable increased	12,000 00
Other expenses	708 01	Loan commitments increased	6,812 54
Interest on notes payable	150 50	Other liabilities increased	30
Interest on investment certificates	1,141 07	Membership shares increased	37,200 51
Dividends on membership shares	13,648 22	Certificates of other associations reduced	10,000 00
Loans increased	79,025 85	Cash balance reduced	2,732 94
Real estate increased	1,508 43		
Delinquent dues increased	229 26		
Other assets increased	200 00		
Total	\$99,151 07	Total	\$99,151 07

No. 127

PICO-RIVERA BUILDING-LOAN ASSOCIATION

355 E. Whittier Boulevard, Pico

Incorporated July 11, 1927. Fiscal year ended June 30, 1930

Officers—Fred Layman, President; Victor F. Deihl, Secretary and Treasurer.

Directors—John D. Helmken, Oswald G. White, W. D. Spencer, Harry A. Turner, M. I. Church, George E. Triggs, Harlan A. Gate, Fred Layman, E. E. Pratt, Victor F. Deihl.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$368,988 73	\$258,700 00	\$110,288 73
Arrearages—Interest, dues, etc.....	913 15	680 55	232 60
Cash in office and bank.....	35,187 63	40,507 58	—5,319 95
Furniture and fixtures.....	3,295 70	2,553 29	742 41
Total assets.....	\$408,385 21	\$302,441 42	\$105,943 79

LIABILITIES

Investment certificates.....	\$322,060 61	\$240,820 89	\$81,239 72
Incomplete loans.....	22,773 92	28,101 27	—5,327 35
Unearned discount and prepaid interest.....	74 90	—	74 90
Other liabilities.....	2,657 98	2,859 79	—201 81
Guarantee stock—Capital.....	50,000 00	25,000 00	25,000 00
Guarantee stock—Surplus.....	8,000 00	2,500 00	5,500 00
Undivided profits.....	1,904 65	2,478 92	—574 27
Interest earned but uncollected.....	913 15	680 55	232 60
Total liabilities.....	\$408,385 21	\$302,441 42	\$105,943 79

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$6,245 00	Interest on loans.....	\$28,592 47
Directors' fees.....	319 50	Fees on loans.....	1,670 00
Rent.....	651 67	Other fees.....	1,248 56
Advertising.....	866 17		
Taxes.....	78 49	Paid in surplus.....	2,500 00
Office expenses.....	1,374 10	Investment certificates increased	81,239 72
Other expenses.....	500 00	Prepaid interest increased.....	74 90
Interest on investment certificates	17,425 37	Guarantee stock increased.....	25,000 00
		Cash balance reduced.....	5,319 95
Dividends on guarantee stock...	1,625 00		
Loans increased.....	110,288 73		
Furniture and fixtures increased..	742 41		
Loan commitments reduced.....	5,327 35		
Other liabilities reduced.....	201 81		
Total.....	\$145,645 60	Total.....	\$145,645 60

Branch—129 North Crawford Street, Downey.

No. 128

PITTSBURG BUILDING AND LOAN ASSOCIATION

467 Railroad Avenue, Pittsburg

Incorporated July 1, 1929. Fiscal year ended June 30, 1930

Officers—V. L. Coffelt, President; R. S. Leachman, Vice President; G. R. Searl, Secretary.

Directors—V. L. Coffelt, R. S. Leachman, G. R. Searl, J. Calderwood, D. Gilman.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929*	Increase —Decrease
Loans on real estate, shares, etc.....	\$12,150 00	-----	\$12,150 00
Arrearages—Interest, dues, etc.....	123 87	-----	123 87
Cash in office and bank.....	39 42	-----	39 42
Furniture and fixtures.....	956 50	-----	956 50
Total assets.....	\$13,269 79	*None	\$13,269 79

LIABILITIES

Investment certificates.....	\$345 00	-----	\$345 00
Incomplete loans.....	750 00	-----	750 00
Other liabilities.....	70 00	-----	70 00
Guarantee stock—Capital.....	11,400 00	-----	11,400 00
Guarantee stock—Surplus.....	580 92	-----	580 92
Interest earned but uncollected.....	123 87	-----	123 87
Total liabilities.....	\$13,269 79	*None	\$113,269 79

SOURCE AND APPLICATION OF FUNDS

JULY 31, 1929 TO JUNE 30, 1930*

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$829 68	Interest on loans.....	\$356 62
Rent.....	125 00	Fees on loans.....	310 25
Advertising.....	55 00	Entrance fees.....	20 00
Taxes.....	14 50	Other income.....	580 00
Office expenses.....	256 80		
Other expenses.....	493 41	Investment certificates increased	345 00
Interest on investment certificates	51 56	Loan commitments increased	750 00
Loans increased.....	12,150 00	Other liabilities increased.....	70 00
Furniture and fixtures increased.....	956 50	Guarantee capital increased.....	11,400 00
Cash increased.....	39 42	Surplus paid in.....	1,140 00
Total.....	\$14,971 87	Total.....	\$14,971 87

*Commenced business July 31, 1929.

No. 129

HOME BUILDERS LOAN ASSOCIATION

Second at Thomas Street, Pomona

Incorporated March 16, 1908. Fiscal year ended March 31, 1930

Officers—Charles P. Curran, President; R. K. Pitzer, Vice President; Paul Endicott, Vice President and Manager; E. Page Hubble, Secretary.

Directors—Charles P. Curran, Paul Endicott, R. K. Pitzer, A. L. Hickson, E. E. Kelly, H. W. Armour, Raymond E. Smith.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Mar. 31, 1930	Mar. 31, 1929	Increase- Decrease
Loans on real estate, shares, etc.	\$7,510,492 16	\$6,947,984 05	\$562,508 11
Arrearages—Interest, dues, etc.	15,602 89	13,462 85	2,140 04
Cash in office and bank	449,733 77	116,057 47	333,676 30
Bond investments	153,711 76	115,925 15	37,786 61
Certificates of other associations	15,000 00	79,200 00	—64,200 00
Real estate—Held for sale	106,067 72	48,509 41	57,558 31
Real estate—Office building	97,595 34	98,600 00	—1,004 66
Furniture and fixtures	9,483 34	10,306 31	—822 97
Other assets	2,674 93	2,872 00	—197 07
Total assets	\$8,360,361 91	\$7,432,917 24	\$927,444 67

LIABILITIES

Investment certificates	\$7,503,323 67	\$6,572,884 31	\$930,439 36
Incomplete loans	91,244 78	157,295 84	—66,051 06
Unearned discount and prepaid interest	1,915 73	-----	1,915 73
Other liabilities	54,886 71	48,542 22	6,344 49
Installment membership shares	230,657 69	206,204 51	24,453 18
Guarantee stock—Capital	300,000 00	200,000 00	100,000 00
Guarantee stock—Surplus	135,000 00	207,000 00	—72,000 00
Undivided profits	27,730 44	27,527 51	202 93
Interest earned but uncollected	15,602 89	13,462 85	2,140 04
Total liabilities	\$8,360,361 91	\$7,432,917 24	\$927,444 67

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED MARCH 31, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$61,825 10	Interest on loans	\$579,716 87
Directors' and appraisal fees	4,160 00	Interest on other investments	25,505 12
Legal expense	1,585 74	Loan fees	13,205 72
Agents' commissions	3,369 57	Fines received	2,132 92
Rent	4,398 05	Rents received	20,385 52
Advertising	6,947 70	Other income	2,454 27
Taxes	7,687 00		
Office expenses	5,289 89	Investment certificates increased	930,439 36
Real estate losses	21,954 30	Prepaid interest increased	1,915 73
Other expenses	3,488 48	Membership shares increased	24,453 18
Depreciation	4,302 49	Other liabilities increased	6,344 49
Interest on investment certificates	417,721 91	Investments reduced	26,413 39
Dividends on membership shares	17,508 83	Office building reduced	1,004 66
Federal income taxes	13,958 43	Furniture and fixtures reduced	822 97
		Other assets reduced	197 07
Dividends on guarantee stock	36,000 00		
Real estate loans increased	562,508 11		
Real estate increased	57,558 31		
Loan commitments reduced	66,051 06		
Cash balance reduced	333,676 30		
Total	\$1,634,991 27	Total	\$1,634,991 27

MUTUAL BUILDING AND LOAN ASSOCIATION OF POMONA

260 South Thomas Street, Pomona

Incorporated December 24, 1892. Fiscal year ended December 31, 1929

Officers—L. L. Lostutter, President; W. A. McCormick, A. C. Abbott, J. F. Lobingier, Vice Presidents;
 W. D. Frederick, Secretary; B. T. Harvey, Treasurer.
 Directors—W. M. Avis, Wm. W. McMullin, Brice J. King, L. D. Wallenstein, Tom J. Brownrigg, L. L. Lostutter, W. A. McCormick, A. C. Abbott, J. F. Lobingier.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$13,260,591 87	\$11,133,796 13	\$2,126,795 74
Arrearages—Interest, dues, etc.	116,579 24	90,152 32	26,426 92
Cash in office and bank	566,737 57	433,815 18	132,922 39
Certificates of other associations	83,500 00	210,000 00	—126,500 00
Real estate—Held for sale	385,175 29	—	385,175 29
Real estate—Office building	1 00	1 00	—
Furniture and fixtures	1 00	1 00	—
Other assets	1 00	—	1 00
Total assets	\$14,412,586 97	\$11,867,765 63	\$2,544,821 34

LIABILITIES

Investment certificates	\$10,304,611 06	\$8,404,682 71	\$1,899,928 35
Incomplete loans	161,841 26	163,477 70	—1,636 44
Other liabilities	25,656 42	61,622 22	—35,965 80
Full paid membership shares	304,094 00	348,754 00	—44,660 00
Installment membership shares	2,751,427 12	2,203,147 98	548,279 14
Guarantee stock—Capital	250,000 00	250,000 00	—
Guarantee stock—Surplus	305,000 00	220,000 00	85,000 00
Deferred loan fees	225,251 83	176,997 23	48,254 60
Undivided profits	35,923 49	10,140 49	25,783 00
Interest earned but uncollected	48,781 79	28,943 30	19,838 49
Total liabilities	\$14,412,586 97	\$11,867,765 63	\$2,544,821 34

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$92,063 25	Interest on loans	\$1,033,489 68
Directors' fees	6,850 00	Fees on loans	49 190 73
Legal and accounting fees	8,527 00	Fines	2,741 75
Rent	4,384 78	Other fees	2,209 49
Advertising	33,783 52	Profits on real estate sold	20,000 00
Taxes	12,909 42	Rents received	3,116 50
Other expenses	24,687 60	Furniture and fixtures sold	321 00
Real estate losses and write-offs	29,232 95	Refund on income tax	33,071 97
Interest on investment certificates	558,229 04	Investment certificates increased	1,899,928 35
Dividends on membership shares	203,162 80	Membership shares increased	464,231 91
Fixtures, etc. written off	19,527 76	Other liabilities increased	51,676 03
Dividends on guarantee stock	40,000 00	Investments—other associations reduced	126,500 00
Loans increased	2,126,795 74		
Delinquent dues on shares increased	6,588 43		
Real estate increased	385,175 29		
Other assets increased	1 00		
Loan commitments reduced	1,636 44		
Cash increased	132,922 39		
Total	\$3,686,477 41	Total	\$3,686,477 41

Branches—Los Angeles, 1024 Van Nuys Building.

No. 131

PORTERVILLE MUTUAL BUILDING AND LOAN ASSOCIATION

420 North Main Street, Porterville

Incorporated September 29, 1905. Fiscal year ended June 30, 1930

Officers—George C. Murphy, President; E. S. Lawson, H. A. Frame, Vice Presidents; C. O. Premo, Secretary.

Directors—George C. Murphy, E. S. Lawson, H. A. Frame, Alma Hall, A. J. Newbury, Guy Knutt, C. E. Lewis.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$607,151 49	\$536,138 48	\$71,013 01
Arrearages—Interest, dues, etc.	2,067 75	443 35	1,624 40
Cash in office and bank	5,973 40	58,612 23	—52,638 83
Certificates of other associations	35,000 00	—	35,000 00
Real estate—Held for sale	11,568 09	5,846 35	5,721 74
Furniture and fixtures	195 50	217 25	—21 75
Total assets	\$661,956 23	\$601,257 66	\$60,698 57

LIABILITIES

Notes payable	\$7,500 00	—	\$7,500 00
Incomplete loans	1,517 75	\$7,455 90	—5,938 15
Full paid membership shares	3,000 00	—	3,000 00
Installment membership shares	632,384 71	579,332 53	53,052 18
Reserve	15,486 02	13,955 81	1,530 21
Undivided profits	—	70 07	—70 07
Interest earned but uncollected	2,067 75	443 35	1,624 40
Total liabilities	\$661,956 23	\$601,257 66	\$60,698 57

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$2,400 00	Interest on loans	\$48,557 00
Directors' fees	305 00	Interest on other investments	2,073 35
Accounting fees	398 75	Fees—initial deposits	333 65
Advertising	235 01	Rents received	588 00
Taxes	1,678 98	Other income	214 64
Office expenses	423 55		
Real estate losses and write-offs	942 75	Notes payable increased	7,500 00
Other expenses	284 75	Membership shares increased	56,052 18
Interest on notes payable	869 56	Furniture and fixtures reduced	21 75
Dividends on membership shares	42,768 15	Cash balance reduced	52,638 83
Loans increased	71,013 01		
Certificates of other associations increased	35,000 00		
Real estate increased	5,721 74		
Loan commitments reduced	5,938 15		
Total	\$167,979 40	Total	\$167,979 40

No. 132

REDLANDS BUILDING-LOAN ASSOCIATION

Fifth and Citrus Avenues, Redlands

Incorporated March 22, 1890. Fiscal year ended December 31, 1929

Officers—Lyman M. King, President; A. E. Ball, First Vice President; O. D. Reade, Second Vice President; J. W. Miller, Secretary; M. E. Dague, Assistant Secretary.
 Directors—Lyman M. King, A. E. Ball, W. T. Bill, A. E. Brock, O. D. Reade, N. L. Levering, Martin M. Levering, Walter J. Hartzell, J. W. Miller.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$4,141,483 44	\$4,184,319 38	—\$42,835 94
Arrearages—Interest, dues, etc.	22,027 04	32,732 11	—10,705 07
Cash in office and bank	78,416 55	126,933 01	—48,516 46
Certificates of other associations	10,000 00	10,000 00	—
Real estate—Held for sale	279,483 22	140,800 66	138,682 56
Furniture and fixtures	6,706 55	6,525 55	181 00
Other assets	1,167 67	1,167 67	—
Total assets	\$4,539,284 47	\$4,502,478 38	\$36,806 09

LIABILITIES

Investment certificates	\$3,798,192 46	\$3,823,364 43	—\$25,171 97
Notes payable	70,000 00	—	70,000 00
Incomplete loans	15,220 54	57,780 05	—42,559 51
Other liabilities	9,872 07	4,456 57	5,415 50
Installment membership shares	202,748 40	162,523 48	40,224 92
Guarantee stock—Capital	250,000 00	250,000 00	—
Guarantee stock—Surplus	62,500 00	62,500 00	—
Undivided profits	108,723 96	109,121 74	—397 78
Interest earned but uncollected	22,027 04	32,732 11	—10,705 07
Total liabilities	\$4,539,284 47	\$4,502,478 38	\$36,806 09

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$23,750 46	Interest on loans	\$409,443 06
Directors' and appraisers' fees	2,445 00	Fees on loans	10,935 50
Legal fees	10,850 00	Other fees	419 50
Agents' commissions	12,621 04	Profits on surrendered accounts	154 08
Rent	1,200 00	Other income	6,291 93
Advertising	3,853 86		
Taxes	4,007 77	Stamp tax refund	4,042 54
Office expenses	5,320 21	Notes payable increased	70,000 00
Suspense	80,213 48	Other liabilities increased	5,415 50
Interest on notes payable	2,662 40	Membership shares increased	40,224 92
Interest on investment certificates	221,294 59	Loans reduced	42,835 94
Dividends on membership shares	13,465 58	Cash balance reduced	48,516 46
Dividends on guarantee stock	50,000 00		
Real estate increased	138,682 56		
Furniture and fixtures increased	181 00		
Loan commitments reduced	42,559 51		
Investment certificates reduced	25,171 97		
Total	\$638,279 43	Total	\$638,279 43

No. 133

AMERICAN MUTUAL BUILDING AND LOAN ASSOCIATION OF REDONDO BEACH

210 South Pacific Avenue, Redono Beach

Incorporated March 26, 1923. Fiscal year ended December 31, 1929

Officers—E. S. Welch, President; Richard R. Freeman, Vice President; Sidney H. Welch, Secretary and Manager.

Directors—E. S. Welch, Richard R. Freeman, M. M. Waddell, J. W. Venable, Sidney H. Welch.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$250,414 46	\$203,223 87	\$47,190 59
Arrearages—Interest, dues, etc.....	319 06	42 84	276 22
Cash in office and bank.....	23,962 21	18,011 02	5,951 19
Real estate—Office building.....	47,100 00	25,000 00	22,100 00
Furniture and fixtures.....	3,000 00	1,878 95	1,121 05
Other assets.....	500 00		500 00
Total assets.....	\$325,295 73	\$248,156 68	\$77,139 05

LIABILITIES

Investment certificates.....	\$246,725 75	\$171,119 14	\$75,606 61
Notes payable.....	2,500 00	12,500 00	—10,000 00
Incomplete loans.....	980 00	9,256 03	—8,276 03
Other liabilities.....	629 74	343 40	286 34
Installment membership shares.....	22,641 18	21,905 00	736 18
Guarantee stock—Capital.....	47,200 00	31,000 00	16,200 00
Guarantee stock—Surplus.....	4,000 00	1,500 00	2,500 00
Reserve and undivided profits.....	300 00	490 27	—190 27
Interest earned but uncollected.....	319 06	42 84	276 22
Total liabilities.....	\$325,295 73	\$248,156 68	\$77,139 05

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$3,315 00	Interest on loans.....	\$18,520 97
Advertising.....	2,486 27	Interest on other investments.....	375 00
Taxes.....	528 12	Fees on loans.....	1,958 61
Office expenses.....	1,291 46	Profits on surrendered accounts.....	123 29
Real estate losses and write-offs.....	679 73	Rents received.....	2,309 92
Interest on notes payable.....	1,184 16	Other income.....	350 24
Interest on investment certificates.....	11,577 88	Unexplained adjustments.....	1,009 73
Dividends—Membership shares.....	1,281 94		
Dividends on guarantee stock.....	2,393 47	Paid in surplus.....	2,400 00
Real estate loans increased.....	47,190 59	Guarantee stock increased.....	16,200 00
Own office building increased.....	22,100 00	Membership shares increased.....	736 18
Furniture and fixtures increased.....	1,121 05	Investment certificates increased.....	75,606 61
Other assets increased.....	500 00	Other liabilities increased.....	286 34
Notes payable reduced.....	10,000 00		
Incomplete loans reduced.....	8,276 03		
Cash balance increased.....	5,951 19		
Total.....	\$119,876 89	Total.....	\$119,876 89

No. 134

SAN MATEO COUNTY BUILDING AND LOAN ASSOCIATION

2022 Broadway, Redwood City

Incorporated May 8, 1890. Fiscal year ended May 31, 1930

Officers—H. W. Schaberg, President; O. E. Doyle, Secretary.

Directors—O. E. Doyle, D. P. Flynn, J. B. Perry, D. W. Williams, C. M. Doxsee, Asa E. Hull, H. W. Schaberg.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	May 31, 1930	May 31, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$1,602,428 40	\$1,514,771 00	\$87,657 40
Arrearages—Interest, dues, etc.	15,019 83	17,659 07	—2,639 24
Cash in office and bank	11,782 12	7,778 51	4,003 61
Real estate—Held for sale	37,926 38	—	37,926 38
Real estate—Office building	27,934 95	28,734 95	—800 00
Furniture and fixtures	3,399 00	500 00	2,899 00
Other assets	—	2 88	—2 88
Total assets	\$1,698,490 68	\$1,569,446 41	\$129,044 27

LIABILITIES

Investment certificates	\$966,590 00	\$847,875 00	\$118,715 00
Notes payable	56,000 00	71,000 00	—15,000 00
Incomplete loans	19,127 09	30,077 13	—10,950 04
Unearned discount and prepaid interest	170 30	88 68	81 62
Other liabilities	3,385 70	1,495 90	1,889 80
Installment membership shares	534,559 69	505,092 01	29,467 68
Reserve	100,000 00	89,000 00	11,000 00
Undivided profits	7,481 07	9,461 02	—1,979 95
Interest earned but uncollected	11,176 83	15,356 67	—4,179 84
Total liabilities	\$1,698,490 68	\$1,569,446 41	\$129,044 27

SOURCE AND APPLICATION OF FUNDS

FOR THE FISCAL YEAR ENDED MAY 31, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$8,775 00	Interest on loans	\$132,511 04
Directors' and appraisers' fees	465 00	Fees—Initial deposits	159 50
Accounting fees	250 00	Other fees	65 50
Taxes	2,108 32	Profits on surrendered accounts	591 13
Office expenses	2,200 17	Profits on sales of real estate	835 30
Real estate losses and write-offs	2,000 00	Rents received	1,270 00
Other expenses	8,043 86	Other income	16 07
Interest on notes payable	4,332 16		
Interest on investment certificates	58,864 56	Investment certificates increased	118,715 00
Dividends on membership shares	39,389 42	Unearned discount and prepaid interest increased	81 62
Loans increased	87,654 52	Other liabilities increased	1,889 80
Delinquent dues increased	1,540 60	Membership shares increased	29,467 68
Real estate increased	37,926 38	Depreciation of office building	800 00
Furniture and fixtures increased	2,899 00		
Notes payable reduced	15,000 00		
Loan commitments reduced	10,950 04		
Cash balance increased	4,003 61		
Total	\$286,402 64	Total	\$286,402 64

No. 135

RIALTO BUILDING AND LOAN ASSOCIATION

First National Bank Building, Rialto

Incorporated June 7, 1922. Fiscal year ended December 31, 1929

Officers—E. M. Lash, President; J. C. Boyd, H. E. Winslow, Vice Presidents; Edward W. Preston, Secretary; J. E. McManis, Edith K. Milligan, Lloyd A. Mills Assistant Secretaries.
 Directors—E. M. Lash, E. W. Preston, J. C. Boyd, J. E. Weller, W. J. Rickeman, H. E. Winslow, H. C. Spring.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase — Decrease
Loans on real estate, shares, etc.....	\$399,443 28	\$361,708 65	\$37,734 63
Arrearages—Interest, dues, etc.....	2,660 00	-----	2,660 00
Cash in office and bank.....	11,172 18	12,905 81	—1,733 63
Certificates of other associations.....	2,000 00	-----	2,000 00
Real estate—Held for sale.....	5,798 69	-----	5,798 69
Furniture and fixtures.....	1,063 80	978 30	85 50
Total assets.....	\$422,137 95	\$375,592 76	\$46,545 19

LIABILITIES

Investment certificates.....	\$329,139 51	\$297,265 35	\$31,874 16
Notes payable.....	15,000 00	5,000 00	10,000 00
Incomplete loans.....	-----	3,532 33	—3,532 33
Installment membership shares.....	19,565 91	14,975 63	4,590 28
Guarantee stock—Capital.....	50,000 00	50,000 00	-----
Guarantee stock—Surplus.....	5,772 53	4,819 45	953 08
Interest earned but uncollected.....	2,660 00	-----	2,660 00
Total liabilities.....	\$422,137 95	\$375,592 76	\$46,545 19

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$4,455 00	Interest on loans.....	\$30,890 70
Rent.....	720 00	Fees on loans.....	2,341 23
Office expense.....	2,637 12	Investment certificates increased.....	31,874 16
Taxes (other than income tax).....	270 20	Membership shares increased.....	4,590 28
Interest on notes payable.....	739 84	Notes payable increased.....	10,000 00
Interest on investment certificates.....	19,180 57	Cash decreased.....	1,733 63
Dividends—Membership shares.....	776 12		
Dividends guarantee stock.....	3,500 00		
Real estate loans increased.....	37,734 63		
Real estate increased.....	5,798 69		
Furniture and fixtures increased.....	85 50		
Loan commitments reduced.....	3,532 33		
Investments increased.....	2,000 00		
Total.....	\$81,430 00	Total.....	\$81,430 00

No. 136

CITRUS BELT BUILDING AND LOAN ASSOCIATION

Market Street at Ninth Street, Riverside

Incorporated March 3, 1926. Fiscal year ended December 31, 1929

Officers—W. C. Moore, President; Ira C. Landis, Alex P. Hansen, Vice Presidents; C. B. Burns, Secretary.

Directors—C. B. Burns, E. V. Dales, J. F. Davidson, Alex P. Hansen, Ira C. Landis, H. A. Lynn, W. C. Moore, S. G. Stalder, A. D. White.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$505,921 22	\$494,495 16	\$11,426 06
Arrearages—Interest, dues, etc.	8,205 19	5,192 85	3,012 34
Cash in office and bank	6,463 74	13,439 26	—6,975 52
Bond investments	150 00	150 00	—
Real estate—Held for sale	30,029 67	25,961 66	4,068 01
Furniture and fixtures	4,512 59	4,968 39	—455 80
Other assets	96 68	193 04	—96 36
Total assets	\$555,379 09	\$544,400 36	\$10,978 73

LIABILITIES

Investment certificates	\$476,800 10	\$461,621 13	\$15,178 97
Notes payable	5,000 00	—	5,000 00
Incomplete loans	895 89	19,237 96	—18,342 07
Other liabilities	303 34	307 81	—4 47
Guarantee stock—Capital	46,900 00	46,900 00	—
Guarantee stock—Surplus	11,725 00	11,140 61	584 39
Undivided profits	5,549 57	—	5,549 57
Interest earned but uncollected	8,205 19	5,192 85	3,012 34
Total liabilities	\$555,379 09	\$544,400 36	\$10,978 73

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$5,065 50	Interest on loans	\$48,610 52
Directors' and appraisal fees	500 96	Loan fees	3,090 58
Rent	1,312 00	Profit on sale of real estate	2,998 10
Advertising	488 59	Rents received	626 99
Taxes	467 80	Other income	1,231 61
Office expenses	1,130 09	Investment certificates increased	15,178 97
Real estate losses	4,129 28	Notes payable increased	5,000 00
Other expenses	1,157 47	Furniture and fixtures reduced	455 80
Interest on investment certificates	32,407 38	Prepaid expenses reduced	96 36
Federal income taxes	12 77	Cash balance reduced	6,975 52
Dividends on guarantee stock	3,752 00		
Loans increased	11,426 06		
Real estate increased	4,068 01		
Loan commitments reduced	18,342 07		
Other liabilities reduced	4 47		
Total	\$84,264 45	Total	\$84,264 45

No. 137

RIVERSIDE COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION

3634 Seventh Street, Riverside

Incorporated April 8, 1901. Fiscal year ended December 31, 1929

Officers—W. Grant Fraser, President; W. H. Robinson, C. E. Brouse, Vice Presidents; E. O. Ecklund, Secretary; Marie Beymer, Assistant Secretary.
Directors—W. Grant Fraser, W. H. Robinson, C. E. Brouse, G. B. Dangerfield, E. H. Gardner, Geo. A. Sarau, Howard H. Hays.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$1,153,589 47	\$1,178,120 77	—\$24,531 30
Arrearages—Interest, dues, etc.....	3,253 73	5,375 41	—2,121 68
Cash in office and bank.....	20,300 61	29,402 09	—9,101 48
Bond investments.....	35,000 00	—	35,000 00
Certificates of other associations.....	90,000 00	100,000 00	—10,000 00
Real estate—Held for sale.....	41,209 52	28,134 30	13,075 22
Furniture and fixtures.....	1,800 00	2,600 00	—800 00
Total assets.....	\$1,345,153 33	\$1,343,632 57	\$1,520 76

LIABILITIES

Investment certificates.....	\$231,800 00	\$90,800 00	\$141,000 00
Incomplete loans.....	1,172 22	21,451 57	—20,279 35
Full paid membership shares.....	577,100 00	691,100 00	—114,000 00
Installment membership shares.....	473,564 17	487,557 01	—13,992 84
Reserve.....	31,600 00	27,200 00	4,400 00
Undivided profits.....	26,663 21	20,148 58	6,514 63
Interest earned but uncollected.....	3,253 73	5,375 41	—2,121 68
Total liabilities.....	\$1,345,153 33	\$1,343,632 57	\$1,520 76

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$10,829 23	Interest on loan.....	\$103,090 04
Directors' and appraisers' fees.....	1,804 95	Other interest.....	6,837 50
Legal and auditing fees.....	486 70	Fees on loans.....	1,507 50
Rent.....	3,000 00	Profit on sales of real estate.....	483 43
Advertising.....	1,077 41	Rents received.....	1,600 00
Taxes.....	990 65	Other income.....	19 45
Office expenses.....	2,790 00	Investment certificates increased.....	141,000 00
Real estate write-offs.....	6,811 69	Real estate loans reduced.....	24,531 30
Interest on investment certificates.....	10,784 98	Certificates of other associations reduced.....	10,000 00
Dividends on membership shares.....	64,047 68	Furniture and fixtures reduced.....	800 00
Bond investments increased.....	35,000 00	Cash balance reduced.....	9,101 48
Real estate increased.....	13,075 22		
Loan commitments reduced.....	20,279 35		
Membership shares reduced.....	127,992 84		
Total.....	\$298,970 70	Total.....	\$298,970 70

ROSEVILLE GUARANTEE BUILDING-LOAN ASSOCIATION

216 Vernon Street, Roseville

Incorporated July 8, 1929. Fiscal year ended December 31, 1929

Officers—M. J. Royer, President; F. L. Forlow, E. B. Huskinson, Vice Presidents; L. C. Anderson, Attorney; J. L. Seawell, Secretary.

Directors—M. J. Royer, E. B. Huskinson, F. L. Forlow, J. L. Seawell, L. C. Anderson, B. E. Boston, E. E. Myers, H. J. Iseninger, A. P. Clark, E. E. Pratt, M. T. Mahan.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$82,856 97	-----	\$82,856 97
Arrearages—Interest, dues, etc.	217 24	-----	217 24
Cash in office and bank	4,330 90	-----	4,330 90
Furniture and fixtures	1,380 76	-----	1,380 76
Other assets	924 23	-----	924 23
Total assets	\$89,710 10	*None	\$89,710 10

LIABILITIES

Investment certificates	\$58,347 20	-----	\$58,347 20
Incomplete loans	3,802 87	-----	3,802 87
Guarantee stock—Capital	25,000 00	-----	25,000 00
Guarantee stock—Surplus	2,342 79	-----	2,342 79
Interest earned but uncollected	217 24	-----	217 24
Total liabilities	\$89,710 10	*None	\$89,710 10

SOURCE AND APPLICATION OF FUNDS

*AUGUST 31, 1929, TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$525 00	Interest on loans	\$1,222 44
Rent	174 00	Fees on loans	526 00
Advertising	179 50	Other fees	69 13
Office expenses	402 47		
Depreciation expense	72 66	Paid in surplus	2,500 00
Interest on investment certificates	621 15	Guarantee capital	25,000 00
		Investment certificates	58,347 20
Loans increased	82,856 97	Loan commitments	3,802 87
Furniture and fixtures	1,380 76		
Other assets	924 23		
Cash balance	4,330 90		
Total	\$91,467 64	Total	\$91,467 64

*Commenced business August 31, 1929.

No. 139

CAPITAL BUILDING AND LOAN ASSOCIATION

805 J Street, Sacramento

Incorporated February 1, 1923. Fiscal year ended December 31, 1929

Officers—Alden Anderson, President; H. C. Bottorff, Ray L. Riley, Vice Presidents; Harry S. Wanzer, Secretary; W. W. Wiard, Assistant Secretary.

Directors—Alden Anderson, George Bassett, Fred Boitano, H. C. Bottorff, H. O. Brown, James T. Doyle, A. W. Elliott, J. S. Gattmann, Dr. June B. Harris, Fred J. Johns, H. C. Muddox, Hon. Ray L. Riley, J. O. Tobey, D. S. Wasserman, Geo. E. Zoller.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$4,021,118 37	\$2,822,129 99	\$1,198,988 38
Arrearages—Interest, dues, etc.....	25,541 63	14,863 21	10,678 42
Cash in office and bank.....	195,016 69	382,393 73	—187,377 04
Bond investments.....	122,691 87	97,691 87	25,000 00
Certificates of other associations.....	45,000 00	50,000 00	—5,000 00
Real estate—Held for sale.....	47,417 23	21,949 28	25,467 95
Real estate—Office building.....	49,550 00	50,300 00	—750 00
Furniture and fixtures.....	5,302 39	5,856 63	—554 24
Other assets.....	1,300 90	1,800 00	—499 10
Total assets.....	\$4,512,939 08	\$3,446,984 71	\$1,065,954 37

LIABILITIES

Investment certificates.....	\$4,088,879 02	\$3,133,777 46	\$955,101 56
Incomplete loans.....	94,026 62	73,167 01	20,859 61
Other liabilities.....	13,700 92	4,949 07	8,751 85
Guarantee stock—Capital.....	225,000 00	175,000 00	50,000 00
Guarantee stock—Surplus.....	50,000 00	35,000 00	15,000 00
Undivided profits.....	15,790 89	10,227 96	5,562 93
Interest earned but uncollected.....	25,541 63	14,863 21	10,678 42
Total liabilities.....	\$4,512,939 08	\$3,446,984 71	\$1,065,954 37

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$15,916 50	Interest on loans.....	\$264,188 25
Directors' fees.....	620 00	Interest on other investments.....	13,822 50
Legal fees.....	150 00	Loan fees.....	13,590 80
Agents' commissions.....	108 22	Other fees.....	1,557 36
Advertising.....	6,316 31	Profits on surrendered accounts.....	424 26
Taxes (exclusive of income tax) ..	1,883 53	Other income.....	1,955 06
Office expenses.....	3,272 07		
Real estate losses.....	10,400 77	Guarantee stock increased.....	50,000 00
Other expenses.....	6,846 95	Investment certificates increased.....	955,101 56
Interest on investment certificates.....	213,010 95	Loan commitments increased.....	20,859 61
Federal income taxes.....	4,450 00	Other liabilities increased.....	8,751 85
		Office building reduced.....	750 00
Dividends on guarantee stock.....	12,000 00	Furniture and fixtures reduced.....	554 24
Real estate loans increased.....	1,096,985 38	Other assets reduced.....	499 10
Certificate loans increased.....	2,003 00	Cash balance reduced.....	187,377 04
Investments increased.....	20,000 00		
Real estate increased.....	25,467 95		
Loan on bonds increased.....	100,000 00		
Total.....	\$1,519,431 63	Total.....	\$1,519,431 63

No. 140

SACRAMENTO BUILDING AND LOAN ASSOCIATION

812 J Street, Sacramento

Incorporated August 26, 1874. Fiscal year ended February 28, 1930

Officers—C. J. Mathews, President; A. Teichert, Vice President; Frank Hickman, Secretary; E. I. Mackall, Assistant Secretary.

Directors—C. J. Mathews, A. Teichert, L. T. Allee, Frank Hickman, D. S. Watkins, W. F. Brand, F. M. Newbert, C. M. Hickman, C. H. Brand.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Feb. 28, 1930	Feb. 28, 1929	Increase —Decrease
Loans on real estate, shares, etc.-----	\$74,275 00	\$273,185 00	—\$198,910 00
Arrearages—Interest, dues, etc.-----	391 65	990 89	—599 24
Cash in office and bank-----	9,985 52	23,827 45	—13,841 93
Bond investments-----	23,045 00	23,045 00	-----
Certificates of other associations-----	322,500 00	174,500 00	148,000 00
Real estate—Held for sale-----	11,823 20	-----	11,823 20
Furniture and fixtures-----	48 00	54 00	—6 00
Other assets-----	5,809 45	3,656 84	2,152 61
Total assets-----	\$447,877 82	\$499,259 18	—\$51,381 36

LIABILITIES

Other liabilities-----	-----	\$16 93	—\$16 93
Full paid membership shares-----	\$166,061 75	175,470 80	—9,409 05
Installment membership shares-----	219,375 13	259,126 34	—39,751 21
Reserve-----	55,000 00	55,000 00	-----
Undivided profits-----	7,049 29	8,654 22	—1,604 93
Interest earned but uncollected-----	391 65	990 89	—599 24
Total liabilities-----	\$447,877 82	\$499,259 18	—\$51,381 36

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED FEBRUARY 28, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries-----	\$5,550 00	Interest on loans-----	\$12,903 24
Rent-----	60 00	Interest on other investments---	14,956 02
Advertising-----	900 00	Other income-----	18 74
Taxes-----	70 80		
Office expenses-----	13 50	Loans reduced-----	198,910 00
Other expenses-----	559 87	Furniture and fixtures reduced..	6 00
Dividends on membership shares-----	22,328 76	Cash balance reduced-----	13,841 93
Certificates of other associations increased-----	148,000 00		
Real estate increased-----	11,823 20		
Other assets increased-----	2,152 61		
Membership shares reduced-----	49,160 26		
Other liabilities reduced-----	16 93		
Total-----	\$240,635 93	Total-----	\$240,635 93

No. 141

SACRAMENTO GUARANTEE BUILDING-LOAN ASSOCIATION

812 J Street, Sacramento

Incorporated March 4, 1924. Fiscal year ended February 28, 1930

Officers—C. J. Mathews, President; A. Teichert, Vice President; Frank Hickman, Secretary; E. I. Mackall, Assistant Secretary.

Directors—C. J. Mathews, A. Teichert, L. T. Allee, Frank Hickman, D. S. Watkins, W. F. Brand, F. M. Newbert, C. M. Hickman, C. H. Brand.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Feb. 28, 1930	Feb. 28, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$2,290,966 84	\$1,774,244 00	\$516,722 84
Arrearages—Interest, dues, etc.....	16,276 85	19,204 79	—2,927 94
Cash in office and bank.....	85,139 14	53,199 02	31,940 12
Bond investments.....	246,602 97	261,862 58	—15,259 61
Real estate—Held for sale.....	45,441 77	18,649 42	26,792 35
Furniture and fixtures.....	334 55	338 28	—3 73
Other assets.....	4,394 36	4,006 06	388 30
Total assets.....	\$2,689,156 48	\$2,131,504 15	\$557,652 33

LIABILITIES

Investment certificates.....	\$2,459,403 66	\$1,945,660 06	\$513,743 60
Incomplete loans.....	1,021 40	510 68	510 72
Other liabilities.....	3,244 47	3,031 09	213 38
Guarantee stock—Capital.....	132,000 00	110,000 00	22,000 00
Guarantee stock—Surplus.....	63,042 12	45,000 00	18,042 12
Undivided profits.....	14,167 98	8,097 53	6,070 45
Interest earned but uncollected.....	16,276 85	19,204 79	—2,927 94
Total liabilities.....	\$2,689,156 48	\$2,131,504 15	\$557,652 33

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED FEBRUARY 28, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$4,050 00	Interest on loans.....	\$163,046 97
Agents' commissions.....	1,788 50	Interest on other investments..	15,792 35
Accounting fees.....	140 00	Fees on loans.....	5,373 00
Rent.....	900 00	Profits on sales of real estate...	3,056 61
Advertising.....	2,854 17	Rents received.....	1,396 32
Taxes (exclusive of income taxes)...	4,229 58	Other income.....	546 34
Federal income taxes.....	3,530 44		
Office expenses.....	285 53	Investment certificates increased	513,743 60
Other expenses.....	3,680 71	Loan commitments increased...	510 72
Interest on investment certificates	132,745 51	Other liabilities increased.....	213 38
		Guarantee capital increased.....	22,000 00
Guarantee stock dividend.....	10,894 58	Bond investments reduced.....	15,259 61
Loans increased.....	516,722 84	Furniture and fixtures reduced...	3 73
Real estate increased.....	26,792 35		
Other assets increased.....	388 30		
Cash balance increased.....	31,940 12		
Total.....	\$740,942 63	Total.....	\$740,942 63

No. 142

SALINAS VALLEY BUILDING-LOAN ASSOCIATION

263 Main Street, Salinas

Incorporated October 22, 1928. Fiscal year ended June 30, 1930

Officers—C. A. McAdams, President; O. P. Silliman, Vice President; Frank Kattner, Secretary.
 Directors—C. A. McAdams, O. P. Silliman, Frank Kattner, M. F. Dyer, Herbert Baltz, E. R. Hawke,
 L. M. Tynan, Jas. G. Force, Paul Pioda, E. E. Pratt.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$158,500 00	\$61,100 00	\$97,400 00
Arrearages—Interest, dues, etc.	99 50	9 10	90 40
Cash in office and bank	7,918 49	7,218 63	699 86
Furniture and fixtures	1,124 84	827 25	297 59
Other assets	948 84	507 24	441 60
Total assets	\$168,591 67	\$69,662 22	\$98,929 45

LIABILITIES

Investment certificates	\$126,829 20	\$39,032 12	\$87,797 08
Incomplete loans	16,653 76	5,601 00	11,052 76
Other liabilities	66 01	20 00	46 01
Guarantee stock—Capital	25,000 00	25,000 00	—
Interest earned but uncollected	42 70	9 10	33 60
Total liabilities	\$168,591 67	\$69,662 22	\$98,929 45

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$2,855 17	Interest on loans	\$8,190 01
Rent	1,270 00	Fees on loans	1,173 00
Advertising	775 50	Other fees	364 20
Taxes	43 33	Investment certificates increased	87,797 08
Office expenses	597 55	Loan commitments increased	11,052 76
Depreciation expense	72 35	Accounts payable increased	46 01
Interest on investment certificates	4,499 76	Unexplained adjustment	386 45
Loans increased	97,400 00		
Accrued interest receivable increased	56 80		
Furniture and fixtures increased	297 59		
Other assets increased	441 60		
Cash balance increased	699 86		
Total	\$109,009 51	Total	\$109,009 51

No. 143

GUARANTEE BUILDING AND LOAN ASSOCIATION

474 Court Street, San Bernardino

Incorporated April 3, 1922. Fiscal year ended December 31, 1929

Officers—W. S. Shepardson, President; A. G. Armstrong, J. W. Catick, Vice Presidents; V. M. Pinkley, Secretary.
 Directors—W. S. Shepardson, P. M. Savage, A. G. Armstrong, R. C. Harbison, C. Gabriel, J. W. Catick, J. Miller, J. N. Baylis, M. E. Dimock.

STATEMENT OF FINANCIAL CONDITION

	ASSETS		Increase —Decrease
	Dec. 31, 1929	Dec. 31, 1928	
Loans on real estate, shares, etc.....	\$1,971,293 93	\$1,727,614 35	\$243,679 58
Arrearages—Interest, dues, etc.....	4,493 74	2,450 16	2,043 58
Cash in office and bank.....	49,562 98	158,584 19	—109,021 21
Certificates of other associations.....	100,000 00	—	100,000 00
Real estate—Office building site.....	40,000 00	13,000 00	27,000 00
Furniture and fixtures.....	1 00	1 00	—
Other assets.....	419 75	—	419 75
Total assets.....	\$2,165,771 40	\$1,901,649 70	\$264,121 70

LIABILITIES			
Investment certificates.....	\$1,768,531 94	\$1,523,915 84	\$244,616 10
Incomplete loans.....	8,088 17	36,638 85	—28,550 68
Other liabilities.....	121 00	214 00	—93 00
Installment membership shares.....	170,502 80	172,351 17	—1,848 37
Guarantee stock—Capital.....	100,000 00	100,000 00	—
Guarantee stock—Surplus.....	60,000 00	50,000 00	10,000 00
Undivided profits.....	54,033 75	16,079 68	37,954 07
Interest earned but uncollected.....	4,493 74	2,450 16	2,043 58
Total liabilities.....	\$2,165,771 40	\$1,901,649 70	\$264,121 70

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$12,766 20	Interest on loans.....	\$162,432 72
Directors' and appraisers' fees....	1,910 00	Interest on other investments....	6,062 59
Legal fees.....	178 95	Fees on loans.....	2,924 74
Rent.....	500 00	Other fees.....	12 80
Advertising.....	951 75	Profits on surrendered accounts....	459 01
Taxes.....	2,147 12	Profits on sales of real estate....	14,495 00
Office expenses.....	2,446 90	Rents received.....	2,383 80
Other expenses.....	1,421 05	Other income.....	876 43
Interest on investment certificates	98,291 48	Investment certificates increased	244,616 10
Dividends on membership shares....	13,079 57	Cash balance reduced.....	109,021 21
Dividends on guarantee stock....	8,000 00		
Loans increased.....	243,679 58		
Certificates of other associations increased.....	100,000 00		
Office building site increased.....	27,000 00		
Other assets increased.....	419 75		
Loan commitments reduced.....	28,550 68		
Other liabilities reduced.....	93 00		
Membership shares reduced.....	1,848 37		
Total.....	\$543,284 40	Total.....	\$543,284 40

NOTE—Guarantee Building and Loan Association absorbed by Fidelity Savings and Loan Association, Los Angeles, on March 20, 1930.

No. 144

SAN BERNARDINO BUILDING AND LOAN ASSOCIATION

Room 1, 455 Fourth Street, San Bernardino

Incorporated June 29, 1929. Fiscal year ended December 31, 1929

Officers—W. Z. Henry, President; T. M. McCord, Vice President; E. C. Eikelman, Secretary.
 Directors—John Ralphs, Jr., J. L. Mack, Grant Holcomb, Dr. F. M. Gardner, J. A. Guthrie, S. E. Bagley, J. E. Suverkrup, Wm. H. Eadie, W. Z. Henry, T. M. McCord, E. C. Eikelman.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.-----	\$198,062 06	-----	\$198,062 06
Arrearages—Interest, dues, etc.-----	958 69	-----	958 69
Cash in office and bank-----	4,070 10	-----	4,070 10
Certificates of other associations-----	5,000 00	-----	5,000 00
Furniture and fixtures-----	2,670 00	-----	2,670 00
Other assets-----	213 75	-----	213 75
Total assets-----	\$210,974 60	*None	\$210,974 60

LIABILITIES

Investment certificates-----	\$137,187 47	-----	\$137,187 47
Notes payable and overdrafts-----	5,000 00	-----	5,000 00
Incomplete loans-----	14,303 95	-----	14,303 95
Other liabilities-----	38 03	-----	38 03
Installment membership shares-----	202 00	-----	202 00
Guarantee stock—Capital-----	51,500 00	-----	51,500 00
Guarantee stock—Surplus-----	1,784 46	-----	1,784 46
Interest earned but uncollected-----	958 69	-----	958 69
Total liabilities-----	\$210,974 60	*None	\$210,974 60

SOURCE AND APPLICATION OF FUNDS

*JULY 5, 1929 TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries-----	\$1,980 00	Interest on loans-----	\$2,705 50
Rent-----	700 00	Interest on other investments-----	507 10
Advertising-----	1,430 12	Fees on loans-----	295 00
Taxes-----	25 00	Other fees-----	96 56
Office expenses-----	619 60	Other income-----	19 97
Other expenses-----	360 50		
Interest on investment certificates-----	1,874 45	Paid in surplus-----	5,150 00
		Guarantee capital stock-----	51,500 00
Loans-----	198,062 06	Investment certificates-----	136,973 72
Certificates of other associations-----	5,000 00	Notes payable-----	5,000 00
Furniture and fixtures-----	2,670 00	Loan commitments-----	14,303 95
Cash balance-----	4,070 10	Other liabilities-----	38 03
		Membership shares-----	202 00
Total-----	\$216,791 83	Total-----	\$216,791 83

*Commenced business July 5, 1929.

No. 145

SANTA FE GUARANTEE BUILDING AND LOAN ASSOCIATION

(Formerly Santa Fe Building and Loan Association.)

479 Fourth Street, San Bernardino

Incorporated October 16, 1929. Fiscal year ended June 30, 1930

Officers—John Andreson, Jr., President; Grover Cooley, First Vice President; Joseph E. Rich, Second Vice President; L. P. Patterson, Secretary and Treasurer.
Directors—H. H. Ham, John Andreson, Jr., Grover Cooley, Joseph E. Rich, W. R. McNeil, F. E. Peachey, O. D. Buzzell, J. S. Wood, R. A. Brydolf.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	Dec. 31, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$3,909,404 75	\$3,796,450 41	\$112,954 34
Arrearages—Interest, dues, etc.	1,007 30	1,370 90	—363 60
Cash in office and bank	186,435 30	199,902 93	—13,467 63
Bond investments	412 52	412 52	—
Certificates of other associations	158,290 00	133,290 00	25,000 00
Real estate—Held for sale	1 00	11,147 52	—11,146 52
Real estate—Office building	15,360 00	15,780 00	—420 00
Furniture and fixtures	1 00	1 00	—
Other assets	48,757 14	50,517 14	—1,760 00
Total assets	\$4,319,669 01	\$4,208,872 42	\$110,796 59

LIABILITIES

Investment certificates	\$2,007,203 97	\$1,755,273 90	\$251,930 07
Incomplete loans	28,858 64	34,931 04	—6,072 40
Unearned discount and prepaid interest	—	1,151 36	—1,151 36
Other liabilities	3,957 97	72,741 49	—68,783 52
Installment membership shares	2,016,097 52	2,097,274 63	—81,177 11
Guarantee stock—Capital	225,000 00	225,000 00	—
Guarantee stock—Surplus	22,500 00	22,500 00	—
Undivided profits	16,050 91	—	16,050 91
Total liabilities	\$4,319,669 01	\$4,208,872 42	\$110,796 59

SOURCE AND APPLICATION OF FUNDS

*DECEMBER 31, 1929 TO JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$5,742 00	Interest on loans	\$150,242 55
Directors' and appraisers' fees	1,524 00	Interest on other investments	11,220 62
Legal fees	150 00	Fees on loans	4,240 00
Taxes	1,245 89	Other fees	709 79
Office expenses	2,164 96	Profits on surrendered accounts	576 42
Real estate losses and write-offs	5,572 68	Rents received	334 75
Other expenses	260 00	Other income	25 35
Interest on investment certificates	56,792 25	Investment certificates increased	251,930 07
Dividends on membership shares	77,846 79	Arrearages—Interest reduced	363 60
Loans increased	112,954 34	Real estate reduced	11,146 52
Certificates of other associations increased	25,000 00	Office building reduced	420 00
Loan commitments reduced	6,072 40	Other assets reduced	1,760 00
Unearned discount and prepaid interest reduced	1,151 36	Cash balance reduced	13,467 63
Other liabilities reduced	68,783 52		
Membership shares reduced	81,177 11		
Total	\$446,437 30	Total	\$446,437 30

*Commenced business December 31, 1929, taking over business and assets of Santa Fe Building and Loan Association, a mutual association that had been operating since January 8, 1890.

No. 146

BAY CITY BUILDING AND LOAN ASSOCIATION

1202 Fourth Street, San Diego

Incorporated July 1, 1924. Fiscal year ended June 30, 1930

Officers—John B. Starkey, President; Harold B. Starkey, Executive Vice President; J. F. Thomas, Alonzo De Jessop, Vice Presidents; F. A. Morton, Treasurer; H. K. Rumbaugh, Secretary.
 Directors—John B. Starkey, Harold B. Starkey, J. F. Thomas, Alonzo De Jessop, Benj. L. Elliott, Gordon Gray, Milton F. Heller, James D. Forward, Albert H. Merrick.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$5,539,648 12	\$4,057,853 20	\$1,481,794 92
Arrearages—Interest, dues, etc.....	27,791 47	31,998 15	—4,206 68
Cash in office and bank.....	289,694 42	243,823 05	45,871 37
Bond investments.....	226,364 87	353,981 74	—127,616 87
Certificates of other associations.....	112,500 00	91,500 00	21,000 00
Real estate—Held for sale.....	93,650 09	3,916 30	89,733 79
Real estate—Office building.....	241,360 66	221,062 91	20,297 75
Furniture and fixtures.....	19,521 32	9,001 93	10,519 39
Other assets.....	20,182 85	10,127 48	10,055 37
Total assets.....	\$6,570,713 80	\$5,023,264 76	\$1,547,449 04

LIABILITIES

Investment certificates.....	\$5,918,353 63	\$4,292,465 79	\$1,625,887 84
Notes payable.....	5,000 00	—	5,000 00
Incomplete loans.....	202,693 55	299,085 52	—96,391 97
Unearned discount and prepaid interest.....	886 90	537 50	349 40
Other liabilities.....	30,462 31	88,970 29	—58,507 98
Guarantee stock—Capital.....	250,000 00	225,000 00	25,000 00
Guarantee stock—Surplus.....	130,000 00	58,500 00	71,500 00
Undivided profits.....	5,525 94	26,707 51	—21,181 57
Interest earned but uncollected.....	27,791 47	31,998 15	—4,206 68
Total liabilities.....	\$6,570,713 80	\$5,023,264 76	\$1,547,449 04

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$46,847 78	Interest on loans.....	\$357,049 34
Directors' and appraisers' fees.....	1,121 00	Interest on other investments.....	34,985 75
Legal fees.....	117 00	Fees on loans.....	33,571 76
Advertising.....	15,307 33	Other fees.....	3,506 95
Taxes (exclusive of income tax).....	5,620 00	Profits on sales of real estate.....	2,115 71
Office expenses.....	5,246 92	Rents received.....	6,669 62
Other expenses.....	15,855 67	Other income.....	13,150 68
Interest on investment certificates.....	305,542 69	Liability reserve reduced.....	9,907 01
To federal income taxes.....	1,980 00	Paid in surplus.....	1,250 00
Dividends on guarantee stock.....	14,250 00	Investment certificates increased.....	1,625,887 84
Loans increased.....	1,481,794 92	Notes payable increased.....	5,000 00
Certificates of other associations increased.....	21,000 00	Unearned discount increased.....	349 40
Real estate increased.....	89,733 79	Guarantee capital increased.....	25,000 00
Office building increased.....	20,297 75	Bond investments reduced.....	127,616 87
Furniture and fixtures increased.....	10,519 39		
Other assets increased.....	10,055 37		
Loan commitments reduced.....	96,391 97		
Other liabilities reduced.....	58,507 98		
Cash balance increased.....	45,871 37		
Total.....	\$2,246,060 93	Total.....	\$2,246,060 93

Branch—La Mesa, 16 East Lookout Avenue.

No. 147

LA JOLLA GUARANTEE BUILDING-LOAN ASSOCIATION

1051 Wall Street, La Jolla (San Diego)

Incorporated November 8, 1928. Fiscal year ended June 30, 1930

Officers—Karl Kenyon, President; G. W. Pardy, Vice President and Manager; H. E. Rhoads, Vice President; R. E. Davis, Secretary.

Directors—Dr. Victor C. Alderson, R. E. Davis, Lt. Col. P. B. Peyton, Karl Kenyon, G. W. Pardy, Major George C. Hicks, Jr., H. E. Rhoads, G. E. Harbaugh, R. C. Bulger.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$344,305 79	\$248,970 89	\$95,334 90
Arrearages—Interest, dues, etc.....	1,456 79	22 92	1,433 87
Cash in office and bank.....	9,872 06	16,748 74	—6,876 68
Bond investments.....	3,000 00	-----	3,000 00
Furniture and fixtures.....	5,787 63	5,387 23	400 40
Other assets.....	186 41	6 50	179 91
Total assets.....	\$364,608 68	\$271,136 28	\$93,472 40

LIABILITIES

Investment certificates.....	301,986 97	166,488 63	135,498 34
Incomplete loans.....	13,525 72	59,267 95	—45,742 23
Unearned discount and prepaid interest.....	-----	152 78	—152 78
Other liabilities.....	30 00	53 93	—23 93
Guarantee stock—Capital.....	37,500 00	37,100 00	400 00
Undivided profits.....	10,109 20	8,050 07	2,059 13
Interest earned but uncollected.....	1,456 79	22 92	1,433 87
Total liabilities.....	\$364,608 68	\$271,136 28	\$93,472 40

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$6,335 00	Interest on loans.....	\$25,243 41
Appraisal fees.....	180 57	Loan fees.....	4,318 60
Auditing fees.....	150 00	Fines.....	17 13
Rent.....	1,235 00	Other income.....	1,529 71
Advertising.....	1,227 51	Unexplained adjustment.....	102 17
Taxes.....	34 33	Guarantee stock increased.....	400 00
Office expenses.....	1,497 94	Investment certificates increased.....	135,498 34
Other expenses.....	2,383 60	Cash balance reduced.....	6,876 68
Interest on investment certificates.....	16,107 94		
Real estate loans increased.....	95,334 90		
Bond investments increased.....	3,000 00		
Furniture and fixtures increased.....	400 40		
Other assets increased.....	179 91		
Loan commitments reduced.....	45,742 23		
Prepaid interest reduced.....	152 78		
Other liabilities reduced.....	23 93		
Total.....	\$173,986 04	Total.....	\$173,986 04

No. 143

SAN DIEGO BUILDING AND LOAN ASSOCIATION

336 Broadway, San Diego

Incorporated July 14, 1885. Fiscal year ended June 30, 1930

Officers—E. E. Hubbell, President; R. E. Hegg, Executive Vice President; S. I. Fox, Vice President; G. E. Whiteman, Secretary; C. Reikowsky, Assistant Secretary; H. McGuire, Cashier.
 Directors—J. W. Donohue, S. I. Fox, R. E. Hegg, E. E. Hubbell, Edwin Johnson, F. A. Salmons, Chas. A. Smith, N. Steinmetz, G. E. Whiteman.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$2,509,475 82	\$2,315,379 09	\$194,096 73
Arrearages—Interest, dues, etc.....	8,619 23	8,167 48	451 75
Cash in office and bank.....	212,299 99	12,659 82	199,640 17
Bond investments.....	172,613 96	21,106 58	151,507 38
Certificates of other associations.....	-----	20,000 00	—20,000 00
Real estate—Held for sale.....	88,734 17	12,040 87	76,693 30
Furniture and fixtures.....	8,539 69	3,677 04	4,862 65
Other assets.....	220 03	220 03	-----
Total assets.....	\$3,000,502 89	\$2,393,250 91	\$607,251 98

LIABILITIES

Investment certificates.....	\$2,108,298 09	\$1,603,057 67	\$505,240 42
Notes payable.....	78,127 12	74,605 41	3,521 71
Incomplete loans.....	51,173 16	42,553 08	8,620 08
Unearned discount and prepaid interest.....	790 67	1,004 05	—213 38
Other liabilities.....	11,841 48	12,165 54	—324 06
Installment membership shares.....	544,154 16	510,987 69	33,166 47
Guarantee stock—Capital.....	150,000 00	100,000 00	50,000 00
Guarantee stock—Surplus.....	26,000 00	6,000 00	20,000 00
Reserve.....	20,000 00	20,000 00	-----
Undivided profits.....	2,746 98	15,378 99	—12,632 01
Interest earned but uncollected.....	7,371 23	7,498 48	—127 25
Total liabilities.....	\$3,000,502 89	\$2,393,250 91	\$607,251 98

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$20,513 58	Interest on loans.....	\$193,584 19
Directors' and appraiser fees.....	2,901 25	Interest on other investments.....	6,585 41
Agents' commissions.....	2,991 50	Fees on loans.....	11,281 00
Legal and accounting fees.....	1,825 00	Other fees.....	870 00
Rent.....	3,883 35	Profits on surrendered accounts.....	2,295 34
Advertising.....	4,980 21	Rents received.....	1,290 91
Taxes (exclusive of income taxes).....	2,082 81	Penalties.....	2,352 57
Federal income taxes.....	2,084 48	Other income.....	212 05
Office expenses.....	5,427 91	Guarantee capital increased.....	50,000 00
Other expenses.....	3,182 48	Investment certificates increased.....	505,240 42
Interest on notes payable.....	1,521 62	Notes payable increased.....	3,521 71
Interest on investment certificates.....	109,039 81	Membership shares increased.....	33,166 47
Dividends on membership shares.....	32,669 48	Loan commitments increased.....	8,620 08
Dividends on guarantee stock.....	18,000 00	Certificates of other associa- tions reduced.....	20,000 00
Loans increased.....	194,096 73		
Bonds increased.....	151,507 38		
Real estate increased.....	76,693 30		
Furniture and fixtures increased.....	4,862 65		
Other liabilities reduced.....	324 06		
Delinquent dues increased.....	579 00		
Unearned discount and prepaid interest reduced.....	213 38		
Cash increased.....	199,640 17		
Total.....	\$839,020 15	Total.....	\$839,020 15

No. 149

SEABOARD BUILDING AND LOAN ASSOCIATION

945 Seventh Street, San Diego

Incorporated December 1, 1927. Fiscal year ended December 31, 1929

Officers—R. L. Mueller, President; W. J. Page, Vice President; Frank Von Tesmar, Secretary-Treasurer; D. C. Wyatt, Assistant Secretary-Treasurer.

Directors—Sam R. Frazee, W. M. Hawkins, Frank Herkelrath, R. L. Mueller, W. J. Page, R. C. Springer, Frank Von Tesmar, M. G. White.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.-----	\$750,932 93	\$427,619 20	\$323,313 73
Arrearages—Interest, dues, etc.-----	10,405 17	3,758 70	6,646 47
Cash in office and bank-----	11,451 29	8,311 92	3,139 37
Real estate—Held for sale-----	10,599 84	-----	10,599 84
Real estate—Office building-----	120,000 00	100,000 00	20,000 00
Furniture and fixtures-----	6,897 26	3,187 35	3,709 91
Other assets-----	2,698 14	684 14	2,014 00
Total assets-----	\$912,984 63	\$543,561 31	\$369,423 32

LIABILITIES

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Investment certificates-----	\$636,619 97	\$272,908 16	\$363,711 81
Notes payable-----	35,000 00	22,000 00	13,000 00
Incomplete loans-----	-----	24,485 59	—24,485 59
Unearned discount and prepaid interest-----	613 64	-----	613 64
Other liabilities-----	7,692 28	4,755 47	2,936 81
Guarantee stock—Capital-----	180,000 00	180,000 00	-----
Guarantee stock—Surplus-----	42,653 57	35,653 39	7,000 18
Interest earned but uncollected-----	10,405 17	3,758 70	6,646 47
Total liabilities-----	\$912,984 63	\$543,561 31	\$369,423 32

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries-----	\$9,132 61	Interest on loans-----	\$47,073 15
Directors' and appraisers' fees-----	35 00	Interest on other investments-----	1,659 59
Legal and accounting fees-----	454 59	Fees on loans-----	5,387 30
Rent-----	3,000 00	Profits on surrendered accounts-----	68 32
Advertising-----	11,736 27	Rents received-----	3,720 00
Taxes-----	1,886 97	Other income-----	1,387 47
Office expenses-----	5,310 69	-----	-----
Other expenses-----	730 45	Investment certificates increased-----	363,711 81
Interest on notes payable-----	1,480 77	Notes payable increased-----	13,000 00
Interest on investment certificates-----	30,798 33	Unearned discount increased-----	613 64
-----	-----	Other liabilities increased-----	2,936 81
Loans increased-----	323,313 73	Apportioned to reserve-----	12,270 03
Real estate increased-----	10,599 84	-----	-----
Office building increased-----	20,000 00	-----	-----
Furniture and fixtures increased-----	3,709 91	-----	-----
Other assets increased-----	2,014 00	-----	-----
Loan commitments reduced-----	24,485 59	-----	-----
Cash balance increased-----	3,139 37	-----	-----
Total-----	\$451,828 12	Total-----	\$451,828 12

No. 150

SILVER GATE BUILDING AND LOAN ASSOCIATION

343 Spreckels Theatre Building, San Diego

Incorporated May 22, 1890. Fiscal year ended May 31, 1930

Officers—M. A. Graham, President; V. Wankowski, Frank A. Frye, Vice Presidents; George D. Easton, Secretary.

Directors—M. A. Graham, V. Wankowski, Frank A. Frye, George D. Easton, E. Strahlmann, Harry Clark, R. B. Thomas, James D. Forward, Ralph E. Jenney.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	May 31, 1930	May 31, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$1,146,185 40	\$1,039,652 05	\$106,533 35
Arrearages—Interest, dues, etc.	15,270 99	11,184 16	4,086 83
Cash in office and bank	27,629 47	12,494 89	15,134 58
Real estate—Held for sale	3,613 69	-----	3,613 69
Total assets	\$1,192,699 55	\$1,063,331 10	\$129,368 45

LIABILITIES

Investment certificates	\$644,013 87	\$560,090 47	\$83,923 40
Incomplete loans	-----	7,200 11	—7,200 11
Unearned discount and prepaid interest	1,125 08	-----	1,125 08
Other liabilities	9,137 36	8,435 33	702 03
Installment membership shares	444,910 87	397,818 44	47,092 43
Guarantee stock—Capital	75,000 00	75,000 00	-----
Guarantee stock—Surplus	10,000 00	8,500 00	1,500 00
Undivided profits	251 38	220 59	30 79
Interest earned but uncollected	8,260 99	6,066 16	2,194 83
Total liabilities	\$1,192,699 55	\$1,063,331 10	\$129,368 45

**SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED MAY 31, 1930**

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$8,347 00	Interest on loans	\$82,703 11
Legal and accounting fees	825 00	Fees on loans	2,188 50
Rent	690 00	Other income	494 28
Advertising	551 55	Investment certificates increased	83,923 40
Taxes	843 12	Prepaid interest increased	891 50
Office expenses	1,301 34	Dividends payable	935 61
Interest on notes payable	471 65	Membership shares increased	47,092 43
Interest on investment certificates	35,367 11		
Dividends on membership shares	26,458 33		
Dividends on guarantee stock	9,000 00		
Loans increased	106,533 35		
Delinquent dues on shares increased	1,892 00		
Real estate increased	3,613 69		
Loan commitments reduced	7,200 11		
Cash increased	15,134 58		
Total	\$218,228 83	Total	\$218,228 83

No. 151

SUNSET BUILDING AND LOAN ASSOCIATION

546 B Street, San Diego

Incorporated March 27, 1926. Fiscal year ended June 30, 1930

Officers—J. M. Lathrop, President; Jos. E. Shreve, Vice President; H. M. Howrey, Secretary; C. R.

Berdel, Assistant Secretary.

Directors—Jos. E. Shreve, J. G. Cash, E. H. McMath, Dr. A. M. Richards, Eldon P. Mains.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$882,622 49	\$697,044 90	\$185,577 59
Arrearages—Interest, dues, etc.	4,921 80	-----	4,921 80
Cash in office and bank	36,091 22	54,055 62	—17,964 40
Bond investments	2,982 27	1,537 36	1,444 91
Certificates of other associations	200 00	-----	200 00
Real estate—Held for sale	1,610 77	-----	1,610 77
Furniture and fixtures	408 35	1 00	407 35
Total assets	\$928,836 90	\$752,638 88	\$176,198 02

LIABILITIES

Investment certificates	\$583,163 60	\$382,197 19	\$200,966 41
Incomplete loans	22,335 04	75,934 97	—53,599 93
Unearned discount and prepaid interest	4,071 50	12,006 75	—7,935 25
Other liabilities	3,305 60	1,904 77	1,400 83
Installment membership shares	8,023 40	17,494 29	—9,470 89
Guarantee stock—Capital	250,000 00	225,000 00	25,000 00
Guarantee stock—Surplus	40,000 00	22,500 00	17,500 00
Undivided profits	13,015 96	15,600 91	—2,584 95
Interest earned but uncollected	4,921 80	-----	4,921 80
Total liabilities	\$928,836 90	\$752,638 88	\$176,198 02

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$13,504 33	Interest on loans	\$66,182 82
Legal and accounting fees	1,448 45	Interest on other investments	81 97
Agents' commissions	4,692 16	Fees on loans	2,995 15
Rent	1,900 00	Other fees	2,158 91
Advertising	6,881 45	Profits on sales of real estate	1,072 75
Taxes	385 15	Other income	11,477 63
Office expenses	5,777 10		
Real estate losses and write-offs	761 76	Paid in surplus increased	2,500 00
Depreciation expense	733 50	Investment certificates increased	200,966 41
Interest on notes payable	1,143 72	Other liabilities increased	1,400 83
Interest on investment certificates	26,125 45	Guarantee capital increased	25,000 00
Dividends on membership shares	701 11	Cash balance reduced	17,964 40
Dividends on guarantee stock	7,500 00		
Loans increased	185,577 59		
Bonds increased	1,444 91		
Certificates of other associations increased	200 00		
Real estate increased	1,610 77		
Furniture and fixtures increased	407 35		
Loan commitments reduced	53,599 93		
Unearned discount and prepaid interest reduced	7,935 25		
Membership shares reduced	9,470 89		
Total	\$331,800 87	Total	\$331,800 87

AMERICAN NATIONAL BUILDING AND LOAN ASSOCIATION

600 Market Street, San Francisco

Incorporated February 28, 1929. Fiscal year ended December 31, 1929

Officers—G. B. Logan, President; Herbert H. Schisler, First Vice President; James F. Van Loben Sels, Second Vice President; J. N. Dew, Secretary; J. W. Woogerd, Assistant Secretary and Manager.
 Directors—R. L. Patterson, J. W. Woogerd, J. F. van Loben Sels, J. T. Crowe, Herbert H. Schisler, W. W. Kaye, O. A. Simmons, H. D. Moseley, Eugene H. Agee, G. B. Logan, Sherman Tuttle.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$107,784 30	-----	\$107,784 30
Arrearages—Interest, dues, etc.....	450 44	-----	450 44
Cash in office and bank.....	10,858 12	-----	10,858 12
Bond investments.....	2,000 00	-----	2,000 00
Real estate—Held for sale.....	2,000 00	-----	2,000 00
Furniture and fixtures.....	2,500 00	-----	2,500 00
Other assets.....	1,825 32	-----	1,825 32
Total assets.....	\$127,418 18	*None	\$127,418 18.

LIABILITIES

Investment certificates.....	\$7,362 04	-----	\$7,362 04
Incomplete loans.....	11,147 39	-----	11,147 39
Other liabilities.....	3,747 98	-----	3,747 98
Guarantee stock—Capital.....	78,618 63	-----	78,618 63
Guarantee stock—Surplus.....	26,091 70	-----	26,091 70
Interest earned but uncollected.....	450 44	-----	450 44
Total liabilities.....	\$127,418 18	*None	\$127,418 18

 SOURCE AND APPLICATION OF FUNDS
 FOR THE PERIOD MAY 25, 1929, TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$3,071 34	Interest on loans.....	\$3,120 43
Legal fees.....	170 00	Interest on other investments.....	9 36
Rent.....	800 00	Miscellaneous fees.....	10 00
Depreciation expense.....	2,867 00	Rents received.....	26 65
Office expenses.....	1,093 28	Other income.....	17 50
Interest on investment certificates.....	125 05		
Loans increased.....	107,784 30	Paid in surplus.....	31,034 43
Real estate increased.....	2,000 00	Investment certificates increased.....	7,362 04
Bond investments increased.....	2,000 00	Loan commitments increased.....	11,147 39
Furniture and fixtures increased.....	2,500 00	Other liabilities increased.....	3,747 98
Other assets increased.....	1,825 32	Guarantee capital increased.....	78,618 63
Cash balance increased.....	10,858 12		
Total.....	\$135,094 41	Total.....	\$135,094 41

*Commenced business May 24, 1929.

Branch—Los Angeles, 205 Lane Mortgage Building.

No. 153

BAY COUNTIES BUILDING AND LOAN ASSOCIATION

444 California Street, San Francisco

Incorporated July 2, 1929. Fiscal year ended June 30, 1930

Officers—Richard C. Hyland, President; C. D. Cunningham, Vice President; Wenzel Kohlweck, Treasurer; V. C. Riley, Secretary; A. Murray Spooner, Assistant Secretary.

Directors—Richard C. Hyland, V. C. Riley, C. D. Cunningham, W. C. R. Murray, Brooke Mohun, Wenzel Kohlweck, F. T. Russell, A. Murray Spooner, Wm. H. Metson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$129,598 41	-----	\$129,598 41
Arrearages—Interest, dues, etc.....	681 76	-----	681 76
Cash in office and bank.....	8,871 05	-----	8,871 05
Other assets.....	100 00	-----	100 00
Total assets.....	\$139,251 22	*None	\$139,251 22

LIABILITIES

Investment certificates.....	\$23,628 28	-----	\$23,628 28
Unearned discount and prepaid interest.....	2,521 58	-----	2,521 58
Other liabilities.....	130 00	-----	130 00
Guarantee stock—Capital.....	100,000 00	-----	100,000 00
Guarantee stock—Surplus.....	10,000 00	-----	10,000 00
Undivided profits.....	2,289 60	-----	2,289 60
Interest earned but uncollected.....	681 76	-----	681 76
Total liabilities.....	\$139,251 22	*None	\$139,251 22

SOURCE AND APPLICATION OF FUNDS FOR THE PERIOD JULY 31, 1929, TO JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$1,664 44	Interest on loans.....	\$5,083 32
Legal and accounting fees.....	219 25	Paid in surplus.....	10,000 00
Insurance.....	165 00	Investment certificates increased.....	23,628 28
Taxes.....	97 90	Unearned discount increased.....	2,521 58
Office expenses.....	239 47	Other liabilities increased.....	130 00
Other expenses.....	46 75	Guarantee capital increased.....	100,000 00
Interest on investment certificates.....	360 91		
Real estate increased.....	129,598 41		
Other assets increased.....	100 00		
Cash balance increased.....	8,871 05		
Total.....	\$141,363 18	Total.....	\$141,363 18

*Commenced business July 31, 1929.

BAY VIEW BUILDING AND LOAN ASSOCIATION

4749 Third Street, San Francisco

Incorporated November 18, 1911. Fiscal year ended December 31, 1929

Officers—James Allan, President; David W. Cronin, Vice President; Samuel Hansen, Treasurer; Peter B. Stumpf, Secretary; Florence Louis, Assistant Secretary.
 Directors—James Allan, David W. Cronin, Samuel Hansen, Peter B. Stumpf, Alfred Bothe, Harry Esposto, Leslie W. Hansen.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$913,341 25	\$814,006 25	\$99,335 00
Arrearages—Interest, dues, etc.	19,709 51	10,613 48	9,096 03
Cash in office and bank	2,665 48	15,720 43	—13,054 95
Certificates of other associations	—	5,000 00	—5,000 00
Real estate—Held for sale	66,908 39	61,144 95	5,763 44
Furniture and fixtures	725 40	718 85	6 55
Other assets	2,607 70	3,359 02	—751 32
Total assets	\$1,005,957 73	\$910,562 98	\$95,394 75

LIABILITIES

Investment certificates	\$599,703 66	\$547,333 05	\$52,370 61
Notes payable	63,000 00	47,256 17	15,743 83
Incomplete loans	14,028 95	32,024 28	—17,995 33
Other liabilities	244 78	722 97	—478 19
Full paid membership shares	193,475 41	178,793 85	14,681 56
Installment membership shares	44,339 13	36,400 83	7,938 30
Reserve	63,000 00	40,000 00	23,000 00
Undivided profits	8,456 29	17,418 35	—8,962 06
Interest earned but uncollected	19,709 51	10,613 48	9,096 03
Total liabilities	\$1,005,957 73	\$910,562 98	\$95,394 75

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$6,294 30	Interest on loans	\$68,603 20
Legal and auditing	125 00	Loan fees	2,887 90
Rent	420 00	Interest on other investments	235 83
Advertising	145 35	Fees received	172 72
Taxes	1,833 46	Profit on sale of real estate	750 00
Office expenses	1,020 69	Rents received	3,047 12
Real estate losses	2,187 29	Tax refund	6,420 24
Other expenses	2,928 96		
Interest on notes payable	2,721 66	Investment certificates increased	52,370 61
Interest on investment certificates	34,456 11	Notes payable increased	15,743 83
Dividends on membership shares	15,946 25	Membership shares increased	22,619 86
		Investments reduced	5,000 00
Real estate loans increased	98,743 55	Accounts receivable reduced	751 32
Certificate and share loans increased	591 45	Cash balance reduced	13,054 95
Real estate increased	5,763 44		
Furniture and fixtures increased	6 55		
Loan commitments reduced	17,995 33		
Accounts payable reduced	478 19		
Total	\$191,657 58	Total	\$191,657 58

No. 155

BUILDING-LOAN FEDERATION OF CALIFORNIA, INC.

220 Montgomery Street, San Francisco

Incorporated April 27, 1928. Fiscal year ended December 31, 1929

Officers—Chas. H. Tucker, President; Herbert C. Jones, Gilbert H. Beesemyer, William E. Bouton, Vice President; Milo R. Robbins, Secretary; Sanford M. Anderson, Assistant Secretary.
 Directors—Chas. H. Tucker, P. A. Oliver, Frank L. Williams, Gilbert H. Beesemyer, Wilson S. Gould, W. M. Sontheimer, Milo R. Robbins, Chas. L. McFarland, H. V. Ketcherside, Harold B. Starkey, Wm. E. Bouton, Fred T. Adams, Sanford M. Anderson, S. C. Symon, Herbert C. Jones, S. B. Schauer, Chas. L. Swanton.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase
Cash in office and bank.....	\$47,322 60	-----	\$47,322 60
Bond investments.....	41,825 59	-----	41,825 59
Furniture and fixtures.....	60 00	-----	60 00
Other assets.....	7,848 79	-----	7,848 79
Total assets.....	\$97,056 98	*None	\$97,056 98

LIABILITIES

Other liabilities.....	\$676 70	-----	\$676 70
Guarantee stock—Capital.....	77,025 00	-----	77,025 00
Guarantee stock—Surplus.....	18,935 00	-----	18,935 00
Undivided profits.....	420 28	-----	420 28
Total liabilities.....	\$97,056 98	*None	\$97,056 98

SOURCE AND APPLICATION OF FUNDS FOR THE PERIOD APRIL 8, 1929, TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$1,175 00	Interest on investments.....	\$2,002 99
Accounting fees.....	25 00	Profits on sales of bonds.....	50 00
Taxes.....	37 38		
Office expenses.....	145 63	Paid in surplus.....	18,935 00
Other expenses.....	249 70	Capital stock increased.....	77,025 00
		Other liabilities increased.....	676 70
Bond investments increased.....	41,825 59		
Furniture and fixtures increased.....	60 00		
Other assets increased.....	7,848 79		
Cash bank increased.....	47,322 60		
Total.....	\$98,689 69	Total.....	\$98,689 69

*Commenced business April 8, 1929.

No. 156

CALIFORNIA HOME BUILDING-LOAN COMPANY

208 Hearst Building, San Francisco

Incorporated September 8, 1889. Fiscal year ended June 30, 1930

Officers—P. B. Roberts, President; F. M. Parcels, Vice President; R. L. Handy, Secretary; W. W. Colquhoun, Assistant Secretary.

Directors—P. B. Roberts, F. M. Parcels, R. L. Handy, J. S. Hutchinson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$2,196,395 14	\$2,130,650 77	\$65,744 37
Cash in office and bank	33,264 44	10,030 11	23,234 33
Certificates of other associations	5,000 00	25,000 00	—20,000 00
Real estate—Held for sale	51,017 24	46,648 17	4,369 07
Furniture and fixtures	1,093 57	969 21	124 36
Other assets	3,731 25	-----	3,731 25
Total assets	\$2,290,501 64	\$2,213,298 26	\$77,203 38

LIABILITIES

Investment certificates	\$1,980,755 90	\$1,896,267 14	\$84,488 76
Notes payable and overdrafts	48,350 00	63,350 00	—15,000 00
Incomplete loans	49,106 35	54,697 23	—5,590 88
Other liabilities	9,898 68	9,701 62	197 06
Guarantee stock—Capital	125,000 00	125,000 00	-----
Guarantee stock—Surplus	62,493 17	47,900 00	14,593 17
Reserve for taxes	14,897 54	16,382 27	—1,484 73
Total liabilities	\$2,290,501 64	\$2,213,298 26	\$77,203 38

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$36,460 00	Interest on loans	\$202,374 18
Agents' commissions	8,735 91	Fees on loans	1,504 75
Directors' fees	360 00	Profits on surrendered accounts	521 39
Accounting fees	450 00	Unexplained adjustment	57 16
Rent	1,770 00		
Advertising	3,005 00	Income tax refund	3,639 49
Taxes (other than federal income tax)	5,910 52	Investment certificates increased	84,488 76
Office expenses	1,439 27	Other liabilities increased	197 06
Real estate losses and write-offs	742 78	Certificates of other associations reduced	20,000 00
Interest on notes payable	7,651 70		
Interest on investment certificates	113,577 78		
Federal income taxes	2,385 57		
Dividends on guarantee stock	12,500 00		
Loans increased	65,744 37		
Real estate increased	4,369 07		
Furniture and fixtures increased	124 36		
Other assets increased	3,731 25		
Notes payable reduced	15,000 00		
Loan commitments reduced	5,590 88		
Cash increased	23,234 33		
Total	\$312,782 79	Total	\$312,782 79

No. 157

CITIZENS BUILDING AND LOAN ASSOCIATION OF SAN FRANCISCO

165 Sutter Street, San Francisco

Incorporated January 14, 1885. Fiscal year ended February 11, 1930

Officers—Thomas M. Gardiner, President; Geo. T. Marsh, Vice President; Fremont Wood, Secretary.
Directors—Fred Addlestone, Colbert Coldwell, Jesse C. Colman, Milton D. Eisner, Thomas M. Gardiner,
F. M. Greenwood, Geo. T. Marsh, Geo. M. Mitchell, Charles Schlessinger, Fremont Wood, Herbert
A. Walst.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Feb. 11, 1930	Feb. 11, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$1,228,533 16	\$1,070,459 28	\$158,073 88
Arrearages—Interest, dues, etc.	13,869 52	13,177 84	691 68
Cash in office and bank	7,828 90	1,000 00	6,828 90
Certificates of other associations	—	50,248 27	—50,248 27
Real estate—Held for sale	46,546 04	18,969 05	27,576 99
Furniture and fixtures	1,941 73	1,579 19	362 54
Other assets	1,468 39	1,086 79	381 60
Total assets	\$1,300,187 74	\$1,156,520 42	\$143,667 32

LIABILITIES

Incomplete loans	\$38,458 55	\$33,508 66	\$4,949 89
Notes payable	—	8,487 10	—8,487 10
Other liabilities	13,451 44	1,516 53	11,934 91
Full paid membership shares	369,000 00	360,449 28	8,550 72
Installment membership shares	852,099 26	722,644 49	129,454 77
Reserve	15,431 27	18,864 82	—3,433 55
Interest earned but uncollected	11,747 22	11,049 54	697 68
Total liabilities	\$1,300,187 74	\$1,156,520 42	\$143,667 32

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED FEBRUARY 11, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$8,397 00	Interest on loans	\$84,828 23
Directors' fees	913 88	Interest on other investments	3,354 06
Legal and accounting fees	520 00	Fees on loans	714 06
Rent	2,400 00	Profits on surrendered accounts	1,436 96
Advertising	883 84	Other income	345 20
Taxes	524 17		
Office expenses	1,336 97	Loan commitments increased	4,949 89
Other expenses	654 81	Other liabilities increased	11,934 91
Loss on sales of real estate	6,086 37	Membership shares increased	138,005 49
Interest on notes payable	993 32	Certificates of other associations reduced	50,248 27
Dividends on membership shares	72,067 93	Delinquent values reduced	6 00
Loans increased	158,073 88	Unexplained difference	616 23
Real estate increased	27,576 99		
Furniture and fixtures increased	362 54		
Other assets increased	381 60		
Notes payable reduced	8,487 10		
Cash increased	6,828 90		
Total	\$296,489 30	Total	\$296,489 30

No. 155

EMPIRE BUILDING AND LOAN ASSOCIATION

340 Kearny Street, San Francisco

Incorporated August 24, 1889. Fiscal year ended June 30, 1930

Officers—Louis Muller, President; Leon Greenebaum, Vice President; Anglo-California Trust Co., Treasurer; William E. Bouton, Secretary.
 Directors—Louis Muller, Leon Greenebaum, Louis C. Muller, Oscar H. Ostlund, E. A. Neumarkel, Wm. A. Sherman, J. H. Rosenbaum, F. C. Ruppel, Wm. E. Bouton.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$173,831 80	\$160,679 13	\$13,152 67
Arrearages—Interest, dues, etc.	711 66	773 21	—61 55
Cash in office and bank	8,186 41	3,183 56	5,002 85
Bond investments	2,453 75	3,491 25	—1,037 50
Certificates of other associations	—	17,500 00	—17,500 00
Other assets	—	355 42	—355 42
Total assets	\$185,183 62	\$185,982 57	—\$798 95

LIABILITIES

Notes payable	—	\$13,500 00	—\$13,500 00
Incomplete loans	\$7,975 00	4,488 00	3,487 00
Unearned discount and prepaid interest	46 39	—	46 39
Other liabilities	277 50	165 00	112 50
Full paid membership shares	100,867 61	94,089 97	6,777 64
Installment membership shares	65,885 86	63,372 34	2,513 52
Reserve	9,489 60	8,942 37	547 23
Undivided profits	—	681 68	—681 68
Interest earned but uncollected	641 66	743 21	—101 55
Total liabilities	\$185,183 62	\$185,982 57	—\$798 95

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$1,775 00	Interest on loans	\$12,951 15
Directors' and appraisers' fees	877 50	Interest on other investments	871 64
Legal and accounting fees	316 00	Fees on loans	260 50
Rent	515 00	Other fees	231 66
Advertising	97 26	Other income	201 34
Taxes	129 57		
Office expenses	289 51	Loan commitments increased	3,487 00
Other expenses	233 41	Unearned discount increased	46 39
Interest on notes payable	187 58	Other liabilities increased	112 50
Dividends on membership shares	10,229 91	Membership shares increased	9,291 16
		Other assets reduced	355 42
Loans increased	13,152 67	Investments reduced	18,537 50
Delinquent dues increased	40 00		
Notes payable reduced	13,500 00		
Cash balance increased	5,002 85		
Total	\$46,346 26	Total	\$46,346 26

No. 159

EUREKA BUILDING AND LOAN ASSOCIATION

465 California Street, San Francisco

Incorporated November 3, 1890. Fiscal year ended June 30, 1930

Officers—Jos. J. Tynan, President; Arnold Foster, Jos. H. Congdon, Vice Presidents; Maurice Asher, Attorney and Secretary.

Directors—Jos. J. Tynan, Arnold Foster, Jos. H. Congdon, Thos. C. Hunter, Eugene Essner, Julian P. Neppert, Fred McLean, F. C. Kobely.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$383,971 12	\$316,712 33	\$67,258 79
Arrearages—Interest, dues, etc.....	1,893 35	1,489 59	403 76
Cash in office and bank.....	2,167 42	2,176 98	—9 56
Certificates of other associations.....	-----	10,000 00	—10,000 00
Real estate—Held for sale.....	2,122 89	4,409 80	—2,286 91
Total assets.....	\$390,154 78	\$334,788 70	\$55,366 08

LIABILITIES

Investment certificates.....	\$23,600 00	\$2,500 00	\$21,100 00
Notes payable.....	53,000 00	46,300 00	6,700 00
Incomplete loans.....	2,295 00	7,000 00	—4,705 00
Unearned discount and prepaid interest.....	237 05	-----	237 05
Other liabilities.....	929 48	712 10	217 38
Full paid membership shares.....	52,900 00	53,100 00	—200 00
Installment membership shares.....	237,507 48	207,041 79	30,465 69
Reserve.....	15,500 00	14,700 00	800 00
Undivided profits.....	3,093 02	2,736 72	356 30
Interest earned but uncollected.....	1,092 75	698 09	394 66
Total liabilities.....	\$390,154 78	\$334,788 70	\$55,366 08

**SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930**

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$3,350 00	Interest on loans.....	\$27,871 68
Directors' and appraisal fees.....	645 00	Fees (other).....	77 80
Accounting fees.....	115 00	Profits on surrendered accounts.....	885 63
Taxes.....	164 28		
Office expenses.....	674 04	Investment certificates increased.....	21,100 00
Real estate losses.....	507 79	Certificates of other associa- tions reduced.....	10,000 00
Interest on notes payable.....	2,017 37	Real estate reduced.....	2,286 91
Interest on certificates.....	2,200 28	Notes payable increased.....	6,700 00
Dividends on membership shares.....	18,005 05	Prepaid interest increased.....	237 05
		Other liabilities increased.....	217 38
Real estate loans increased.....	65,763 04	Membership shares increased.....	30,265 69
Certificate loans increased.....	1,495 75	Cash balance reduced.....	9 56
Delinquent dues increased.....	9 10		
Loan commitments reduced.....	4,705 00		
Total.....	\$99,651 70	Total.....	\$99,651 70

No. 160

FIDELITY BUILDING AND LOAN ASSOCIATION

340 Kearny Street, San Francisco

Incorporated March 19, 1887. Fiscal year ended March 31, 1930

Officers—James W. Harris, President; Fred Boeken, Vice President; Anglo-California Trust Co., Treasurer; William W. Bouton, Secretary.
 Directors—James W. Harris, Fred Boeken, Charles Rudolph, Fred T. Adams, Roy Block, Ernest J. Scheppler, Andrew J. Bone, Edward M. Wahl.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	March 31, 1930	March 31, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$707,676 07	\$631,101 51	\$76,574 56
Arrearages—Interest, dues, etc.	9,301 08	2,221 57	7,079 51
Cash in office and bank	13,154 47	230 11	12,924 36
Bond investments	22,599 00	22,255 00	344 00
Certificates of other associations	22,000 00	37,500 00	—15,500 00
Real estate—Held for sale	60,764 78	48,110 46	12,654 32
Real estate—Office building	45,482 80		45,482 80
Other assets	500 00	500 00	
Total assets	\$881,478 20	\$741,918 65	\$139,559 55

LIABILITIES

	March 31, 1930	March 31, 1929	Increase —Decrease
Notes payable	\$114,500 00	\$89,400 00	\$25,100 00
Incomplete loans	1,141 86	4,633 03	—3,491 17
Unearned discount and prepaid interest		30 91	—30 91
Other liabilities	624 50	636 00	—11 50
Full paid membership shares	309,702 32	237,546 86	72,155 46
Installment membership shares	407,649 01	366,163 55	41,485 46
Real estate reserve	2,500 00	2,500 00	
Mutual reserve	37,355 43	38,884 91	—1,529 48
Undivided profits		534 82	—534 82
Interest earned but uncollected	8,005 08	1,588 57	6,416 51
Total liabilities	\$881,478 20	\$741,918 65	\$139,559 55

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED MARCH 31, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$4,800 00	Interest on loans	\$49,064 32
Directors' fees	1,645 00	Interest on other investments	2,744 92
Accounting fees	120 00	Fees on loans	1,136 50
Rent	1,000 00	Fees—Other	207 55
Advertising	24 16	Profit on surrendered accounts	424 31
Taxes	1,017 46	Rents	583 34
Office expenses	1,177 50	Profit on sale of real estate	48 92
Real estate losses and write-offs	320 18	Other income	2,119 49
Other expenses	353 40		
Interest on notes payable	5,182 02	Certificates of other associa-	
Dividends on membership shares	42,753 93	tions reduced	15,500 00
Loans increased	76,574 56	Notes payable increased	25,100 00
Delinquent dues on shares in-		Membership shares increased	113,640 92
creased	663 00		
Bond investments increased	344 00		
Real estate increased	12,654 32		
Office building increased	45,482 80		
Loan commitments reduced	3,491 17		
Other liabilities reduced	42 41		
Cash balance increased	12,924 36		
Total	\$210,570 27	Total	\$210,570 27

No. 161

FRANKLIN MUTUAL BUILDING AND LOAN ASSOCIATION

995 Market Street, San Francisco

Incorporated October 28, 1906. Fiscal year ended December 31, 1929

Officers—Otto F. E. Burmeister, President; Fred E. Rathjens, First Vice President; George Braun, Second Vice President; B. Fedde, Secretary.
 Directors—Otto F. E. Burmeister, B. Fedde, Fred E. Rathjens, George Braun, A. J. Becker, Henry Eggeling, Charles Schlesinger, Wm. Wertsch, Charles J. Vath, C. Weggenmann.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$471,894 52	\$414,896 49	\$56,998 03
Arrearages—Interest, dues, etc.....	3,612 57	2,879 86	732 71
Cash in office and bank.....	2,057 22	6,414 34	—4,357 12
Furniture and fixtures.....	311 00	281 00	30 00
Other assets.....	306 96	349 76	—42 80
Total assets.....	\$478,182 27	\$424,821 45	\$53,360 82

LIABILITIES

Notes payable.....	\$30,000 00	\$15,000 00	\$15,000 00
Incomplete loans.....	11,287 22	6,450 00	4,837 22
Other liabilities.....	89 60	108 47	—18 87
Installment membership shares.....	410,405 77	378,379 10	32,026 67
Reserve.....	22,200 00	21,000 00	1,200 00
Undivided profits.....	587 11	1,004 02	—416 91
Interest earned but uncollected.....	3,612 57	2,879 86	732 71
Total liabilities.....	\$478,182 27	\$424,821 45	\$53,360 82

SOURCE AND APPLICATION OF FUNDS

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$4,350 00	Interest on loans.....	\$29,715 71
Directors' and appraisers' fees...	827 00	Interest on other investments..	429 15
Accounting fees.....	50 00		
Rent.....	990 00	Notes payable increased.....	15,000 00
Advertising.....	160 62	Loan commitments increased...	4,837 22
Taxes.....	292 85	Membership shares increased...	32,026 67
Office expenses.....	629 19	Other assets reduced.....	42 80
Interest on notes payable.....	561 01	Cash balance reduced.....	4,357 12
Dividends on membership shares..	21,501 10		
Loans increased.....	56,998 03		
Furniture and fixtures increased..	30 00		
Other liabilities reduced.....	18 87		
Total.....	\$86,408 67	Total.....	\$86,408 67

No. 162

GLOBE MUTUAL BUILDING AND LOAN ASSOCIATION

465 California Street, San Francisco

Incorporated March 30, 1898. Fiscal year ended March 31, 1930

Officers—Frank Otis, President; Edwin M. Otis, Vice President; Oliver Ellsworth, Attorney; Richard F. Cassidy, Secretary.
 Directors—Frank Otis, Edwin M. Otis, Oliver Ellsworth, Richard F. Cassidy, Lloyd Littleton, Frederick Birdsall, Stephen F. Otis, M. R. Dempster, J. T. Carlin.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Mar. 31, 1930	Mar. 31, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$249,682 16	\$273,189 36	—\$23,507 20
Arrearages—Interest, dues, etc.	1,623 44	2,510 27	—886 83
Cash in office and bank	11,939 73	8,361 16	3,578 57
Furniture and fixtures	100 00	100 00	—
Total assets	\$263,345 33	\$284,160 79	—\$20,815 46

LIABILITIES

Investment certificates	\$97,325 00	\$115,325 00	—\$18,000 00
Notes payable	10,800 00	2,000 00	—2,000 00
Incomplete loans	323 86	3,183 77	7,616 23
Other liabilities	67,288 00	197 05	126 81
Full paid membership shares	66,367 29	67,288 00	—9,680 95
Installment membership shares	18,500 00	76,048 24	1,250 00
Reserve	1,314 94	17,250 00	508 18
Undivided profits	1,426 24	806 76	—635 73
Interest earned but uncollected		2,061 97	
Total liabilities	\$263,345 33	\$284,160 79	—\$20,815 46

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED MARCH 31, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$3,050 00	Interest on loans	\$20,973 12
Directors' fees	315 00	Membership fees	67 80
Accounting fees	50 00	Profits on surrendered accounts	980 06
Rent	360 00	Profits on sales of real estate	438 70
Taxes	128 52		
Office expenses	444 23	Real estate loans reduced	23,507 20
Interest on notes payable	169 69	Delinquent dues reduced	251 10
Interest on investment certificates	5,846 98	Loan commitments increased	7,616 23
Dividends on membership shares	10,337 08	Other liabilities increased	126 81
Investment certificates reduced	18,000 00		
Notes payable reduced	2,000 00		
Membership shares reduced	9,680 95		
Cash balance increased	3,578 57		
Total	\$53,961 02	Total	\$53,961 02

No. 163

HOME MUTUAL DEPOSIT-LOAN COMPANY

228 Montgomery Street, San Francisco

Incorporated December 2, 1885. Fiscal year ended December 31, 1929

Officers—Geo. M. Mitchell, President; Geo. F. Lyon, First Vice President; Frank M. Greenwood, Second Vice President; Charles G. Hinds, Secretary.
 Directors—Geo. M. Mitchell, Geo. F. Lyon, Frank M. Greenwood, J. Dimmer, Milo R. Robbins, Charles G. Hinds, Charles P. West, Frank Wilkie.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$1,949,450 94	\$1,846,979 99	\$102,470 95
Arrearages—Interest, dues, etc.....	5,113 12	5,400 50	—287 38
Cash in office and bank.....	10,345 49	20,212 99	—9,867 50
Bond investments.....	-----	60,000 00	—60,000 00
Real estate—Held for sale.....	110,719 01	19,187 49	91,531 52
Furniture and fixtures.....	2,491 10	2,192 54	298 56
Other assets.....	5,793 44	6,388 66	—595 22
Total assets.....	\$2,083,913 10	\$1,960,362 17	\$123,550 93

LIABILITIES

Investment certificates.....	\$1,798,818 87	\$1,604,053 95	\$194,764 92
Notes payable.....	50,000 00	50,000 00	-----
Incomplete loans.....	37,110 67	127,038 56	—89,927 89
Unearned discount and prepaid interest.....	300 10	-----	300 10
Other liabilities.....	15,115 00	12,793 52	2,321 48
Guarantee stock—Capital.....	124,700 00	124,500 00	200 00
Guarantee stock—Surplus.....	37,000 00	27,125 00	9,875 00
Reserve.....	-----	2,400 00	—2,400 00
Undivided profits.....	15,755 34	7,050 64	8,704 70
Interest earned but uncollected.....	5,113 12	5,400 50	—287 38
Total liabilities.....	\$2,083,913 10	\$1,960,362 17	\$123,550 93

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$13,134 18	Interest on loans.....	\$156,445 47
Directors' and appraisal fees.....	330 00	Fees on loans.....	4,825 67
Legal and accounting fees.....	680 00	Profits on surrendered accounts.....	4,226 04
Rent.....	4,740 00	Profits on sales of real estate.....	5,958 62
Advertising.....	5,149 14	Rents received.....	280 00
Taxes (exclusive of income tax).....	2,081 88	Other income.....	135 12
Federal income tax.....	4,654 94		
Office expenses.....	2,221 68	Paid in surplus.....	50 00
Interest on notes payable.....	1,472 34	Investment certificates increased.....	194,764 92
Interest on investment certificates.....	101,447 06	Other liabilities increased.....	2,321 48
		Guarantee capital increased.....	200 00
Dividends on guarantee stock.....	17,430 00	Unearned discount and pre-	
Loans increased.....	102,470 95	paid interest increased.....	300 10
Real estate increased.....	91,531 52	Bond investments reduced.....	60,000 00
Furniture and fixtures increased.....	298 56	Other assets reduced.....	595 22
Loan commitments reduced.....	89,927 89	Cash balance reduced.....	9,867 50
Reserve reduced—Unexplained.....	2,400 00		
Total.....	\$439,970 14	Total.....	\$439,970 14

No. 164

INDUSTRIAL BUILDING-LOAN ASSOCIATION

55 Montgomery Street, San Francisco

Incorporated February 25, 1925. Fiscal year ended December 31, 1929

Officers—Hall B. Funke, President; W. J. Hunt, Vice President; Purcell Rowe, Secretary; Harold H. Post, Assistant Secretary.

Directors—Hall B. Funke, W. J. Hunt, M. A. Wilmer, A. J. Brechtel, Purcell Rowe.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$40,114 95	\$47,931 30	—\$7,816 35
Arrearages—Interest, dues, etc.	315 31	-----	315 31
Cash in office and bank	4,017 46	9,292 17	—5,274 71
Certificates of other associations	7,500 00	-----	7,500 00
Real estate—Held for sale	3,991 34	-----	3,991 34
Furniture and fixtures	151 65	52 00	99 65
Total assets	\$56,090 71	\$57,275 47	—\$1,184 76

LIABILITIES

Investment certificates	\$35,767 35	\$34,045 75	\$1,721 60
Incomplete loans	-----	3,458 59	—3,458 59
Installment membership shares	1,259 84	1,432 69	—172 85
Guarantee stock—Capital	17,500 00	17,500 00	-----
Undivided profits	1,248 21	838 44	409 77
Interest earned but uncollected	315 31	-----	315 31
Total liabilities	\$56,090 71	\$57,275 47	—\$1,184 76

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$550 00	Interest on loans	\$3,851 70
Directors' and appraisal fees	50 00	Interest on investments	77 50
Legal fees	180 00	Other fees	39 08
Rent	150 00	-----	-----
Taxes	38 73	Full paid investment certificates	-----
Office expenses	455 73	increased	831 88
Interest on investment certificates	2,134 05	Installment investment certificates increased	889 72
Installment membership shares reduced	172 85	Real estate loans reduced	7,816 35
Certificates of other associations increased	7,500 00	Cash balance reduced	5,274 71
Real estate increased	3,991 34	-----	-----
Furniture and fixtures increased	99 65	-----	-----
Loan commitments reduced	3,458 59	-----	-----
Total	\$18,780 94	Total	\$18,780 94

No. 165

MECHANICS BUILDING AND LOAN ASSOCIATION

340 Kearny Street, San Francisco

Incorporated January 6, 1891. Fiscal year ended December 31, 1929

Officers—E. Martinoni, President; E. Schwerin, Vice President; Anglo-California Trust Co., Treasurer; William E. Bouton, Secretary.
 Directors—E. Martinoni, E. Schwerin, L. R. Podesta, S. E. Benko, R. R. Rogers, E. G. Sullivan, Munro English, Milton Marks, William E. Bouton.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$142,925 31	\$132,938 27	\$9,987 04
Arrearages—Interest, dues, etc.	782 93	1,763 92	—980 99
Cash in office and bank	1,170 95	707 01	463 94
Bond investments	5,017 50		5,017 50
Real estate—Held for sale	12,758 00		12,758 00
Total assets	\$162,654 69	\$135,409 20	\$27,245 49

LIABILITIES

Notes payable and overdrafts	\$23,500 00	\$4,100 00	\$19,400 00
Incomplete loans	2,149 00		2,149 00
Other liabilities	96 00	2,043 00	—1,947 00
Full paid membership shares	71,436 50	64,794 68	6,641 82
Installment membership shares	55,831 77	54,997 13	834 64
Undivided profits	49 51		49 51
Reserve	8,873 98	7,725 47	1,148 51
Interest earned but uncollected	717 93	1,748 92	—1,030 99
Total liabilities	\$162,654 69	\$135,409 20	\$27,245 49

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$1,320 00	Interest on loans	\$12,010 24
Directors' fees	546 50	Interest on other investments	145 75
Accounting fees	85 00	Fees on loans	225 00
Rent	462 00	Membership fees	34 80
Advertising	259 94	Fines	1,099 37
Taxes	219 33	Profits on surrendered accounts	104 38
Office expenses	245 83	Rents received	161 04
Real estate and write-offs	309 30		
Interest on notes payable	1,171 95	Notes payable increased	19,400 00
Dividends on membership shares	7,962 71	Loan commitments increased	2,149 00
		Full paid membership shares increased	6,641 82
Loans increased	9,987 04	Other liabilities increased	53 00
Bonds increased	5,017 50		
Real estate increased	12,758 00		
Delinquent dues increased	50 00		
Installment membership shares reduced	1,165 36		
Cash balance increased	463 94		
Total	\$42,024 40	Total	\$42,024 40

No. 166

MISSION BUILDING AND LOAN ASSOCIATION

2533 Mission Street, San Francisco

Incorporated October 25, 1923. Fiscal year ended December 31, 1929

Officers—W. G. McDiarmid, President; Dr. O. M. Colburn, Chas. L. Weyro, Vice Presidents; Harry Beach, Secretary.
 Directors—W. G. McDiarmid, Dr. O. M. Colburn, Chas. L. Weyro, Harry Beach, Lawrence Rath.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$160,727 91	\$161,849 46	—\$1,121 55
Arrearages—Interest, dues, etc.....	2,127 85	1,530 86	596 99
Cash in office and bank.....	8,140 05	12,912 27	—4,772 22
Real estate—Held for sale.....	9,179 30	4,016 59	5,162 71
Furniture and fixtures.....	2,550 17	2,490 17	60 00
Other assets.....	2,954 48	1,248 49	1,705 99
Total assets.....	\$185,679 76	\$184,047 84	\$1,631 92

LIABILITIES

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Investment certificates.....	\$126,616 65	\$123,492 28	\$3,124 37
Notes payable.....	10,500 00	9,500 00	1,000 00
Incomplete loans.....	954 25	7,057 06	—6,102 81
Unearned discount and prepaid interest.....	-----	403 13	—403 13
Other liabilities.....	614 15	42 89	571 26
Full paid membership shares.....	1,081 60	-----	1,081 60
Installment membership shares.....	7,108 22	6,403 34	704 88
Guarantee stock—Capital.....	35,100 00	35,100 00	-----
Guarantee stock—Surplus.....	420 30	420 30	-----
Undivided profits.....	1,156 74	97 98	1,058 76
Interest earned but uncollected.....	2,127 85	1,530 86	596 99
Total liabilities.....	\$185,679 76	\$184,047 84	\$1,631 92

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,010 00	Interest on loans.....	\$12,423 57
Agents' commissions.....	46 50	Fees on loans.....	729 45
Rent.....	900 00	Other income.....	6 00
Advertising.....	221 13		
Taxes.....	149 76	Investment certificates increased.....	3,124 37
Office expenses.....	618 59	Notes payable increased.....	1,000 00
Interest on notes payable.....	255 66	Other liabilities increased.....	571 26
Interest on investment certificates.....	7,336 35	Membership shares increased.....	1,786 48
Dividends on membership shares.....	562 27	Loans reduced.....	1,121 55
		Cash balance reduced.....	4,772 22
Real estate increased.....	5,162 71		
Furniture and fixtures increased.....	60 00		
Other assets increased.....	1,705 99		
Loan commitments reduced.....	6,102 81		
Unearned discount reduced.....	403 13		
Total.....	\$25,534 90	Total.....	\$25,534 90

No. 167

NORTHERN CALIFORNIA BUILDING AND LOAN ASSOCIATION

664 Mills Building, San Francisco

Incorporated October 6, 1911. Fiscal year ended December 31, 1929

Officers—S. C. Symon, President; Wm. Muir, Wm. Donald, Vice Presidents; H. A. Taylor, Secretary; H. M. Puckhaber, Assistant Secretary.

Directors—S. C. Symon, Wm. Muir, Wm. Donald, A. Norman Long, J. B. Symon, W. R. Carswell, Geo. Furner, W. E. Bouton, F. C. Turner, A. E. Garland, D. W. Johnston, E. A. Leigh.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$1,341,571 02	\$1,002,980 63	\$338,590 39
Arrearages—Interest, dues, etc.	8,743 24	2,640 00	6,103 24
Cash in office and bank	7,168 13	2,966 13	4,202 00
Bond investments	8,521 25	—	8,521 25
Real estate—Held for sale	17,666 42	—	17,666 42
Furniture and fixtures	1,624 85	1,221 15	403 70
Other assets	373 64	—	373 64
Total assets	\$1,385,668 55	\$1,009,807 91	\$375,860 64

LIABILITIES

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Investment certificates	\$899,500 59	\$867,812 14	\$31,688 45
Notes payable	62,800 00	20,000 00	42,800 00
Incomplete loans	12,082 85	20,505 93	—8,423 08
Unearned discount and prepaid interest	—	2,812 39	—2,812 39
Reserves for contingencies	16,808 00	19,144 99	—2,336 99
Other liabilities	1,007 45	119 50	887 95
Full paid membership shares	120,377 28	—	120,377 28
Installment membership shares	136,960 36	1,894 58	135,065 78
Guarantee stock—Capital	72,000 00	58,500 00	13,500 00
Guarantee stock—Surplus	26,298 22	16,378 38	9,919 84
Reserve and undivided profits	29,090 55	—	29,090 55
Interest earned but uncollected	8,743 24	2,640 00	6,103 24
Total liabilities	\$1,385,668 55	\$1,009,807 91	\$375,860 64

* SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$8,678 70	Interest on loans	\$85,393 77
Directors' and appraisal fees	249 45	Loan fees	4,319 77
Legal and auditing	548 64	Other fees	536 89
Agent's commissions	371 52	Rents received	591 98
Rent	1,200 00	Guarantee stock increased	13,500 00
Advertising	147 31	Paid in surplus	3,750 00
Taxes	1,906 81	Income tax refund	2,856 34
Office expense	2,066 74	Reserve increase unexplained	17,395 28
Interest on notes payable	2,017 17	Unexplained adjustment	9,313 50
Interest on investment certificates	54,508 35	Investment certificates increased	31,688 45
Dividends on membership shares	1,118 69	Notes payable increased	42,800 00
Dividends on guarantee stock	12,333 75	Membership shares increased	255,443 06
Real estate loans increased	332,924 32	Accounts payable increased	887 95
Certificate loans increased	5,666 07		
Bond investments increased	8,521 25		
Real estate increased	17,666 42		
Furniture and fixtures increased	403 70		
Accounts receivable increased	373 64		
Loan commitments reduced	8,423 08		
Reserves for contingencies reduced	2,336 99		
Prepaid interest reduced	2,812 39		
Cash balance increased	4,202 00		
Total	\$468,476 99	Total	\$468,476 99

No. 168

PACIFIC STATES SAVINGS AND LOAN COMPANY

745 Market Street, San Francisco

Incorporated June 14, 1889. Fiscal year ended December 31, 1929

Officers—Robert S. Odell, President; A. E. Falch, Secretary; R. B. F. Randolph, Vice President and Director of Management; H. R. Thompson, Vice President, Loan Division; E. O. Allison, Vice President and Cashier; C. B. Lansdown, Vice President and Comptroller; R. G. Rohrer, Jr., Vice President, Central Loan Department; John L. Mace, Resident Attorney.
 Directors—Robert S. Odell, R. B. F. Randolph, E. O. Allison, Edward W. Jackson, A. E. Falch.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$45,781,042 17	\$22,825,881 00	\$22,955,161 17
Arrearages—Interest, dues, etc.	389,844 25	198,411 40	191,432 85
Cash in office and bank	5,349,164 63	2,551,452 34	2,797,712 29
Bond investments	1,363,389 07	742,060 83	621,328 24
Certificates of other associations	22,000 00	30,150 00	—8,150 00
Real estate—Office building	1 00	1 00	—
Furniture and fixtures	1 00	1 00	—
Other assets	132,186 25	59,920 11	72,266 14
Total assets	\$53,037,628 37	\$26,407,877 68	\$26,629,750 69

LIABILITIES

Investment certificates	\$47,515,550 78	\$22,036,244 59	\$25,479,306 19
Incomplete loans	1,197,229 40	2,445,317 78	—1,248,088 38
Unearned discount and prepaid interest	1,717,044 79	628,147 62	1,088,897 17
Other liabilities	128,664 26	56,462 25	72,202 01
Full paid membership shares	100,000 00	100,000 00	—
Guarantee stock—Capital	493,800 00	355,000 00	138,800 00
Guarantee stock—Surplus	1,457,000 00	525,000 00	932,000 00
Undivided profits	38,494 89	63,294 04	—24,799 15
Interest earned but uncollected	389,844 25	198,411 40	191,432 85
Total liabilities	\$53,037,628 37	\$26,407,877 68	\$26,629,750 69

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$366,736 52	Interest on loans	\$2,917,975 75
Directors' and appraiser's fees	68,096 26	Interest on other investments	332,469 48
Legal fees	15,669 88	Fees on loans	194,173 29
Agents' commissions	29,039 93	Fees, initial deposits	25,549 87
Rent	136,909 99	Other fees	12,417 03
Advertising	55,557 37	Profits on surrendered accounts	8,938 30
Taxes (exclusive of income tax)	15,805 37	Rents received	13,685 66
Federal income taxes	6,299 57	Other income	66,702 68
Office expenses	121,637 04	Branch organization expense, refund	71,550 75
Real estate losses and write-offs	62,477 14	Investment certificates increased	25,479,306 19
Other expenses	63,179 04	Unearned discount	1,088,897 17
Interest on investment certificates	2,166,906 22	Other liabilities increased	72,202 01
Dividends on guarantee stock	314,409 14	Guarantee capital increased	138,800 00
Loans increased	22,955,161 17	Paid in surplus increased	694,000 00
Bond investments increased	621,328 24	Certificates of other associations reduced	8,150 00
Other assets increased	72,266 14		
Loan commitments reduced	1,248,088 38		
Cash balance increased	2,797,712 29		
Adjustment to balance	7,538 49		
Total	\$31,124,818 18	Total	\$31,124,818 18

Branches—San Francisco, 745 Market Street, 2630 Mission Street, 1530 Fillmore Street, 540 Clement Street; Oakland, 1317 Broadway; Bakersfield, 1518 19th Street; Berkeley, 2164 Shattuck Ave.; Burlingame, 1350 Burlingame Avenue; Los Angeles, 752 South Broadway; Ontario, 235 North Euclid Avenue; Palo Alto, 408 University Avenue; Pasadena, 39 South Garfield Avenue; Pomona, 242 South Garey Avenue; Sacramento, 7th and K Streets; Fresno, T. W. Patterson Building; Glendale, 104 East Broadway; Hollywood, Taft Building; Long Beach, 237 East Broadway; Modesto, 1021 J Street; Monterey, 423 Alvarado Street; San Bernardino, 496 Court Street; San Diego, 701 Broadway; Santa Ana, 413 North Main Street; Santa Barbara, 1115 State Street; Stockton, 415 East Main Street.

No. 169

PROGRESS MUTUAL LOAN ASSOCIATION

416 Kearny Street, San Francisco

Incorporated December 31, 1894. Fiscal year ended December 31, 1929

Officers—Irving F. Moulton, President; Alexander Nobel, Secretary.

Directors—Irving F. Moulton, David Livingston, John Reid, Jr., Stanley Kelly, Alexander Nobel, L. Ulfelder.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$192,525 83	\$146,461 81	\$46,064 02
Arrearages—Interest, dues, etc.	670 31	691 83	—21 52
Cash in office and bank	8,332 34	6,157 05	2,175 29
Real estate—Held for sale	5,519 84		5,519 84
Furniture and fixtures		88 63	—88 63
Total assets	\$207,048 32	\$153,399 32	\$53,649 00

LIABILITIES

Investment certificates	\$71,433 35	\$35,246 17	\$36,187 18
Notes payable	26,000 00	29,000 00	—3,000 00
Incomplete loans	1,485 60	2,885 68	—1,400 08
Other liabilities	99 50	36 90	62 60
Full paid membership shares	10,600 00	14,600 00	—4,000 00
Installment membership shares	56,428 96	55,119 14	1,309 82
Guarantee stock—Capital	34,500 00	11,700 00	22,800 00
Reserve	4,000 00	3,300 00	700 00
Undivided profits	1,925 90	902 30	1,023 60
Interest earned but uncollected	575 01	609 13	—34 12
Total liabilities	\$207,048 32	\$153,399 32	\$53,649 00

**SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929**

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$1,365 00	Interest on loans	\$15,272 82
Directors' fees	145 00	Loan fees	85 80
Accounting and auditing	70 00	Profits on surrendered accounts	211 15
Rent	300 00	Profits on sales of real estate	288 25
Advertising	30 00		
Taxes (other than income tax)	86 16	Guarantee stock increased	22,800 00
Office expense	565 67	Investment certificates increased	36,187 18
Interest on notes payable	2,302 08	Other liabilities increased	62 60
Interest on investment certificates	3,660 26	Certificate loans decreased	446 18
Dividends on membership shares	3,812 91	Arrearages decreased	21 52
		Furniture and fixtures decreased	88 63
Dividends on guarantee stock	1,831 46		
Real estate loans increased	37,336 13		
Real estate contracts increased	9,174 07		
Real estate increased	5,519 84		
Notes payable decreased	3,000 00		
Loan commitments decreased	1,400 08		
Membership shares decreased	2,690 18		
Cash balance increased	2,175 29		
Total	\$75,464 13	Total	\$75,464 13

No. 170

PROVIDENT MUTUAL LOAN ASSOCIATION

416 Kearny Street, San Francisco

Incorporated September 24, 1887. Fiscal year ended March 31, 1930

Officers—Irring F. Moulton, President; Wm. N. Rolph, Vice President; Alexander Nobel, Secretary.
 Directors—Irring F. Moulton, Wm. N. Rolph, Frank Otis, John Reid, Jr., Stanley Kelly, Harry B. Allen, Alexander Nobel, Ronald T. Rolph, Edwin M. Otis.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	March 31, 1930	March 31, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$352,644 45	\$381,330 13	—\$28,685 68
Arrearages—Interest, dues, etc.	1,862 22	1,918 58	—56 36
Cash in office and bank	3,155 31	4,672 10	—1,416 79
Real estate—Held for sale	12,144 39		12,144 39
Furniture and fixtures	1,095 99	1,215 99	—120 00
Other assets	100 00	43 00	57 00
Total assets	\$371,002 36	\$389,079 80	—\$18,077 44

LIABILITIES

Investment certificates	\$71,400 00	\$78,400 00	—\$7,000 00
Notes payable and overdrafts	33,000 00	36,000 00	—3,000 00
Incomplete loans		5,304 92	—5,304 92
Other liabilities	425 80	200 00	225 80
Full paid membership shares	49,400 00	58,400 00	—9,000 00
Installment membership shares	195,566 21	191,759 74	3,806 47
Undivided profits	2,393 33	1,041 56	1,351 77
Reserve	17,250 00	16,250 00	1,000 00
Interest earned but uncollected	1,567 02	1,723 58	—156 56
Total liabilities	\$371,002 36	\$389,079 80	—\$18,077 44

SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED MARCH 31, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$3,485 00	Interest on loans	\$31,205 33
Directors' fees	405 00	Miscellaneous fees	187 36
Accounting and auditing	82 50	Profits on surrendered accounts	1,144 67
Rent	600 00	Profit on real estate	214 53
Taxes (other than income tax)	233 34		
Office expense	1,024 74	Real estate loans reduced	31,534 12
Other expenses	200 00	Certificate loans reduced	707 00
Interest on notes payable	2,973 87	Furniture and fixtures reduced	120 00
Interest on investment certificates	4,258 50	Other liabilities increased	225 80
Dividends on membership shares	17,137 17	Cash balance reduced	1,416 79
Real estate contracts increased	3,555 44		
Real estate increased	12,144 39		
Other assets increased	57 00		
Investment certificates reduced	7,000 00		
Notes payable reduced	3,000 00		
Loan commitments reduced	5,304 92		
Membership shares reduced	5,193 53		
Delinquent dues increased	100 20		
Total	\$66,755 60	Total	\$66,755 60

No. 171

SAN FRANCISCO BUILDING AND LOAN ASSOCIATION

2740 Mission Street, San Francisco

Incorporated April 30, 1923. Fiscal year ended December 31, 1929

Officers—Ross Urquhart, President; Sherry H. Hubbard, Vice President; Harold H. Post, Secretary, Sutton Carlson, Assistant Secretary.

Directors—Ross Urquhart, Harold H. Post, B. Grant Taylor, Sherry H. Hubbard, Mary A. Wilmer.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$311,203 38	\$273,192 52	\$38,010 86
Arrearages—Interest, dues, etc.....	1,890 05	520 92	1,369 13
Cash in office and bank.....	2,258 77	3,172 02	—913 25
Real estate—Held for sale.....	3,615 00	3,915 00	—300 00
Furniture and fixtures.....	500 00	200 00	300 00
Other assets.....	2,466 60	593 64	1,872 96
Total assets.....	\$321,933 80	\$281,594 10	\$40,339 70

LIABILITIES

Investment certificates.....	\$206,599 61	\$202,447 83	\$4,151 78
Notes payable.....	20,200 00	3,000 00	17,200 00
Other liabilities.....	—	1,315 00	—1,315 00
Full paid membership shares.....	2,500 00	2,707 95	—207 95
Installment membership shares.....	45,184 60	28,802 93	16,381 67
Guarantee stock—Capital.....	25,000 00	25,000 00	—
Guarantee stock—Surplus.....	13,200 00	10,500 00	2,700 00
Undivided profits.....	7,359 54	7,299 47	60 07
Interest earned but uncollected.....	1,890 05	520 92	1,369 13
Total liabilities.....	\$321,933 80	\$281,594 10	\$40,339 70

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,801 00	Interest on loans.....	\$26,583 32
Directors' and appraisal fees.....	170 00	Fees on loans.....	287 00
Rent.....	165 00	Other fees.....	175 81
Advertising.....	28 50		
Taxes.....	487 09	Installment membership shares	
Office expense.....	875 95	increased.....	16,381 67
Real estate losses and write-offs.....	1,018 88	Installment certificates in-	
Interest on notes payable.....	429 94	creased.....	5,974 08
Interest on investment certificates.....	13,573 00	Real estate reduced.....	300 00
Dividends on membership shares.....	2,736 70	Accrued interest payable in-	
		creased.....	8,487 28
Dividends on guarantee stock.....	2,000 00	Notes payable increased.....	17,200 00
Real estate loans increased.....	38,010 86	Cash balance reduced.....	913 25
Furniture and fixtures increased.....	300 00		
Other assets increased.....	1,872 96		
Full paid certificates reduced.....	10,309 58		
Full paid membership shares			
reduced.....	207 95		
Other liabilities reduced.....	1,315 00		
Total.....	\$76,302 41	Total.....	\$76,302 41

No. 172

STANDARD BUILDING AND LOAN ASSOCIATION

340 Kearny Street, San Francisco

Incorporated October 24, 1924. Fiscal year ended December 31, 1929

Officers—James W. Harris, President; Fred Boeken, Vice President; Anglo-California Trust Company, Treasurer; Milo R. Robbins, Attorney; William E. Bouton, Secretary.
 Directors—James W. Harris, Fred Boeken, William E. Bouton, Fred T. Adams, John Hazlett, Wm. R. Carswell, M. R. Robbins, Samuel C. Symon.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$451,631 89	\$372,264 35	\$79,367 54
Arrearages—Interest, dues, etc.	2,403 29	727 00	1,676 29
Cash in office and bank	3,545 31	5,344 52	—1,799 21
Bond investments	9,975 00	—	9,975 00
Furniture and fixtures	239 95	287 95	—48 00
Other assets	775 00	117 00	658 00
Total assets	\$468,570 44	\$378,740 82	\$89,829 62

LIABILITIES

Investment certificates	\$381,866 94	\$333,341 18	\$48,525 76
Notes payable and overdrafts	35,000 00	—	35,000 00
Incomplete loans	8,514 55	5,351 52	3,163 03
Unearned discount and prepaid interest	182 30	63 49	118 81
Other liabilities	880 53	504 00	376 53
Guarantee stock—Capital	33,600 00	33,600 00	—
Guarantee stock—Surplus	5,565 00	1,808 10	3,756 90
Undivided profits	557 83	3,345 53	—2,787 70
Interest earned but uncollected	2,403 29	727 00	1,676 29
Total liabilities	\$468,570 44	\$378,740 82	\$89,829 62

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$4,460 35	Interest on loans	\$31,752 49
Directors' and appraisal fees	735 00	Interest on other investments	248 33
Auditing	335 00	Loan fees	1,386 52
Rent	640 50	Fines	27 02
Advertising	707 56	Profits on surrendered accounts	454 44
Taxes	368 56		
Office expense	896 84	Investment certificates increased	48,525 76
Interest on notes payable	514 73	Notes payable increased	35,000 00
Interest on investment certificates	22,007 01	Loan commitments increased	3,163 03
Federal income taxes	218 05	Prepaid interest increased	118 81
		Other liabilities increased	376 53
Dividends on guarantee stock	2,016 00	Furniture and fixtures reduced	48 00
Real estate loans increased	79,367 54	Cash balance reduced	1,799 21
Bond investments increased	9,975 00		
Other assets increased	658 00		
Total	\$122,900 14	Total	\$122,900 14

No. 173

UNION BUILDING AND LOAN ASSOCIATION

224 Kearny Street, San Francisco

Incorporated January 22, 1924. Fiscal year ended June 30, 1930

Officers—Geo. L. Leonard, President; Joseph A. Leonard, Vice President; B. J. Murphy, Secretary-Treasurer.

Directors—Geo. L. Leonard, B. M. Murphy, Joseph A. Leonard, Jos. G. Morrow, M. J. Conboy.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$860,672 54	\$746,231 16	\$114,441 38
Arrearages—Interest, dues, etc.	5,112 69	5,372 12	—259 43
Cash in office and bank	28,599 16	8,445 41	20,153 75
Real estate—Held for sale	21,970 62	—	21,970 62
Furniture and fixtures	9,172 78	6,655 75	2,517 03
Other assets	—	3,718 88	—3,718 88
Total assets	\$925,527 79	\$770,423 32	\$155,104 47

LIABILITIES

Investment certificates	\$800,943 46	\$676,847 74	\$124,095 72
Notes payable	37,855 00	15,355 00	22,500 00
Incomplete loans	9,835 14	5,547 88	4,287 26
Other liabilities	1,240 62	2,716 58	—1,475 96
Guarantee stock—Capital	70,200 00	62,100 00	8,100 00
Guarantee stock—Surplus	340 88	—	340 88
Undivided profits	—	2,484 00	—2,484 00
Interest earned but uncollected	5,112 69	5,372 12	—259 43
Total liabilities	\$925,527 79	\$770,423 32	\$155,104 47

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$13,732 85	Interest on loans	\$67,759 40
Agents' commissions	17,245 09	Interest other investments	186 84
Accounting fees	1,090 00	Fees on loans	16,880 38
Rent	3,160 00	Fees—Other	15,092 14
Advertising	5,900 23	Rents received	231 55
Taxes	357 80	Other income	1,691 39
Office expenses	8,457 32		
Other expenses	5,293 26	Paid in surplus	2,025 00
Interest on notes payable	1,763 32	Investment certificates increased	124,095 72
Interest on investment certificates	41,081 45	Notes payable increased	22,500 00
		Loan commitments increased	4,287 26
		Guarantee capital increased	8,100 00
Dividends on guarantee stock	5,572 80	Prepaid and deferred expenses reduced	3,718 88
Adjustments to prior years' earnings	2,355 70		
Loans increased	114,441 38		
Real estate increased	21,970 62		
Furniture and fixtures increased	2,517 03		
Other liabilities reduced	1,475 96		
Cash balance increased	20,153 75		
Total	\$266,568 56	Total	\$266,568 56

No. 174

WESTERN LOAN ASSOCIATION

1150 Divisadero Street, San Francisco

Incorporated November 12, 1886. Fiscal year ended June 30, 1930

Officers—Frank R. Dann, President; Dr. Roy H. Morris, Vice President; Esmond Schapiro, Attorney; Peter N. Williams, Secretary-Manager.

Directors—Frank R. Dann, Dr. Roy H. Morris, Esmond Schapiro, Peter N. Williams, Henry Dederky, Jr., Joseph A. Ernst, Harry L. Gunzburger, Milton N. Williams, Rosalie Stich.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$281,058 26	\$252,097 04	\$28,961 22
Arrearages—Interest, dues, etc.	574 43	585 99	—11 56
Cash in office and bank	3,723 92	10,704 85	—6,980 93
Real estate—Held for sale	27,216 35	1,995 00	25,221 35
Total assets	\$312,572 96	\$265,382 88	\$47,190 08

LIABILITIES

Investment certificates	\$66,448 95	\$21,384 94	\$45,064 01
Notes payable and overdrafts	7,500 00	6,000 00	1,500 00
Full paid membership shares	91,304 75	92,304 75	—1,000 00
Installment membership shares	27,124 53	25,498 42	1,626 11
Guarantee stock—Capital	50,000 00	50,000 00	—
Reserve	27,492 20	27,492 20	—
Undivided profits	42,359 10	42,375 58	—16 48
Interest earned but uncollected	343 43	326 99	16 44
Total liabilities	\$312,572 96	\$265,382 88	\$47,190 08

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$7,260 00	Interest on loans	\$22,137 92
Directors' fees	22 50	Miscellaneous fees	9 50
Legal accounting fees	145 90	Other income	125 50
Rent	300 00		
Advertising	1,286 82	Investment certificates increased	45,064 01
Taxes	147 58	Notes payable increased	1,500 00
Office expenses	701 48	Membership increased	626 11
Real estate losses and write-offs	985 56	Delinquent dues reduced	28 00
Other expenses	1,364 76	Cash reduced	6,980 93
Interest on notes payable	191 25		
Interest on investment certificates	4,012 81		
Dividends on membership shares	5,870 74		
Loans increased	28,961 22		
Real estate increased	25,221 35		
Total	\$76,471 97	Total	\$76,471 97

No. 175

WESTERN SECURITY BUILDING AND LOAN ASSOCIATION

43 Montgomery Street, San Francisco

Incorporated April 24, 1928. Fiscal year ended December 31, 1929

Officers—H. S. Scott, President; R. G. Hamilton, Jr., Executive Vice President; Wm. H. Abbott, First Vice President; Wm. R. Schirmer, Second Vice President; Wm. A. Davis, Third Vice President; R. G. Hamilton, Secretary; J. C. Cooper, Treasurer; W. T. Jenkins, Assistant Secretary; C. L. Zahniser, Assistant Secretary.

Directors—Wm. H. Abbott, Frank R. Girard, Wm. Schirmer, Drew Chidester, Geo. W. Brooks, H. J. Stratford, H. S. Scott, J. Theo. Erlin, Ira S. Lillick, A. J. Chapman, Chalmers G. Graham.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$1,444,218 44	\$364,400 00	\$1,079,818 44
Arrearages—Interest, dues, etc.....	2,399 09	255 30	2,143 79
Cash in office and bank.....	106,427 01	56,630 66	49,796 35
Furniture and fixtures.....	6,272 47	6,752 16	—479 69
Total assets.....	\$1,559,317 01	\$428,038 12	\$1,131,278 89

LIABILITIES

Investment certificates.....	\$950,642 61	\$258,487 15	\$692,155 46
Incomplete loans.....	433,355 47	66,498 64	366,856 83
Other liabilities.....	2,226 61	—	2,226 61
Guarantee stock—Capital.....	141,500 00	100,000 00	41,500 00
Guarantee stock—Surplus.....	14,150 00	2,797 03	11,352 97
Undivided profits.....	15,043 23	—	15,043 23
Interest earned but uncollected.....	2,399 09	255 30	2,143 79
Total liabilities.....	\$1,559,317 01	\$428,038 12	\$1,131,278 89

SOURCE AND APPLICATION OF FUNDS

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$8,315 60	Interest on loans.....	\$107,519 96
Directors' fees.....	250 00	Other income.....	33 06
Rent.....	8,315 60		
Advertising.....	7,960 28	Surplus paid in.....	4,150 00
Taxes.....	98 26	Investment certificates increased	692,155 46
Office expense.....	4,157 80	Loan commitments increased.....	366,856 83
Other expenses.....	714 39	Accounts payable increased.....	2,226 61
Interest on notes payable.....	6,254 00	Guarantee stock increased.....	41,500 00
Interest on investment certificates.....	43,441 28	Furniture and fixtures reduced.....	479 69
Federal income taxes.....	2,226 61		
Dividends on guarantee stock.....	3,573 00		
Real estate loans increased.....	1,079,818 44		
Bank balance increased.....	49,796 35		
Total.....	\$1,214,921 61	Total.....	\$1,214,921 61

NOTE—Western Security Building and Loan Association merged with San Jose Pacific Building and Loan Association, San Jose, on March 28, 1930.

CALIFORNIA MUTUAL BUILDING AND LOAN ASSOCIATION

248 South First Street, San Jose

Incorporated March 12, 1889. Fiscal year ended December 31, 1929

Officers—George S. Walker, President; Charles F. Crothers, Frederick H. Clark, Hall B. Funke, Vice Presidents; W. B. Rice, Secretary.

Directors—George S. Walker, Charles F. Crothers, T. M. Wright, Herbert C. Jones, George Gilman, Wm. G. Alexander, Willard B. Rice, Joseph M. Carlson, Harry L. Todd, H. T. Dennis, G. H. Beesemyer, Frederick H. Clark, Peter Bereut, John A. Wallacker, Donald P. Goodwin.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$13,698,530 69	\$10,750,016 60	\$2,948,514 09
Arrearages—Interest, dues, etc.	8,329 06	—	8,329 06
Cash in office and bank	210,931 22	213,980 54	—3,049 32
Bond investments	513,280 00	549,161 22	—35,881 22
Certificates of other associations	48,988 39	148,151 97	—99,163 58
Real estate—Held for sale	621,428 21	521,724 07	99,704 14
Real estate—Office building	77,024 58	77,024 58	—
Furniture and fixtures	79,683 54	7,203 09	72,480 45
Other assets	27,926 26	2,731 60	25,194 66
Total assets	\$15,286,121 95	\$12,269,993 67	\$3,016,128 28

LIABILITIES

Investment certificates	\$13,330,101 62	\$9,903,519 51	\$3,426,582 11
Notes payable and overdrafts	15,000 00	76,000 00	—61,000 00
Incomplete loans	141,932 12	609,725 09	—467,792 97
Unearned discount and prepaid interest	65,237 68	—	65,237 68
Other liabilities	8,235 57	13,236 05	—5,000 48
Full paid membership shares	555,258 77	657,996 79	—102,738 02
Installment membership shares	463,236 53	405,504 73	57,731 80
Guarantee stock—Capital	350,000 00	300,000 00	50,000 00
Guarantee stock—Surplus	200,000 00	148,224 45	51,775 55
Reserve	96,884 68	96,884 68	—
Undivided profits	51,905 92	58,902 37	—6,996 45
Interest earned but uncollected	8,329 06	—	8,329 06
Total liabilities	\$15,286,121 95	\$12,269,993 67	\$3,016,128 28

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$86,462 06	Interest on loans	\$832,650 78
Legal and auditing	4,427 50	Interest on other investments	58,226 35
Rent	24,181 66	Loan fees	22,100 31
Advertising	27,506 22	Other fees	4,278 46
Taxes	7,641 87	Profit sale of bonds	396 56
Office expense	21,946 29	Rents received	36,576 50
Real estate write-offs	42,552 49	Other income	9,578 44
Other expenses	7,348 52		
Interest paid notes payable	6,260 07	Paid in surplus	50,000 00
Interest paid invest. cert.	642,636 19	Guarantee stock increased	50,000 00
Apportioned full paid shares	35,258 78	Unearned discount increased	65,237 68
Apportioned installment shares	31,108 48	Bond investment reduced	35,881 22
		Certificates other associations reduced	99,163 58
Adjustments to prior year's earnings	31,698 17	Investment certificates increased	3,426,582 11
Real estate loans increased	2,948,514 09	Cash balance reduced	3,049 32
Real estate increased	99,704 14		
Furniture and fixtures increased	72,480 45		
Other assets increased	25,194 66		
Notes payable reduced	61,000 00		
Loan commitments reduced	467,792 97		
Membership shares reduced	45,006 22		
Other liabilities reduced	5,000 48		
Total	\$4,693,721 31	Total	\$4,693,721 31

Branches—San Francisco, 55 Montgomery Street.
Oakland, 1706 Franklin Street.
Monterey, Spazier Building.
Richmond, 1025 MacDonald Avenue.

No. 177

GUARANTY BUILDING AND LOAN ASSOCIATION

69 South First Street, San Jose

Incorporated June 30, 1919. Fiscal year ended June 30, 1930

Officers—W. M. Sontheimer, President; Urban A. Sontheimer, Vice President; W. R. Frost, Secretary;
C. P. Maloney, Eva H. Viera, Assistant Secretaries.
Directors—W. M. Sontheimer, Urban A. Sontheimer, H. S. Kittredge, J. Q. Patton, S. E. Johnson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$14,262,501 19	\$12,439,633 72	\$1,822,867 47
Arrearages—Interest, dues, etc.	123,813 64	103,522 26	20,291 38
Cash in office and bank	621,443 46	396,859 32	224,584 14
Certificates of other associations	241,000 00	180,000 00	61,000 00
Real estate—Held for sale	411,104 69	158,600 00	252,504 69
Real estate—Office building	474,000 00	486,000 00	—12,000 00
Furniture and fixtures	47,238 40	27,926 00	19,312 40
Other assets	66,962 00	44,229 11	22,732 89
Total assets	\$16,248,063 38	\$13,836,770 41	\$2,411,292 97

LIABILITIES

Investment certificates	\$14,789,130 09	\$11,514,614 19	\$3,274,515 90
Incomplete loans	586,328 39	1,740,518 03	—1,154,189 64
Unearned discount and prepaid interest	13,653 68	665 27	12,988 41
Other liabilities	19,741 02	8,305 24	11,435 78
Guarantee stock—Capital	684,000 00	534,000 00	150,000 00
Guarantee stock—Surplus	12,250 00	—	12,250 00
Undivided profits	19,146 56	—	19,146 56
Interest earned but uncollected	123,813 64	38,667 68	85,145 96
Total liabilities	\$16,248,063 38	\$13,836,770 41	\$2,411,292 97

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$135,534 12	Interest on loans	\$1,116,396 46
Directors' and appraisers' fees	1,500 00	Interest on other investments	26,526 89
Legal fees	5,077 59	Fees on loans	36,284 41
Agents' commissions	57,829 16	Entrance fees	12,942 50
Rent	4,850 00	Profits on surrendered accounts	3,549 45
Advertising	44,707 34	Rents received	3,751 35
Taxes (exclusive of income taxes)	8,735 73	Other income	20,683 88
Federal income taxes	10,314 38		
Office expenses	14,961 50	Investment certificates increased	3,274,515 90
Real estate losses and write-offs	45,928 56	Unearned discount and prepaid interest increased	12,988 41
Other expenses	22,930 04	Other liabilities increased	11,435 78
Interest on investment certificates	754,270 39	Guarantee stock increased	150,000 00
		Depreciation of office buildings	12,000 00
Dividends on guarantee stock	17,244 99		
Loans increased	1,822,867 47		
Certificates of other associations increased	61,000 00		
Real estate increased	252,504 69		
Furniture and fixtures increased	19,312 40		
Other assets increased	22,732 89		
Loan commitments reduced	1,154,189 64		
Cash balance increased	224,584 14		
Total	\$4,681,075 03	Total	\$4,681,075 03

Branches—Oakland, 1759 Broadway.
San Francisco, 70 Post Street.
Los Angeles, 521 Security Title Insurance Building.

No. 178

HOME OWNERS BUILDING AND LOAN ASSOCIATION

21 North Second Street, San Jose

Incorporated August 21, 1919. Fiscal year ended December 31, 1929

Officers—R. O. Summers, President; Dr. R. L. Hogg, Vice President; R. H. Wehner, Secretary.
 Directors—R. O. Summers, L. H. Walker, W. L. Atkinson, C. F. Crothers, R. L. Hogg, W. G. Alexander,
 R. H. Wehner.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$418,034 61	\$176,284 66	\$241,749 95
Arrearages—Interest, dues, etc.....	1,585 08	742 70	842 38
Cash in office and bank.....	8,178 51	24,517 83	—16,339 32
Bond investments.....	14,877 98	—	14,877 98
Real estate—Held for sale.....	4,475 98	—	4,475 98
Furniture and fixtures.....	1,696 82	1,179 60	517 22
Total assets.....	\$448,848 98	\$202,724 79	\$246,124 19

LIABILITIES

Investment certificates.....	\$341,673 65	\$161,175 12	\$180,498 53
Notes payable.....	15,000 00	15,000 00	—
Incomplete loans.....	33,337 56	9,542 90	23,794 66
Guarantee stock—Capital.....	54,500 00	16,200 00	38,300 00
Guarantee stock—Surplus and undivided profits.....	2,752 69	64 07	2,688 62
Interest earned but uncollected.....	1,585 08	742 70	842 38
Total liabilities.....	\$448,848 98	\$202,724 79	\$246,124 19

SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,443 50	Interest on loans.....	\$20,380 73
Rent.....	1,200 00	Interest on other investments.....	420 90
Advertising.....	1,385 33	Miscellaneous fees.....	114 75
Taxes.....	145 74	Rents received.....	180 00
Office expenses.....	831 65	Other income.....	1,357 50
Other expenses.....	237 83		
Interest on notes payable.....	222 71	Paid in surplus.....	2,262 00
Interest on investment certificates.....	13,287 01	Investment certificates increased.....	180,498 53
Adjustment of fixed assets.....	454 25	Loan commitments increased.....	23,794 66
		Guarantee capital increased.....	38,300 00
Dividends on guarantee stock.....	1,819 24	Cash balance reduced.....	16,339 32
Loans increased.....	241,749 95		
Bond investments increased.....	14,877 98		
Real estate increased.....	4,475 98		
Furniture and fixtures increased.....	517 22		
Total.....	\$283,648 39	Total.....	\$283,648 39

NOTE—Home Owners Building and Loan Association absorbed by California Mutual Building and Loan Association, San Jose, on June 10, 1930.

No. 179

INDEPENDENT BUILDING-LOAN ASSOCIATION

16 East San Antonio Street, San Jose

Incorporated May 21, 1929. Fiscal year ended December 31, 1929

Officers—Wilbur J. Edwards, President; Geo. B. Campbell, Vice President-Secretary; Helga Swanson, Assistant Secretary.
Directors—Wilbur J. Edwards, Geo. B. Campbell, Arthur D. Curtner, Purdy J. Campbell, Albert R. Thompson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$891,490 96		\$891,490 96
Arrearages—Interest, dues, etc.	1,749 52		1,749 52
Cash in office and bank	10,980 35		10,980 35
Bond investments	77,402 50		77,402 50
Certificates of other associations	25,000 00		25,000 00
Furniture and fixtures	3,400 00		3,400 00
Total assets	\$1,010,023 33	*None	\$1,010,023 33

LIABILITIES

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Investment certificates	\$875,392 26		\$875,392 26
Incomplete loans	18,332 10		18,332 10
Unearned discount and prepaid interest	1,203 70		1,203 70
Guarantee stock—Capital	100,000 00		100,000 00
Guarantee stock—Surplus	10,000 00		10,000 00
Undivided profits	3,345 75		3,345 75
Interest earned but uncollected	1,749 52		1,749 52
Total liabilities	\$1,010,023 33	*None	\$1,010,023 33

SOURCE AND APPLICATION OF FUNDS

*FOR THE PERIOD MAY 29, 1929, TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$1,200 35	Interest on loans	\$17,866 42
Directors' fees	85 00	Interest on other investments	1,689 05
Legal fees	170 00	Fees on loans	3,105 85
Rent	1,056 00	Other income	730 00
Advertising	538 98		
Taxes	110 00	Paid in surplus	10,000 00
Office expenses	987 91	Investment certificates	875,392 26
Depreciation expense	164 83	Loan commitments	18,332 10
Other expenses	320 62	Unearned discount and prepaid interest	1,203 70
Interest on notes payable	270 90	Guarantee capital	100,000 00
Interest on investment certificates	15,140 98		
Loans increased	891,490 96		
Bond investments	77,402 50		
Certificates of other associations	25,000 00		
Furniture and fixtures	3,400 00		
Cash balance	10,980 35		
Total	\$1,028,319 38	Total	\$1,028,319 38

*Commenced business May 29, 1929.

No. 180

NUCLEUS BUILDING AND LOAN ASSOCIATION

6 North First Street, San Jose

Incorporated March 28, 1889. Fiscal year ended April 6, 1930

Officers—Louis Sonniksen, President; R. H. Borchers, Robert R. Syer, Vice Presidents; C. H. Johnson, Secretary; Edna Goss, Melvin H. Johnson, Assistant Secretaries; J. Lester Miller, Attorney.
 Directors—Louis Sonniksen, Chester Herold, Karl M. Stull, R. H. Borchers, Robert R. Syer, Dr. Jay C. Elder, C. H. Johnson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	April 6, 1930	April 6, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$4,306,234 51	\$3,732,774 99	\$573,459 52
Arrearages—Interest, dues, etc.....	12,904 70	13,941 02	—1,036 32
Cash in office and bank.....	236,192 50	27,819 85	208,372 65
Bond investments.....	266,139 26	418,382 42	—152,243 16
Real estate—Held for sale.....	4,847 62	—	4,847 62
Furniture and fixtures.....	250 00	400 00	—150 00
Total assets.....	\$4,826,568 59	\$4,193,318 28	\$633,250 31

LIABILITIES

Incomplete loans.....	\$102,625 79	\$163,448 03	—\$60,822 24
Full paid membership shares.....	28,500 00	43,600 00	—15,100 00
Installment membership shares.....	4,563,310 70	3,877,058 65	686,252 05
Reserve.....	92,500 00	75,000 00	17,500 00
Undivided profits.....	26,727 40	20,270 58	6,456 82
Interest earned but uncollected.....	12,904 70	13,941 02	—1,036 32
Total liabilities.....	\$4,826,568 59	\$4,193,318 28	\$633,250 31

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED APRIL 6, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$16,337 92	Interest on loans.....	\$285,247 58
Directors' and appraisers' fees.....	1,880 00	Interest on bonds.....	25,494 71
Legal and accounting fees.....	3,033 75	Profits on surrendered accounts.....	49 51
Agents' commissions.....	1,079 25	Other income.....	1,766 98
Rent.....	4,200 00		
Advertising.....	2,801 09	Membership shares increased.....	671,152 05
Taxes.....	1,923 07	Bond investments reduced.....	152,243 16
Office expenses.....	4,588 41	Furniture and fixtures reduced.....	150 00
Depreciation expense.....	150 00		
Other expenses.....	5,155 33		
Dividends on membership shares.....	247,453 14		
Loans increased.....	573,459 52		
Real estate increased.....	4,847 62		
Loan commitments reduced.....	60,822 24		
Cash balance increased.....	208,372 65		
Total.....	\$1,136,103 99	Total.....	\$1,136,103 99

No. 181

RESERVE BUILDING AND LOAN ASSOCIATION

24 North First Street, San Jose

Incorporated April 19, 1926. Fiscal year ended December 31, 1929

Officers—Floyd A. Parton, President; E. F. Perry, Secretary.

Directors—Floyd A. Parton, Charles A. Wayland, Sanborn Young, Louis Everding, Almon E. Roth, E. L. Hayes, Amos O. Williams.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$775,949 69	\$501,010 85	\$274,938 84
Arrearages—Interest, dues, etc.	3,529 68	2,698 16	831 52
Cash in office and bank	17,478 76	24,510 00	—7,031 24
Bond investments	18,333 50	—	18,333 50
Certificates of other associations	80,000 00	20,000 00	60,000 00
Furniture and fixtures	2,195 69	2,277 27	—81 58
Other assets	391 24	481 65	—90 41
Total assets	\$897,878 56	\$550,977 93	\$346,900 63

LIABILITIES

Investment certificates	\$795,583 24	\$480,477 07	\$315,106 17
Incomplete loans	24,438 68	12,323 14	12,115 54
Other liabilities	122 28	—	122 28
Guarantee stock—Capital	63,937 50	50,000 00	13,937 50
Guarantee stock—Surplus	2,019 28	2,019 28	—
Undivided profits	8,247 90	3,460 28	4,787 62
Interest earned but uncollected	3,529 68	2,698 16	831 52
Total liabilities	\$897,878 56	\$550,977 93	\$346,900 63

**SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929**

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$5,868 00	Interest on loans	\$49,252 39
Directors' and appraisal fees	364 33	Interest on other investments	4,208 85
Legal and auditing	400 00	Loan fees	4,491 75
Rent	1,500 00	Other fees	937 65
Advertising	2,838 51	Other income	1,286 42
Taxes	443 95		
Office expenses	2,148 97	Guarantee stock increased	13,937 50
Traveling expenses	779 80	Investment certificates increased	315,106 17
Depreciation	390 34	Loan commitments increased	12,115 54
Interest on notes payable	539 50	Accounts payable increased	122 28
Interest on investment certificates	37,056 26	Furniture and fixtures reduced	81 58
Federal income taxes	59 78	Other assets reduced	90 41
		Cash balance reduced	7,031 24
Dividends on guarantee stock	3,000 00		
Real estate loans increased	274,938 84		
Investments increased	78,333 50		
Total	\$408,661 78	Total	\$408,661 78

SAN JOSE PACIFIC BUILDING AND LOAN ASSOCIATION

81 West Santa Clara Street, San Jose

Incorporated January 30, 1885. Fiscal year ended December 31, 1929

Officers—A. J. Koch, President; R. G. Hamilton, Jr., Wm. A. Davis, Allen Rudolph, Vice Presidents; R. G. Hamilton, Secretary; J. C. Cooper, Treasurer.

Directors—H. H. Fitch, A. E. Holmes, Faber L. Johnston, A. J. Koch, W. F. Lillick, Allen Rudolph, Paul S. Williams, Wm. A. Davis, J. R. Knowland, John P. Maxwell, Sherwood Swan, Wm. M. Abbott, Geo. W. Brooks, A. J. Chapman, Drew Chidester, J. Theo. Erlin, Frank R. Girard, Chalmers G. Graham, Marshal Hale, R. G. Hamilton, R. G. Hamilton, Jr., Ira S. Lillick, Wm. Schirmer, H. S. Scott, H. J. Stratford, O. S. Relph, Paul Rudolph.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$12,316,495 59	\$10,054,078 49	\$2,262,417 10
Arrearages—Interest, dues, etc.	37,907 14	38,281 45	—374 31
Cash in office and bank	513,048 18	900,952 72	—387,904 54
Bond investments	470,312 65	469,914 60	398 05
Certificates of other associations	200,000 00	—	200,000 00
Real estate—Held for sale	164,470 89	82,358 19	82,112 70
Real estate—Office building	139,443 58	142,410 46	—2,966 88
Furniture and fixtures	13,322 64	10,610 29	2,712 35
Other assets	6,022 25	3,251 59	2,770 66
Total assets	\$13,861,022 92	\$11,701,857 79	\$2,159,165 13

LIABILITIES

Investment certificates	\$12,241,696 53	\$15,649 12	\$12,226,047 41
Incomplete loans	865,967 82	493,933 44	372,034 38
Unearned discount and prepaid interest	172,274 92	—	172,274 92
Other liabilities	5,005 13	13,192 59	—8,187 46
Installment membership shares	—	10,665,834 01	—10,665,834 01
Guarantee stock—Capital	500,000 00	—	500,000 00
Guarantee stock—Surplus and undivided profits	25,279 40	30,753 18	—5,473 78
Reserve	12,891 98	444,214 00	—431,322 02
Interest earned but uncollected	37,907 14	38,281 45	—374 31
Total liabilities	\$13,861,022 92	\$11,701,857 79	\$2,159,165 13

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$62,275 00	Interest on loans	\$799,134 73
Advertising	6,304 85	Interest on other investments	16,856 92
Taxes (other than income tax)	12,629 74	Fees	2,324 67
Office expenses	14,216 50	Rents received	2,611 37
Real estate losses	1,444 12	Other income	3,531 31
Depreciation	4,726 28		
Interest on investment certificates	653,592 12	Guarantee stock increased	500,000 00
Dividends on membership shares	104,744 17	Paid in surplus	50,000 00
		Investment certificates increased	12,226,047 41
Dividends guarantee stock	20,000 00	Loan commitments increased	372,034 38
Special distribution to membership shareholders	431,322 02	Prepaid interest increased	172,274 92
Real estate loans increased	2,262,417 10	Office building reduced	2,966 88
Investments increased	200,398 05	Cash balance reduced	387,904 54
Real estate increased	82,112 70		
Furniture and fixtures increased	2,712 35		
Accounts receivable increased	2,770 66		
Accounts payable reduced	8,187 46		
Membership shares reduced	10,665,834 01		
Total	\$14,535,687 13	Total	\$14,535,687 13

Branches—Oakland, 16th and San Pablo.
San Francisco, 43 Montgomery Street.

No. 183

SURETY BUILDING AND LOAN ASSOCIATION

285 South First Street, San Jose

Incorporated January 20, 1926. Fiscal year ended December 31, 1929

Officers—W. L. Biebrach, President; Bert P. Ward, Vice President; W. C. Barkuloo, Secretary.
 Directors—W. L. Biebrach, Bert P. Ward, W. C. Barkuloo, W. L. Prussia, T. S. Montgomery.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$1,622,458 48	\$1,039,189 46	\$583,269 02
Arrearages—Interest, dues, etc.	767 87	287 63	480 24
Cash in office and bank	9,697 14	2,883 31	6,813 83
Bond investments	74,264 64	22,166 54	52,098 10
Furniture and fixtures	3,939 02	531 00	3,408 02
Other assets	13,566 12	6,814 65	6,751 47
Total assets	\$1,724,693 27	\$1,071,872 59	\$652,820 68

LIABILITIES

Investment certificates	\$1,451,797 95	\$900,434 91	\$551,363 04
Notes payable	20,000 00	25,000 00	—5,000 00
Incomplete loans	99,013 20	48,067 69	50,945 51
Other liabilities	17,396 45	9,194 78	8,201 67
Guarantee stock—Capital	111,250 00	75,925 00	35,325 00
Guarantee stock—Surplus	12,090 00	7,620 00	4,470 00
Undivided profits	12,377 80	5,342 58	7,035 22
Interest earned but uncollected	767 87	287 63	480 24
Total liabilities	\$1,724,693 27	\$1,071,872 59	\$652,820 68

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$4,733 50	Interest on loans	\$103,104 14
Legal expense	113 50		
Rent	1,650 00	Paid in surplus	4,470 00
Advertising	5,470 29	Investment certificates increased	551,363 04
Taxes	885 74	Loan commitments increased	50,945 51
Office expenses	1,510 08	Other liabilities increased	1,450 20
Other expenses	2,070 17	Reserve for expenses increased	6,751 47
Interest on notes payable	532 44	Guarantee stock increased	35,325 00
Interest on investment certificates	72,844 56	Certificate loans reduced	250 00
Federal income taxes	214 19		
Dividends on guarantee stock	6,044 45		
Real estate loans increased	583,519 02		
Bond investments increased	52,098 10		
Furniture and fixtures increased	3,408 02		
Other assets increased	6,751 47		
Notes payable reduced	5,000 00		
Cash balance increased	6,813 83		
Total	\$753,659 36	Total	\$753,659 36

No. 184

GUARANTEE BUILDING-LOAN ASSOCIATION OF SAN LUIS OBISPO

1127 Garden Street, San Luis Obispo

Incorporated October 25, 1927. Fiscal year ended June 30, 1930

Officers—H. A. Gallup, President; Theo. M. Maino, James F. Steward, Vice Presidents; H. E. King, Secretary.
Directors—H. A. Gallup, Theo. M. Maino, James F. Stewart, R. L. Bird, A. Irvine, J. H. Defosset, J. H. Hollister, W. T. Masengill, H. E. King, E. E. Pratt, M. A. Fitzgerald.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$440,856 66	\$263,492 44	\$177,364 22
Arrearages—Interest, dues, etc.....	1,119 04	545 82	573 22
Cash in office and bank.....	26,443 19	21,702 61	4,740 58
Furniture and fixtures.....	1,389 38	1,473 51	—84 13
Other assets.....	572 06	579 16	—7 10
Total assets.....	\$470,380 33	\$287,793 54	\$182,586 79

LIABILITIES

Investment certificates.....	\$409,577 47	\$254,728 25	\$154,849 22
Incomplete loans.....	14,650 11	4,972 25	9,677 86
Other liabilities.....	403 80	—	403 80
Guarantee stock—Capital.....	35,000 00	25,000 00	10,000 00
Guarantee stock—Surplus.....	10,000 00	2,500 00	7,500 00
Undivided profits.....	748 95	593 04	155 91
Total liabilities.....	\$470,380 33	\$287,793 54	\$182,586 79

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$3,360 83	Interest on loans.....	\$30,852 94
Rent.....	630 00	Fees on loans.....	2,299 00
Advertising.....	731 47	Miscellaneous fees.....	774 80
Taxes.....	102 87		
Office expenses.....	1,249 31	Paid in surplus.....	2,500 00
Other expenses.....	226 99	Investment certificates increased	154,849 22
Interest on investment certificates	20,372 88	Loan commitments increased..	9,677 86
		Other liabilities increased.....	403 80
Dividends on guarantee stock....	2,096 48	Guarantee capital increased.....	10,000 00
Loans increased.....	177,364 22	Depreciation on furniture and	
Accrued interest increased.....	573 22	fixtures.....	84 13
Cash balance increased.....	4,740 58	Other assets reduced.....	7 10
Total.....	\$211,448 85	Total.....	\$211,448 85

No. 185

SAN LUIS BUILDING AND LOAN ASSOCIATION

792 Monterey Street, San Luis Obispo

Incorporated March 1, 1888. Fiscal year ended March 1, 1930

Officers—Benj. Brooks, President; Wm. Sandercock, Vice President; Bank of America of California, San Luis Obispo Branch, Treasurer; Albert Nelson, Attorney; M. Lewin, Secretary; H. W. Greenfield, Assistant Secretary.

Directors—Benj. Brooks, D. Muzio, M. Lewin, M. Green, Wm. Sandercock, Albert Nelson, J. W. Herbert, Chris L. Johnson, John Norton.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Mar. 1, 1930	Mar. 1 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$1,015,513 02	\$938,621 31	\$76,891 71
Arrearages—Interest, dues, etc.....	3,183 34	2,453 95	729 39
Cash in office and bank.....	14,107 61	40,963 58	—26,855 97
Furniture and fixtures.....	1,469 50	1,469 50	—
Total assets.....	\$1,034,273 47	\$983,508 34	\$50,765 13

LIABILITIES

Incomplete loans.....	\$5,000 00	\$9,460 25	—\$4,460 25
Other liabilities.....	13,121 94	16,430 08	—3,308 14
Full paid membership shares.....	340,000 00	320,310 40	19,689 60
Installment membership shares.....	650,605 10	616,883 20	33,721 90
Reserve.....	23,859 09	10,650 00	13,209 09
Undivided profits.....	—	8,323 46	—8,323 46
Interest earned but uncollected.....	1,687 34	1,450 95	236 39
Total liabilities.....	\$1,034,273 47	\$983,508 34	\$50,765 13

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED MARCH 1, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$8,396 63	Interest on loans.....	\$82,863 75
Advertising.....	290 00	Entrance fees.....	277 92
Taxes.....	747 73	Fines.....	698 78
Office expenses.....	465 08	Profits on surrendered accounts.....	1,466 75
Dividends on full paid shares.....	25,618 10	Other income.....	971 39
Dividends on installment shares.....	45,235 92	Membership shares increased.....	53,411 50
Unexplained adjustments.....	639 50	Cash balance reduced.....	26,855 97
Real estate loans increased.....	75,241 71		
Certificate loans increased.....	1,650 00		
Delinquent dues increased.....	493 00		
Loan commitments reduced.....	4,460 25		
Advance payments reduced.....	3,308 14		
Total.....	\$166,546 06	Total.....	\$166,546 06

No. 186

PENINSULA BUILDING AND LOAN ASSOCIATION

235 Second Avenue, San Mateo

Incorporated November 28, 1922. Fiscal year ended December 31, 1929

Officers—P. A. Oliver, President; H. A. Thayer, First Vice President; N. D. Morrison, Second Vice President; E. S. Irving, Secretary.

Directors—P. A. Oliver, H. A. Thayer, N. D. Morrison, G. S. Perham, J. R. Murphy, J. Lawrence, E. S. Irving.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$547,757 87	\$471,020 50	\$76,737 37
Arrearages—Interest, dues, etc.....	1,577 87	988 63	589 24
Cash in office and bank.....	20,415 28	17,389 78	3,025 50
Bond investments.....	23,500 00	10,000 00	13,500 00
Certificates of other associations.....	1,000 00	11,000 00	—10,000 00
Real estate—Held for sale.....	4,641 38	—	4,641 38
Furniture and fixtures.....	3,833 49	1,220 44	2,613 05
Other assets.....	—	654 95	—654 95
Total assets.....	\$602,725 89	\$512,274 30	\$90,451 59

LIABILITIES

Investment certificates.....	\$487,154 13	\$406,920 49	\$80,233 64
Notes payable.....	20,000 00	—	20,000 00
Incomplete loans.....	14,400 48	33,730 52	—19,330 04
Unearned discount and prepaid interest.....	512 19	—	512 19
Other liabilities.....	14,472 66	8,383 50	6,089 16
Guarantee stock—Capital.....	50,000 00	50,000 00	—
Guarantee stock—Surplus.....	10,000 00	10,000 00	—
Undivided profits.....	4,608 56	2,251 16	2,357 40
Interest earned but uncollected.....	1,577 87	988 63	589 24
Total liabilities.....	\$602,725 89	\$512,274 30	\$90,451 59

SOURCE AND APPLICATION OF FUNDS

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$7,245 00	Interest on loans.....	\$45,731 70
Directors' and appraisers' fees.....	137 50	Interest on other investments.....	327 64
Legal fees.....	57 15	Fees on loans.....	3,417 00
Rent.....	1,500 00	Other fees.....	25 00
Advertising.....	258 89	Profits on surrendered accounts.....	64 12
Taxes (exclusive of income tax).....	477 67	Rents received.....	290 00
Office expenses.....	1,336 99	Other income.....	120 32
Real estate losses.....	600 00	Investment certificates increased.....	80,233 64
Other expenses.....	1,787 64	Notes payable increased.....	20,000 00
Interest on notes payable.....	306 34	Unearned discount increased.....	512 19
Interest on investment certificates.....	27,963 87	Other liabilities increased.....	6,089 16
Federal income taxes.....	347 33	Certificates of other associa- tions reduced.....	10,000 00
To reserve for losses.....	2,600 00	Other assets reduced.....	654 95
Dividends on guarantee stock.....	3,000 00		
Loans increased.....	76,737 37		
Bond investments increased.....	13,500 00		
Real estate increased.....	4,641 38		
Furniture and fixtures increased.....	2,613 05		
Loan commitments reduced.....	19,330 04		
Cash balance increased.....	3,025 50		
Total.....	\$167,465 72	Total.....	\$167,465 72

No. 137

SAN MATEO MUTUAL BUILDING AND LOAN ASSOCIATION

312 Third Avenue, San Mateo

Incorporated June 2, 1896. Fiscal year ended December 31, 1929

Officers—Wm. F. Turnbull, President; Geo. W. Hall, Vice President; R. S. Morse, Secretary.
 Directors—Frank H. Boring, Edmund Levy, Geo. W. Hall, Francis J. Robinson, Charles N. Kirkbride,
 Wm. F. Turnbull, George M. Wihr.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$622,424 06	\$467,960 49	\$154,463 57
Arrearages—Interest, dues, etc.	6,302 56	4,837 01	1,465 55
Cash in office and bank	11,018 15	18,340 21	—7,322 06
Bond investments	—	10,012 50	—10,012 50
Certificates of other associations	11,000 00	5,000 00	6,000 00
Real estate—Held for sale	14,804 70	13,577 35	1,227 35
Furniture and fixtures	500 00	680 27	—180 27
Total assets	\$666,049 47	\$520,407 83	\$145,641 64

LIABILITIES

Investment certificates	\$79,069 03	\$43,795 09	\$35,273 94
Notes payable	53,000 00	—	53,000 00
Incomplete loans	29,899 56	10,975 79	18,923 77
Other liabilities	634 92	592 61	42 31
Full paid membership shares	266,683 97	245,186 57	21,497 40
Installment membership shares	210,274 85	196,110 98	14,163 87
Reserve	22,000 00	12,278 17	9,721 83
Undivided profits	1,028 58	8,181 61	—7,153 03
Interest earned but uncollected	3,458 56	3,287 01	171 55
Total liabilities	\$666,049 47	\$520,407 83	\$145,641 64

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$3,322 50	Interest on loans	\$40,325 87
Directors' and appraisers' fees	300 00	Interest on other investments	978 28
Legal and accounting fees	565 00	Premiums on loans	689 01
Agents' commissions	20 00	Other fees	211 10
Rent	900 00	Profits on surrendered accounts	62 56
Advertising	229 85	Profits on sales of real estate	241 90
Taxes	534 73	Rents received	473 50
Office expenses	586 85	Other income	5 00
Real estate losses and write-offs	1,007 52		
Other expenses	2 10	Investment certificates increased	35,273 94
Interest on notes payable	900 44	Notes payable increased	53,000 00
Interest on investment certificates	3,609 83	Incomplete loans increased	18,923 77
Dividends on membership shares	28,439 60	Other liabilities increased	42 31
		Membership shares increased	35,661 27
Loans increased	154,463 57	Bond investments reduced	10,012 50
Certificates of other associa- tions increased	6,000 00	Furniture and fixtures reduced	180 27
Real estate increased	1,227 35	Cash balance reduced	7,322 06
Delinquent dues increased	1,294 00		
Total	\$203,403 34	Total	\$203,403 34

No. 188

MARINE BUILDING AND LOAN ASSOCIATION

544 South Pacific Avenue, San Pedro

Incorporated November 20, 1926. Fiscal year ended June 30, 1930

Officers—J. D. Willhoit, President; Rex G. Gibson, Secretary.

Directors—J. D. Willhoit, Rex G. Gibson, G. W. Gibson, Johanna Gibson, Chas. D. Wood, J. L. Bloch.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$548,838 96	\$465,663 86	\$83,175 10
Arrearages—Interest, dues, etc.....	4,763 67	2,076 79	2,686 88
Cash in office and bank.....	34,523 56	36,336 47	—1,812 91
Certificates of other associations.....	1,200 00	-----	1,200 00
Real estate—Held for sale.....	2,285 37	-----	2,285 37
Furniture and fixtures.....	3,525 73	3,291 88	233 85
Other assets.....	350 00	-----	350 00
Total assets.....	\$595,487 29	\$507,369 00	\$88,118 29

LIABILITIES

Investment certificates.....	\$524,336 08	\$404,453 24	\$119,882 84
Notes payable.....	-----	10,000 00	—10,000 00
Incomplete loans.....	11,179 88	49,793 97	—38,614 09
Guarantee stock—Capital.....	55,000 00	40,000 00	15,000 00
Guarantee stock—Surplus.....	207 66	1,045 00	—837 34
Interest earned but uncollected.....	4,763 67	2,076 79	2,686 88
Total liabilities.....	\$595,487 29	\$507,369 00	\$88,118 29

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$9,989 25	Interest on loans.....	\$36,776 44
Legal fees.....	74 41	Fees on loans.....	4,456 68
Accounting fees.....	150 00	Rents received.....	4,900 00
Rent.....	1,775 00		
Advertising.....	4,866 37	Paid in surplus.....	1,500 00
Taxes.....	307 77	Guarantee stock increased.....	15,000 00
Office expenses.....	3,382 64	Investment certificates increased.....	119,882 84
Depreciation expense.....	178 62	Cash balance reduced.....	1,812 91
Other expenses.....	491 75		
Interest on notes payable.....	350 00		
Interest on investment certificates.....	26,904 65		
Real estate loans increased.....	83,175 10		
Certificates of other associa- tions increased.....	1,200 00		
Real estate.....	2,285 37		
Furniture and fixtures increased.....	233 85		
Other assets increased.....	350 00		
Notes payable reduced.....	10,000 00		
Incomplete loans reduced.....	38,614 09		
Total.....	\$184,328 87	Total.....	\$184,328 87

No. 189

MARIN COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION

721 Fourth Street, San Rafael

Incorporated July 19, 1886. Fiscal year ended June 30, 1930

Officers—Robert B. Lovell, President; E. L. Longland, Vice President; R. H. Warden, Treasurer; C. L. Howell, Secretary; J. L. Martinelli, Attorney.
 Directors—R. H. Trumbull, R. B. Lovell, R. H. Warden, C. L. Howell, J. L. Martinelli, R. E. Messner, J. F. Ryan, E. L. Longland, W. H. Hill.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$313,931 28	\$263,260 45	\$50,670 83
Arrearages—Interest, dues, etc.	1,617 00	1,127 17	489 83
Cash in office and bank	21,019 12	4,173 72	16,845 40
Furniture and fixtures	282 47	302 64	—20 17
Total assets	\$336,849 87	\$268,863 98	\$67,985 89

LIABILITIES

	June 30, 1930	June 30, 1929	Increase —Decrease
Investment certificates	\$81,094 69	\$19,232 85	\$61,861 84
Incomplete loans	2,752 22	1,738 92	1,013 30
Other liabilities	180 00	115 00	65 00
Installment membership shares	228,260 92	234,352 38	—6,091 46
Guarantee stock—Capital	10,080 00	3,360 00	6,720 00
Guarantee stock—Surplus	800 00	—	800 00
Reserve	7,852 05	8,378 85	—526 80
Undivided profits	4,911 99	1,086 81	3,825 18
Interest earned but uncollected	918 00	599 17	318 83
Total liabilities	\$336,849 87	\$268,863 98	\$67,985 89

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$2,550 00	Interest on loans	\$25,152 92
Directors' fees	31 00	Fees on loans	1,327 50
Legal and accounting fees	284 48	Fines	302 57
Rent	840 00	Profits on surrendered accounts	1,912 23
Advertising	148 75	Other income	521 17
Taxes	356 29		
Office expenses	315 69	Guarantee capital increased	6,720 00
Other expenses	308 23	Investment certificates increased	61,861 84
Interest on investment certificates	3,097 67	Loan commitments increased	1,013 30
Dividends on membership shares	16,732 30	Other liabilities increased	65 00
		Furniture and fixtures reduced	20 17
Dividends on guarantee stock	453 60		
Real estate loans increased	50,670 83		
Delinquent dues increased	171 00		
Membership shares reduced	6,091 46		
Cash balance increased	16,845 40		
Total	\$98,896 70	Total	\$98,896 70

No. 190

HOME MUTUAL BUILDING AND LOAN ASSOCIATION

115 West Fourth Street, Santa Ana

Incorporated November 18, 1929. Fiscal year ended June 30, 1930

Officers—P. G. Beissel, President; E. B. Sprague, N. A. Beals, Vice Presidents; H. L. Hanson, Treasurer;
 L. A. Hart, Assistant Secretary; R. W. Mead, Secretary.
 Directors—P. G. Beissel, H. A. Gardner, W. E. Winslow, H. L. Hanson, E. B. Sprague, Geo. M. Kryhl,
 N. A. Beals.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$4,637,541 56		\$4,637,541 56
Arrearages—Interest, dues, etc.	6,565 60		6,565 60
Cash in office and bank	63,230 14		63,230 14
Real estate—Held for sale	30,142 78		30,142 78
Real estate—Office building	15,168 10		15,168 10
Furniture and fixtures	1 00		1 00
Total assets	\$4,752,649 18	*None	\$4,752,649 18

LIABILITIES

Investment certificates	\$4,006,652 38		\$4,006,652 38
Notes payable	53,000 00		53,000 00
Incomplete loans	101,848 78		101,848 78
Other liabilities	30,442 02		30,442 02
Installment membership shares	201,107 07		201,107 07
Guarantee stock—Capital	250,000 00		250,000 00
Guarantee stock—Surplus	62,500 00		62,500 00
Reserve	27,665 62		27,665 62
Undivided profits	12,867 71		12,867 71
Interest earned but uncollected	6,565 60		6,565 60
Total liabilities	\$4,752,649 18	*None	\$4,752,649 18

SOURCE AND APPLICATION OF FUNDS

*FOR THE PERIOD JANUARY 2, 1930, TO JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$10,951 25	Interest on loans	\$167,580 51
Directors' and appraisers' fees	1,120 00	Fees on loans	1,356 88
Advertising	378 35	Other fees	40 00
Taxes	467 28		
Office expenses	2,595 32	Paid in surplus	62,500 00
Real estate losses and write-offs	8,744 07	Mutual reserve from old asso-	
Other expenses	759 22	ciation	27,665 62
Interest on notes payable	1,771 49	Guarantee stock	250,000 00
Interest on investment certificates	111,995 81	Investment certificates	4,006,652 38
Dividends on membership shares	9,826 89	Notes payable	53,000 00
		Loan commitments	101,848 78
Dividends on guarantee stock	7,500 00	Other liabilities	30,442 02
Loans made	4,637,541 56	Membership shares	201,107 07
Real estate acquired	30,142 78		
Office building	15,168 10		
Furniture and fixtures	1 00		
Cash balance	63,230 14		
Total	\$4,902,193 26	Total	\$4,902,193 26

*Commenced business on January 2, 1930, succeeding The Home Mutual Building and Loan Association of Santa Ana, which had been in operation since April 1, 1893.

No. 191

SANTA ANA BUILDING AND LOAN ASSOCIATION

424 North Sycamore, Santa Ana

Incorporated March 30, 1923. Fiscal year ended December 31, 1929

Officers—C. S. Crookshank, President; Geo. F. Munro, Vice President; Cotton Mather, Secretary;
Cherye Johnson, Assistant Secretary.
Directors—C. S. Crookshank, Geo. F. Munro, C. W. Rairdon, A. C. Bowers, George Dunton, C. E. Utt,
Cotton Mather.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$1,110,749 51	\$916,577 20	\$194,172 31
Arrearages—Interest, dues, etc.....	4,967 37	8,058 32	—3,090 95
Cash in office and bank.....	31,097 26	30,228 76	868 50
Real estate—Held for sale.....	21,426 00	9,639 90	11,786 10
Furniture and fixtures.....	2,000 00	2,000 00	-----
Total assets.....	\$1,170,240 14	\$966,504 18	\$203,735 96

LIABILITIES

Investment certificates.....	\$785,383 20	\$644,663 54	\$140,719 66
Notes payable.....	20,000 00	-----	20,000 00
Incomplete loans.....	17,749 25	30,371 15	—12,621 90
Unearned discount and prepaid interest.....	399 05	-----	399 05
Other liabilities.....	24,159 68	24,718 08	—558 40
Installment membership shares.....	172,251 96	122,833 59	49,418 37
Guarantee stock—Capital.....	125,000 00	125,000 00	-----
Guarantee stock—Surplus.....	15,000 00	12,918 00	2,082 00
Undivided profits.....	7,014 63	-----	7,014 63
Interest earned but uncollected.....	3,282 37	5,999 82	—2,717 45
Total liabilities.....	\$1,170,240 14	\$966,504 18	\$203,735 96

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$6,969 00	Interest on loans.....	\$85,132 62
Rent.....	1,192 00	Loan fees.....	868 00
Advertising.....	1,780 90	Entrance fees.....	4,813 00
Taxes.....	1,100 81	Other income.....	363 33
Office expenses.....	4,829 87	Investment certificates increased.....	140,719 66
Real estate losses.....	3,328 47	Notes payable increased.....	20,000 00
Interest on notes payable.....	287 74	Prepaid interest increased.....	399 05
Interest on investment certificates.....	44,215 60	Membership shares increased.....	49,418 37
Dividends on membership shares.....	9,625 93	Delinquent dues reduced.....	373 50
Dividends on guarantee stock.....	8,750 00		
Real estate loans increased.....	193,492 31		
Certificate loans increased.....	680 00		
Real estate increased.....	11,786 10		
Loan commitments reduced.....	12,621 90		
Other liabilities reduced.....	558 40		
Cash balance increased.....	868 50		
Total.....	\$302,087 53	Total.....	\$302,087 53

No. 192

SOUTHWEST BUILDING-LOAN ASSOCIATION

217 North Broadway, Santa Ana

Incorporated May 21, 1928. Fiscal year ended December 31, 1929

Officers—Alex Brownridge, President; A. C. Hasejnaeger, Secretary.

Directors—Alex Brownridge, A. C. Hasejnaeger, F. W. Slabaugh, F. C. Mock, John J. Harrison, Richard A. Emison, W. H. Spurgeon, W. D. Rudd, Ralph A. Mosher, Clyde C. Downing, C. H. Chapman, C. E. Downie, E. E. Pratt.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$300,800 57	\$118,565 60	\$182,234 97
Arrearages—Interest, dues, etc.	50 70	21 50	29 20
Cash in office and bank	13,358 02	16,568 44	—3,210 42
Furniture and fixtures	2,199 24	1,502 12	697 12
Other assets	—	800 00	—800 00
Total assets	\$316,408 53	\$137,457 66	\$178,950 87

LIABILITIES

Investment certificates	\$234,132 46	\$69,764 13	\$164,368 33
Notes payable	10,000 00	—	10,000 00
Incomplete loans	7,767 64	13,084 54	—5,316 90
Other liabilities	—	261 20	—261 20
Guarantee stock—Capital	50,000 00	50,000 00	—
Guarantee stock—Surplus	5,734 91	4,326 29	1,408 62
Undivided profits	8,722 82	—	8,722 82
Interest earned but uncollected	50 70	21 50	29 20
Total liabilities	\$316,408 53	\$137,457 66	\$178,950 87

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$4,142 00	Interest on loans	\$18,895 83
Accounting fees	109 15	Interest on other investments	1,944 86
Rent	900 00	Miscellaneous fees	218 79
Advertising	510 86	Profits on real estate sold	166 28
Taxes	59 78	Unexplained increase in undivided profits	5,314 13
Office expenses	914 40	Investment certificates increased	164,368 33
Interest on notes payable	507 03	Notes payable increased	10,000 00
Interest on investment certificates	9,265 23	Supplies and equipment reduced	800 00
Loans increased	182,234 97	Cash reduced	3,210 42
Furniture and fixtures increased	697 12		
Loan commitments reduced	5,316 90		
Sundry liabilities reduced	261 20		
Total	\$204,918 64	Total	\$204,918 64

No. 193

CITY BUILDING AND LOAN ASSOCIATION

927 State Street, Santa Barbara

Incorporated October 21, 1924. Fiscal year ended December 31, 1929

Officers—Seth A. Keeney, President; Scott L. Boyd, Executive Vice President; J. M. Williamson, Vice President; S. B. Schauer, Secretary.
 Directors—Seth A. Keeney, Scott L. Boyd, J. M. Williamson, Fred H. Schauer, J. A. Parma, C. A. Ott, J. I. Eisenberg.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$3,042,361 81	\$2,142,520 25	\$899,841 56
Arrearages—Interest, dues, etc.	8,865 20	4,502 21	4,362 99
Cash in office and bank	159,900 48	203,317 62	—43,417 14
Bond investments	1,092 33	894 33	198 00
Certificates of other associations	2,325 00	40,000 00	—37,675 00
Real estate—Held for sale	—	4,089 96	—4,089 96
Real estate—Office building	17,913 18	18,018 66	—105 48
Furniture and fixtures	3,242 28	3,347 51	—105 23
Other assets	541 71	1,679 70	—1,137 99
Total assets	\$3,236,241 99	\$2,418,370 24	\$817,871 75

LIABILITIES

Investment certificates	\$2,944,757 85	\$2,069,500 93	\$875,256 92
Incomplete loans	39,623 62	158,182 92	—118,559 30
Other liabilities	7,500 00	4,981 05	2,518 95
Guarantee stock—Capital	190,000 00	160,000 00	30,000 00
Guarantee stock—Surplus	35,000 00	20,000 00	15,000 00
Undivided profits	10,495 32	1,203 13	9,292 19
Interest earned but uncollected	8,865 20	4,502 21	4,362 99
Total liabilities	\$3,236,241 99	\$2,418,370 24	\$817,871 75

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$21,464 50	Interest on loans	\$217,825 80
Directors' and appraisers' fees	6,300 00	Fees on loans	17,656 58
Rent	6,300 00	Rents received	4,233 25
Advertising	3,074 60	Other income	4,927 62
Taxes (exclusive of income tax)	496 28		
Office expenses	2,976 25	Guarantee stock increased	30,000 00
Other expenses	7,678 06	Investment certificates increased	875,256 92
Interest on investment certificates	152,034 17	Other liabilities increased	2,518 95
Federal income tax	5,627 20	Certificates of other associations reduced	37,675 00
Dividends on guarantee stock	14,400 00	Real estate reduced	4,089 96
Real estate loans increased	899,841 56	Own office building reduced	105 48
Bonds increased	198 00	Furniture and fixtures reduced	105 23
Loan commitments reduced	118,559 30	Other assets reduced	1,137 99
		Cash balance reduced	43,417 14
Total	\$1,238,949 92	Total	\$1,238,949 92

THE LOAN AND BUILDING ASSOCIATION OF SANTA BARBARA

814 State Street, Santa Barbara

Incorporated May 23, 1887. Fiscal year ended June 30, 1930

Officers—James Birss, President; Geo. S. Edwards, F. L. Kellogg, Vice Presidents; J. M. Abbott, Secretary; Wilma C. Moody, Assistant Secretary.
 Directors—James Birss, Geo. S. Edwards, F. L. Kellogg, A. F. Burkard, H. L. Fredrick, C. A. Hunt, Alexander MacKellar, Francis Price, J. M. Abbott.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$4,144,320 35	\$3,668,769 86	\$475,550 49
Arrearages—Interest, dues, etc.	4,593 92	5,110 48	—516 56
Cash in office and bank	50,148 92	30,437 41	19,711 51
Bond investments	50,751 70	—	50,751 70
Certificates of other associations	57,000 00	142,500 00	—85,500 00
Real estate—Held for sale	7,799 48	1 00	7,798 48
Real estate—Office building	28,369 24	28,369 24	—
Furniture and fixtures	100 00	100 00	—
Total assets	\$4,343,083 61	\$3,875,287 99	\$467,795 62

LIABILITIES

Investment certificates	\$3,359,093 86	\$3,022,203 84	\$336,890 02
Notes payable and overdrafts	45,000 00	35,000 00	10,000 00
Incomplete loans	60,285 93	28,137 80	32,148 13
Unearned discount and prepaid interest	2,650 88	1,010 20	1,640 68
Other liabilities	13,534 03	1,225 29	12,308 74
Full paid membership shares	16,916 50	50,880 00	—33,963 50
Installment membership shares	514,894 57	448,205 65	66,688 92
Guarantee stock—Capital	129,800 00	129,800 00	—
Guarantee stock—Surplus	141,939 95	114,348 95	27,591 00
Reserve	16,250 00	16,250 00	—
Undivided profits	38,123 97	23,115 78	15,008 19
Interest earned but uncollected	4,593 92	5,110 48	—516 56
Total liabilities	\$4,343,083 61	\$3,875,287 99	\$467,795 62

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$16,420 00	Interest on loans	\$295,719 35
Directors' and appraisers' fees	5,480 00	Interest on other investments	7,187 54
Legal and accounting fees	750 00	Miscellaneous fees	2,383 37
Advertising	1,369 15	Profits on surrendered accounts	16 68
Taxes	4,399 34	Profits on sales of real estate	5,416 47
Office expenses	1,917 07	Rents received	1,446 75
Other expenses	2,302 94	Investment certificates increased	336,890 02
Interest on notes payable	640 82	Notes payable increased	10,000 00
Interest on other investments	187,097 80	Loan commitments increased	32,148 13
Dividends on membership shares	29,723 85	Unearned discount and prepaid interest increased	1,640 68
Dividends on guarantee stock	19,470 00	Membership shares increased	32,725 42
Loans increased	475,550 49	Certificates of other associations reduced	85,500 00
Bonds increased	50,751 70	Other liabilities increased	12,308 74
Real estate increased	7,798 48		
Cash balance increased	19,711 51		
Total	\$823,383 15	Total	\$823,383 15

No. 195

SANTA BARBARA MUTUAL BUILDING AND LOAN ASSOCIATION

1010 State Street, Santa Barbara

Incorporated May 1, 1901. Fiscal year ended February 28, 1930

Officers—C. A. Edwards, President; H. F. Maguire, H. H. Eddy, Vice Presidents; L. I. Tilton, Secretary.
 Directors—W. F. Kelly, John M. Curran, H. T. Nielson, Burt Moore, C. A. Edwards, H. F. Maguire,
 H. H. Eddy.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Feb. 28, 1930	Feb. 28, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$4,986,852 36	\$4,216,687 40	\$770,164 96
Arrearages—Interest, dues, etc.....	3,150 00	3,150 00	-----
Cash in office and bank.....	221,280 46	79,418 21	141,862 25
Bond investments.....	79,122 99	94,884 01	—15,761 02
Certificates of other associations.....	188,000 00	275,000 00	—87,000 00
Real estate—Held for sale.....	14,000 00	28,157 63	—14,157 63
Real estate—Office building.....	134,933 28	45,444 58	89,488 70
Furniture and fixtures.....	221 00	2 00	219 00
Other assets.....	1,714 90	711 74	1,003 16
Total assets.....	\$5,629,274 99	\$4,743,455 57	\$885,819 42

LIABILITIES

Investment certificates.....	\$4,856,458 64	\$3,976,067 73	\$880,390 91
Incomplete loans.....	113,556 54	158,079 76	—44,523 22
Other liabilities.....	56,000 46	38,921 89	17,078 57
Installment membership shares.....	178,545 20	210,607 00	—32,061 80
Guarantee stock—Capital.....	100,000 00	100,000 00	-----
Guarantee stock—Surplus.....	67,789 83	67,789 83	-----
Reserve.....	175,000 00	135,000 00	40,000 00
Undivided profits.....	78,774 32	53,839 36	24,934 96
Interest earned but uncollected.....	3,150 00	3,150 00	-----
Total liabilities.....	\$5,629,274 99	\$4,743,455 57	\$885,819 42

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED FEBRUARY 28, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$21,102 22	Interest on loans.....	\$344,766 32
Legal and auditing.....	300 00	Interest on other investments.....	22,024 67
Advertising.....	2,857 20	Loan fees.....	2,538 91
Taxes.....	5,261 28	Profit on sale of real estate.....	2,872 00
Office expenses.....	8,143 73	Rents received.....	3,530 00
Depreciation.....	2,000 00	Other income.....	286 55
Other expenses.....	594 03		
Interest on investment certificates.....	256,294 61	Investment certificates increased.....	880,390 91
Dividends on membership shares.....	5,780 42	Other liabilities increased.....	17,078 57
		Investments reduced.....	102,761 02
Dividends on guarantee stock.....	8,750 00	Real estate reduced.....	14,157 63
Real estate loans increased.....	765,396 45		
Certificate loans increased.....	4,768 51		
Office building increased.....	89,488 70		
Furniture and fixtures increased.....	219 00		
Other assets increased.....	1,003 16		
Loan commitments reduced.....	44,523 22		
Membership shares reduced.....	32,061 80		
Cash balance increased.....	141,862 25		
Total.....	\$1,390,406 58	Total.....	\$1,390,406 58

SANTA CLARA BUILDING AND LOAN ASSOCIATION

1129 Franklin Street, Santa Clara

Incorporated May 19, 1889. Fiscal year ended March 31, 1930

Officers—J. B. O'Brien, President; F. O. Roll, Secretary.

Directors—J. B. O'Brien, R. B. Roll, A. E. Osborne, Thomas Graham, Geo. E. Hamilton, O. S. Relph, Robert A. Fatjo.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Mar. 31, 1930	Mar. 31, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$449,923 03	\$438,047 45	\$11,875 58
Arrearages—Interest, dues, etc.....	4,725 82	4,315 45	410 37
Cash in office and bank.....	4,379 05	-----	4,379 05
Real estate—Held for sale.....	5,078 46	8,692 49	—3,614 03
Total assets.....	\$464,106 36	\$451,055 39	\$13,050 97

LIABILITIES

Notes payable and overdrafts.....	-----	\$5,566 48	—\$5,566 48
Incomplete loans.....	\$594 28	6,294 15	—5,699 87
Prepaid interest.....	30 90	-----	30 90
Other liabilities.....	66 00	22 00	44 00
Full paid membership shares.....	264,961 75	251,245 50	13,716 25
Installment membership shares.....	153,036 87	146,419 00	6,617 87
Undivided profits.....	15,820 74	12,344 81	3,475 93
Reserve.....	25,000 00	25,000 00	-----
Interest earned but uncollected.....	4,595 82	4,163 45	432 37
Total liabilities.....	\$464,106 36	\$451,055 39	\$13,050 97

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED MARCH 31, 1930

Application of funds	Dr	Source of funds	Cr.
Salaries.....	\$2,700 00	Interest on loans.....	\$32,501 03
Directors' fees.....	700 00	Fees received.....	21 30
Legal and auditing.....	78 75	Profits on surrendered accounts.....	153 21
Agents' commissions.....	45 67	Profits on sale of real estate.....	263 28
Taxes.....	725 65	Rents received.....	173 00
Office expenses.....	303 13		
Real estate losses.....	263 28	Full paid shares increased.....	13,716 25
Other expenses.....	233 81	Installment shares increased.....	6,617 87
Interest on notes payable.....	329 27	Other liabilities increased.....	74 90
Dividends on membership shares.....	24,256 33	Delinquent dues reduced.....	22 00
Real estate loans increased.....	11,735 58	Real estate reduced.....	3,614 03
Share loans increased.....	140 00		
Notes payable reduced.....	5,566 48		
Loan commitments reduced.....	5,699 87		
Cash balance increased.....	4,379 05		
Total.....	\$57,156 87	Total.....	\$57,156 87

No. 197

SANTA CRUZ COUNTY BUILDING AND LOAN ASSOCIATION

88 Pacific Avenue, Santa Cruz

Incorporated May 20, 1908. Fiscal year ended June 30, 1930

Officers—Dr. M. J. Gates, President; Emmet C. Rittenhouse, Vice President; Louis H. Wessendorf, Treasurer; Roy W. Bagby, Secretary.

Directors—George W. Wood, Arthur R. Wood, Dr. M. J. Gates, Emmet C. Rittenhouse, Louis H. Wessendorf.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$1,494,076 91	\$1,442,674 86	\$51,402 05
Arrearages—Interest, dues, etc.	—	1,987 50	—1,987 50
Cash in office and bank	16,399 67	8,627 50	7,772 17
Certificates of other associations	—	80,000 00	—80,000 00
Real estate—Held for sale	48,100 57	25,174 93	22,925 64
Real estate—Office building	52,639 95	5,006 40	47,633 55
Furniture and fixtures	6,813 98	3,249 10	3,564 88
Other assets	3,160 84	3,133 89	26 95
Total assets	\$1,621,191 92	\$1,569,854 18	\$51,337 74

LIABILITIES

Investment certificates	\$1,400,472 15	\$1,361,724 81	\$38,747 34
Notes payable	22,500 00	10,000 00	12,500 00
Incomplete loans	13,673 17	22,655 00	—8,981 83
Unearned discount and prepaid interest	—	52 50	—52 50
Other liabilities	681 46	5,585 01	—4,903 55
Guarantee stock—Capital	150,000 00	150,000 00	—
Guarantee stock—Surplus	24,729 82	17,849 36	6,880 46
Undivided profits	9,135 32	—	9,135 32
Interest earned but uncollected	—	1,987 50	—1,987 50
Total liabilities	\$1,621,191 92	\$1,569,854 18	\$51,337 74

**SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930**

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$13,144 73	Interest on loans	\$119,624 73
Directors' and appraisers' fees	3,645 00	Interest on other investments	5,900 66
Legal fees	150 00	Fees on loans	1,266 71
Advertising	1,742 90	Other fees	2,847 33
Taxes (exclusive of income tax)	2,469 00	Rents received	2,539 67
Office expenses	1,001 86	Other income	1,534 08
Real estate losses and write-offs	1,158 88	Investment certificates increased	38,747 34
Other expenses	1,200 05	Notes payable increased	12,500 00
Interest on notes payable	149 40	Certificates of other associations reduced	80,000 00
Interest on investment certificates	85,638 46		
Federal income taxes	1,397 12		
Dividends on guarantee stock	6,000 00		
Loans increased	51,402 05		
Real estate increased	22,925 64		
Office building increased	47,633 55		
Furniture and fixtures increased	3,564 88		
Other assets increased	26 95		
Loan commitments reduced	8,981 83		
Unearned discount and prepaid interest reduced	52 50		
Other liabilities reduced	4,903 55		
Cash balance increased	7,772 17		
Total	\$264,960 52	Total	\$264,960 52

No. 198

SANTA MARIA GUARANTEE BUILDING-LOAN ASSOCIATION

102 West Church Street, Santa Maria

Incorporated November 14, 1927. Fiscal year ended June 30, 1930

Officers—R. F. Holser, President; Ray E. Hoey, Secretary.

Directors—Hans Mehlschau, Louis N. Crawford, Albert A. Dudley, Fred A. Shaeffer, Dick Doane, F. J. McCoy, G. M. Scott, E. E. Pratt, M. N. Firfires, O. M. Cannon, S. F. Sinclair, Fred DeMartin, Harry C. Dorsey, H. M. Snell.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$339,345 29	\$187,623 74	\$151,721 55
Arrearages—Interest, dues, etc.	831 50	—	831 50
Cash in office and bank	2,691 94	10,578 19	—7,886 25
Furniture and fixtures	1,689 21	1,825 13	—135 92
Other assets	1,434 92	—	1,434 92
Total assets	\$345,992 86	\$200,027 06	\$145,965 80

LIABILITIES

Investment certificates	\$291,674 62	\$143,858 31	\$147,816 31
Notes payable and overdrafts	—	22,000 00	—22,000 00
Incomplete loans	19,621 46	3,262 69	16,358 77
Other liabilities	4,095 55	1,782 30	2,313 25
Guarantee stock—Capital	25,000 00	25,000 00	—
Guarantee stock—Surplus	2,500 00	2,500 00	—
Reserve	2,269 73	1,623 76	645 97
Interest earned but uncollected	831 50	—	831 50
Total liabilities	\$345,992 86	\$200,027 06	\$145,965 80

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$4,000 50	Interest on loans	\$20,289 65
Legal fees	100 00	Fees on loans	1,695 40
Agents' commissions	99 00	Miscellaneous fees	244 65
Rent	480 00	Other income	188 00
Advertising	592 97		
Taxes	95 47	Investment certificates increased	147,816 31
Office expenses	908 05	Loan commitments increased	16,358 77
Real estate losses and write-offs	195 38	Other liabilities increased	2,313 25
Other expenses	554 19	Furniture and fixtures reduced	135 92
Interest on notes payable	609 91	Cash balance reduced	7,886 25
Interest on investment certificates	14,136 26		
Loans increased	151,721 55		
Other assets increased	1,434 92		
Notes payable reduced	22,000 00		
Total	\$196,928 20	Total	\$196,928 20

No. 199

BAY CITIES GUARANTY BUILDING-LOAN ASSOCIATION

221 Santa Monica Boulevard, Santa Monica

Incorporated May 27, 1921. Fiscal year ended June 30, 1930

Officers—W. T. Moore, President; Geo. H. Mustard, Vice President; R. C. Moore, Secretary; H. M. Combine, Chas. Temples, Assistant Secretaries.
 Directors—W. T. Moore, R. C. Moore, Russell Long, James R. Fahey, George H. Mustard, Dr. Oscar Anderson, M. L. Rishell.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$2,517,483 24	\$2,680,330 17	—\$162,846 93
Arrearages—Interest, dues, etc.	32,727 90	10,374 94	22,352 96
Cash in office and bank	2,553 48	13,578 96	—11,025 48
Bond investments	121,153 53	121,543 69	—390 16
Certificates of other associations	26,676 43	74,760 00	—48,083 57
Real estate—Held for sale	220,060 63	134,534 68	85,525 95
Real estate—Office building	569,054 64	55,718 76	513,335 88
Furniture and fixtures	25,861 29	9,768 96	16,092 33
Other assets	48,714 30	23,670 41	25,043 89
Total assets	\$3,564,285 44	\$3,124,280 57	\$440,004 87

LIABILITIES

Investment certificates	\$2,183,578 31	\$2,350,157 22	—\$166,578 91
Notes payable and overdrafts	773,320 76	42,000 00	731,320 76
Incomplete loans	8,729 42	105,372 70	—96,643 28
Unearned discount and prepaid interest	498 29	735 77	—237 48
Other liabilities	5,841 11	5,316 92	524 19
Installment membership shares	299,979 54	284,734 77	15,244 77
Guarantee stock—Capital	250,000 00	250,000 00	—
Guarantee stock—Surplus	9,610 11	75,000 00	—65,389 89
Undivided profits	—	588 25	—588 25
Interest earned but uncollected	32,727 90	10,374 94	22,352 96
Total liabilities	\$3,564,285 44	\$3,124,280 57	\$440,004 87

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$34,230 15	Interest on loans	\$215,150 15
Legal and accounting fees	14,936 47	Fees on loans	6,495 38
Rent	1,360 00	Other fees	1,479 30
Advertising	24,210 80	Profits on surrendered accounts	29 59
Taxes	1,756 02	Profits on sales of real estate	199 40
Office expenses	11,680 79	Rents received	9,360 37
Depreciation expense	6,648 02	Other incomes	1,817 37
Other expenses	10,381 96		
Interest on notes payable	12,630 92	Notes payable increased	731,320 76
Interest on investment certificates	165,217 49	Other liabilities increased	524 19
Dividends on membership shares	17,457 08	Membership shares increased	15,244 77
		Loans reduced	162,846 93
Real estate increased	85,525 95	Bonds reduced	390 16
Office building increased	513,335 88	Certificates of other associa-	
Furniture and fixtures increased	16,092 33	tions reduced	48,083 57
Other assets increased	25,043 89	Cash balance reduced	11,025 48
Investment certificates reduced	166,578 91		
Loan commitments reduced	96,643 28		
Unearned discount and prepaid interest reduced	237 48		
Total	\$1,203,967 42	Total	\$1,203,967 42

Branch—San Fernando, 210 Brand Boulevard.

No. 202

SANTA PAULA BUILDING AND LOAN ASSOCIATION

Main Street, Santa Paula

Incorporated April 20, 1890. Fiscal year ended May 18, 1930

Officers—D. W. Mott, President; H. H. Youngken, Secretary; L. Leon Pressey, Assistant Secretary.
 Directors—D. W. Mott, L. Leon Pressey, I. B. Martin, A. C. Hardison, W. H. Duvall, F. F. Harvey,
 C. Beckley, A. L. Drown, L. C. Drapeau.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	May 18, 1930	May 18, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$1,651,988 68	\$1,577,366 26	\$74,622 42
Arrearages—Interest, dues, etc.....	15,492 71	12,891 44	2,601 27
Cash in office and bank.....	13,636 06	26,162 96	—12,526 90
Real estate—Office building.....	20,038 28	20,038 28	—
Furniture and fixtures.....	1,217 04	1,352 27	—135 23
Other assets.....	1,601 45	2,425 00	—823 55
Total assets.....	\$1,703,974 22	\$1,640,236 21	\$63,738 01

LIABILITIES

Investment certificates.....	\$961,485 00	\$882,985 00	\$78,500 00
Notes payable and overdrafts.....	32,000 00	24,000 00	8,000 00
Incomplete loans.....	16,194 81	48,509 60	—32,314 79
Unearned discount and prepaid interest.....	411 39	408 88	2 51
Other liabilities.....	5,141 58	17,409 30	—12,267 72
Installment membership shares.....	609,701 60	595,423 43	14,278 17
Undivided profits.....	69,580 28	64,896 16	4,684 12
Interest earned but uncollected.....	9,459 56	6,603 84	2,855 72
Total liabilities.....	\$1,703,974 22	\$1,640,236 21	\$63,738 10

SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED MAY 18, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$17,644 15	Interest on loans.....	\$130,925 88
Directors' and appraisers fees.....	2,925 00	Fees received.....	572 05
Legal and auditing.....	926 81	Rents received.....	990 00
Taxes.....	1,415 02	Other income.....	641 82
Office expenses.....	640 78		
Real estate losses.....	119 22	Pledged shares increased.....	32,834 73
Other expenses.....	1,600 75	Notes payable increased.....	8,000 00
Depreciation.....	135 23	Investment notes increased.....	78,500 00
Interest on notes payable.....	1,644 50	Prepaid interest increased.....	2 51
Interest on investment notes.....	55,485 00	Delinquent dues reduced.....	254 45
Dividends on installment shares.....	45,909 17	Furniture and fixtures reduced.....	135 23
		Other assets reduced.....	823 55
Real estate loans increased.....	72,922 42	Cash balance reduced.....	12,526 90
Certificate loans increased.....	1,700 00		
Loan commitments reduced.....	32,314 79		
Other assets reduced.....	12,267 72		
Free shares reduced.....	18,556 56		
Total.....	\$266,207 12	Total.....	\$266,207 12

No. 203

SANTA ROSA BUILDING AND LOAN ASSOCIATION

629 Fourth Street, Santa Rosa

Incorporated October 3, 1888. Fiscal year ended December 31, 1929

Officers—D. P. Anderson, President; Albert O. Erwin, Vice President; F. F. Marvin, Treasurer; C. D. Barnett, Secretary; Helena C. Dugan, Assistant Secretary.
 Directors—D. P. Anderson, A. O. Erwin, John P. Plover, M. Rosenberg, Frank F. Marvin, C. D. Barnett, H. S. Chase.

STATEMENT OF FINANCIAL CONDITION

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$677,295 68	\$572,233 63	\$105,062 05
Arrearages—Interest, dues, etc.	344 17	631 36	—287 19
Cash in office and bank	2,124 53	3,695 12	—1,570 59
Certificates of other associations	45,000 00	40,000 00	5,000 00
Real estate—Held for sale	3,600 71	4,988 87	—1,388 16
Furniture and fixtures	400 00	500 00	—100 00
Total assets	\$728,765 09	\$622,048 98	\$106,716 11

LIABILITIES

Investment certificates	\$233,720 98	\$228,887 34	\$4,833 64
Notes payable and overdrafts	10,000 00	—	10,000 00
Incomplete loans	13,142 49	17,629 80	—4,487 31
Other liabilities	157 09	—	157 09
Full paid membership shares	312,200 00	226,000 00	86,200 00
Installment membership shares	115,329 47	107,477 60	7,851 87
Guarantee stock—Capital	25,000 00	25,000 00	—
Guarantee stock—Surplus	8,870 89	1,527 22	7,343 67
Reserve	10,000 00	8,000 00	2,000 00
Undivided profits	—	6,895 66	—6,895 66
Interest earned but uncollected	344 17	631 36	—287 19
Total liabilities	\$728,765 09	\$622,048 98	\$106,716 11

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$5,100 00	Interest on loans	\$55,365 60
Directors' and appraisal fees	287 50	Profits on sales of real estate	46 32
Legal fees	79 24	Rents received	255 00
Agents' commissions	597 25	Investment certificates increased	4,833 64
Rent	600 00	Notes payable increased	10,000 00
Advertising	672 65	Other liabilities increased	157 09
Taxes	770 38	Membership shares increased	94,051 87
Office expenses	992 18	Real estate reduced	1,388 16
Depreciation expense	100 00	Furniture and fixtures reduced	100 00
Interest on notes payable	571 36	Cash balance reduced	1,570 59
Interest on investment certificates	13,915 43		
Dividends on membership shares	23,282 92		
Dividends on guarantee stock	6,250 00		
Loans increased	105,062 05		
Certificates of other associations increased	5,000 00		
Loan commitments reduced	4,487 31		
Total	\$167,768 27	Total	\$167,768 27

No. 204

SAUSALITO MUTUAL LOAN ASSOCIATION

16 Princess Street, Sausalito

Incorporated December 1, 1887. Fiscal year ended June 30, 1930

Officers—C. O. Sharpe, President; F. A. Fiedler, Vice President; E. S. Rayburn, Secretary.
 Directors—Fred Perry, F. D. Linsley, F. W. McKechnie, M. V. Silva, E. C. Kreyer, J. Joseph.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$127,622 18	\$94,839 47	\$32,782 71
Arrearages—Interest, dues, etc.....	762 10	556 13	205 97
Cash in office and bank.....	6,739 09	4,720 43	2,018 66
Real estate—Held for sale.....	3,240 69	3,200 87	39 82
Furniture and fixtures.....	215 25	237 50	—22 25
Other assets.....	-----	76 73	—76 73
Total assets.....	\$138,579 31	\$103,631 13	\$34,948 18

LIABILITIES

Notes payable.....	\$5,000 00	-----	\$5,000 00
Other liabilities.....	110 00	\$71 90	38 10
Full paid membership shares.....	57,800 00	36,500 00	21,300 00
Installment membership shares.....	73,673 73	64,984 20	8,689 53
Reserve.....	1,407 38	1,529 21	—121 83
Undivided profits.....	-----	57 69	—57 69
Interest earned but uncollected.....	588 20	488 13	100 07
Total liabilities.....	\$138,579 31	\$103,631 13	\$34,948 18

SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$1,200 00	Interest on loans.....	\$8,219 93
Accounting fees.....	100 00	Interest on other investments.....	96 66
Taxes.....	1,131 67	Entrance fees.....	83 25
Office expenses.....	253 86	Profits on surrendered accounts.....	60 73
Other expenses.....	126 16	Rents received.....	298 50
Dividends on membership shares.....	6,299 75	Other income.....	172 85
Loans increased.....	32,782 71	Notes payable increased.....	5,000 00
Real estate owned increased.....	39 82	Membership shares increased.....	29,989 53
Delinquent dues increased.....	105 90	Other liabilities increased.....	38 10
Cash increased.....	2,018 66	Furniture and fixtures reduced.....	22 25
		Other assets reduced.....	76 73
Total.....	\$44,058 53	Total.....	\$44,058 53

No. 205

SONORA GUARANTEE BUILDING-LOAN ASSOCIATION

407 South Washington Street, Sonora

Incorporated June 11, 1929. Fiscal year ended December 31, 1929

Officers—Chas. Goelz, President; Thos. F. Symons, Chas. H. Livingston, Vice Presidents; Leroy E. Meeker, Secretary.
 Directors—Karl Defiebre, Chas. Goelz, Martin Liljedahl, Chas. H. Livingston, Leroy E. Meeker, G. P. Morgan, G. A. Panchott, G. N. Porter, Eric J. Segerstrom, Thos. F. Symons.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$58,000 00	-----	\$58,000 00
Cash in office and bank.....	10,184 74	-----	10,184 74
Furniture and fixtures.....	1,258 85	-----	1,258 85
Stationery and supplies.....	695 92	-----	695 92
Total assets.....	\$70,139 51	*None	\$70,139 51

LIABILITIES

Investment certificates.....	\$17,766 18	-----	\$17,766 18
Notes payable.....	12,500 00	-----	12,500 00
Incomplete loans.....	12,661 88	-----	12,661 88
Other liabilities.....	160 00	-----	160 00
Installment membership shares.....	473 30	-----	473 30
Guarantee stock—Capital.....	25,000 00	-----	25,000 00
Guarantee stock—Surplus.....	1,578 15	-----	1,578 15
Total liabilities.....	\$70,139 51	*None	\$70,139 51

SOURCE AND APPLICATION OF FUNDS

*JUNE 21, 1929, TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$1,125 00	Interest on loans.....	\$968 35
Rent.....	525 00	Interest on other investments.....	375 07
Advertising.....	339 10	Fees on loans.....	570 50
Office expenses.....	367 21		
Other expenses.....	205 45	Paid in surplus.....	2,500 00
Interest on investment certificates.....	269 19	Investment certificates.....	17,766 18
Dividends on membership shares.....	4 82	Notes payable.....	12,500 00
		Loan commitments.....	12,661 88
Loans on real estate.....	58,000 00	Other liabilities.....	160 00
Furniture and fixtures.....	1,258 85	Membership shares.....	473 30
Other assets.....	695 92	Guarantee capital.....	25,000 00
Cash balance.....	10,184 74		
Total.....	\$72,975 28	Total.....	\$72,975 28

*Commenced business June 21, 1929.

No. 206

PACIFIC AMERICAN BUILDING-LOAN ASSOCIATION

215 Linden Avenue, South San Francisco

Incorporated June 17, 1929. Fiscal year ended December 31, 1929

Officers—R. A. Wilson, President; James W. F. Gerrish, Vice President; John D. Curti, Secretary.
 Directors—R. A. Wilson, Thomas Williams, J. D. Curti, James W. F. Gerrish.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$16,562 80	-----	\$16,562 80
Cash in office and bank.....	2,073 31	-----	2,073 31
Furniture and fixtures.....	337 50	-----	337 50
Other assets.....	650 00	-----	650 00
Total assets.....	\$19,623 61	*None	\$19,623 61

LIABILITIES

Investment certificates.....	\$5,950 19	-----	\$5,950 19
Incomplete loans.....	3,182 10	-----	3,182 10
Unearned discount and prepaid interest.....	32 00	-----	32 00
Other liabilities.....	59 80	-----	59 80
Guarantee stock—Capital.....	10,000 00	-----	10,000 00
Guarantee stock—Surplus.....	399 52	-----	399 52
Total liabilities.....	\$19,623 61	*None	\$19,623 61

SOURCE AND APPLICATION OF FUNDS

JUNE 27, 1929, TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$581 67	Interest on loans.....	\$156 33
Rent.....	250 00	Fees on loans.....	488 50
Advertising.....	818 67	Other fees.....	40 00
Taxes.....	32 00		
Office expenses.....	367 96	Paid in surplus.....	2,500 00
Other expenses.....	735 01	Guarantee stock.....	10,000 00
		Investment certificates.....	5,950 19
Real estate loans.....	16,562 80	Incomplete loans.....	3,182 10
Furniture and fixtures.....	337 50	Unearned interest.....	32 00
Other assets.....	650 00	Other liabilities.....	59 80
Cash balance.....	2,073 31		
Total.....	\$22,408 92	Total.....	\$22,408 92

*Commenced business June 27, 1929.

No. 207

SAN JOAQUIN VALLEY BUILDING AND LOAN ASSOCIATION

11 South Hunter Street, Stockton

Incorporated June 17, 1889. Fiscal year ended December 31, 1929

Officers—A. M. Noble, President; Jacob Simon, W. C. Neumiller, R. A. Reid, Vice Presidents; Harold A. Noble, Secretary.
 Directors—A. M. Noble, George E. Catts, E. W. Drury, W. C. Neumiller, O. C. Parkinson, R. A. Reid, Jacob Simon.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$4,956,900 57	\$4,949,190 63	\$7,709 94
Arrearages—Interest, dues, etc.....	23,773 01	25,198 30	—1,425 29
Cash in office and bank.....	36,026 06	95,997 31	—59,971 25
Bond investments.....	54,733 50	90,851 56	—36,118 06
Certificates of other associations.....	230,000 00	240,000 00	—10,000 00
Real estate—Held for sale.....	148,928 65	106,999 08	41,929 57
Real estate—Office building leasehold improve- ments.....	17,000 00	—	17,000 00
Furniture and fixtures.....	3,000 00	23,400 00	—20,400 00
Other assets.....	900 00	—	900 00
Total assets.....	\$5,471,261 79	\$5,531,636 88	—\$60,375 09

LIABILITIES

Incomplete loans.....	\$13,100 43	\$37,041 85	—\$23,941 42
Full paid membership shares.....	2,914,341 89	3,014,100 59	—99,758 70
Installment membership shares.....	2,352,200 59	2,292,821 94	59,378 65
Reserve.....	167,845 87	162,474 20	5,371 67
Interest earned but uncollected.....	23,773 01	25,198 30	—1,425 29
Total liabilities.....	\$5,471,261 79	\$5,531,636 88	—\$60,375 09

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$26,100 00	Interest on loans.....	\$384,903 71
Directors' and appraisal fees.....	2,564 11	Profits on real estate.....	862 51
Legal fees.....	1,200 00		
Rent.....	3,600 00	Installment membership shares increased.....	59,378 65
Advertising.....	2,416 47	Bonds reduced.....	36,118 06
Taxes.....	11,289 93	Certificates other associations reduced.....	10,000 00
Office expenses.....	7,148 37	Furniture and fixtures reduced.....	20,400 00
Real estate losses and write-offs.....	9,964 96	Cash balance reduced.....	59,971 25
Other expenses.....	4,232 17		
Interest on notes payable.....	440 39		
Dividends on membership shares.....	311,438 15		
Own office building increased.....	17,000 00		
Real estate loans increased.....	7,709 94		
Real estate increased.....	41,929 57		
Other assets increased.....	900 00		
Full paid membership shares re- duced.....	99,758 70		
Incomplete loans reduced.....	23,941 42		
Total.....	\$571,634 18	Total.....	\$571,634 18

No. 208

STATE BUILDING AND LOAN ASSOCIATION

18 North San Joaquin Street, Stockton

Incorporated November 10, 1922. Fiscal year ended December 31, 1929

Officers—F. L. Williams, President; Howard Hammond, Secretary.

Directors—Percy T. Cleghorn, Edward F. Harris, Howard Hammond, Frank L. Williams.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$2,555,646 53	\$2,349,017 05	\$206,629 48
Arrearages—Interest, dues, etc.	12,325 99	10,500 00	1,825 99
Cash in office and bank	88,502 38	122,456 72	—33,954 34
Bond investments	64,413 10	—	64,413 10
Certificates of other associations	245,000 00	345,000 00	—100,000 00
Real estate—Held for sale	80,169 91	75,762 18	4,407 73
Furniture and fixtures	2,700 00	2,700 00	—
Other assets	4,515 38	1,500 00	3,015 38
Total assets	\$3,053,273 29	\$2,906,935 95	\$146,337 34

LIABILITIES

Investment certificates	\$2,772,988 04	\$2,653,293 48	\$119,694 56
Incomplete loans	35,764 12	26,487 24	9,276 88
Other liabilities	327 90	346 80	—18 90
Guarantee stock—Capital	150,000 00	150,000 00	—
Guarantee stock—Surplus	50,000 00	45,000 00	5,000 00
Undivided profits	31,867 24	21,308 43	10,558 81
Interest earned but uncollected	12,325 99	10,500 00	1,825 99
Total liabilities	\$3,053,273 29	\$2,906,935 95	\$146,337 34

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$19,085 00	Interest on loans	\$205,439 82
Directors' fees	1,100 00	Interest on other investments	24,617 94
Legal fees	43 00	Profits on sales of real estate	1,233 17
Agnets' commissions	772 83	Other income	1,278 40
Rent	1,800 00		
Advertising	2,479 75	Investment certificates increased	119,694 56
Taxes (exclusive of income taxes)	2,858 19	Loan commitments increased	9,276 88
Federal income taxes	4,685 88	Certificates of other associations reduced	100,000 00
Office expenses	1,426 06	Cash balance reduced	33,954 34
Real estate losses and write-offs	8,322 90		
Other expenses	2,937 09		
Interest on investment certificates	156,499 82		
Dividends on guarantee stock	15,000 00		
Loans increased	206,629 48		
Bond investments increased	64,413 10		
Real estate increased	4,407 73		
Other assets increased	3,015 38		
Other liabilities reduced	18 90		
Total	\$495,495 11	Total	\$495,495 11

No. 209

STOCKTON LAND LOAN AND BUILDING ASSOCIATION

36 South San Joaquin Street, Stockton

Incorporated January 3, 1887. Fiscal year ended December 31, 1929

Officers—W. B. Nutter, President; John M. Perry and G. P. Roberts, Vice Presidents; Chas. E. Littlehale, Secretary; S. W. Littlehale, Assistant Secretary.

Directors—W. B. Nutter, John M. Perry, P. E. Holt, R. B. Teefy, G. P. Roberts, Carroll G. Grunsky, Chas. E. Littlehale.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$2,685,942 62	\$2,741,032 28	—\$55,089 66
Arrearages—Interest, dues, etc.....	20,589 65	12,637 85	7,951 80
Cash in office and bank.....	39,325 28	62,043 63	—22,718 35
Bond investments.....	30,000 00	—	30,000 00
Real estate—Held for sale.....	61,061 72	31,172 27	29,889 45
Furniture and fixtures.....	5,500 00	6,000 00	—500 00
Other assets.....	6 51	2,500 00	—2,493 49
Total assets.....	\$2,842,425 78	\$2,855,386 03	—\$12,960 25

LIABILITIES

Incomplete loans.....	\$7,286 55	\$17,085 22	—\$9,798 67
Other liabilities.....	506 65	—	506 65
Full paid membership shares.....	1,678,428 64	1,713,584 82	—35,156 18
Installment membership shares.....	1,013,945 28	995,268 48	18,676 80
Reserve.....	100,000 00	100,000 00	—
Undivided profits.....	21,669 01	16,809 66	4,859 35
Interest earned but uncollected.....	20,589 65	12,637 85	7,951 80
Total liabilities.....	\$2,842,425 78	\$2,855,386 03	—\$12,960 25

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$14,049 00	Interest on loans.....	\$197,492 66
Directors' and appraisal fees.....	2,095 00	Interest on other investments.....	363 62
Legal fees.....	100 00	Rents received.....	407 34
Accounting fees.....	45 00	Other income.....	1,070 34
Rent.....	3,000 00		
Advertising.....	556 00	Loans on real estate reduced.....	55,089 66
Taxes.....	3,846 73	Furniture and fixtures reduced.....	500 00
Office expense.....	2,695 76	Other assets reduced.....	2,493 49
Real estate losses and write-offs.....	3,000 00	Prepaid interest increased.....	506 65
Other expenses.....	1,713 01	Cash balance reduced.....	22,718 35
Dividends on membership shares.....	163,374 11		
Membership shares reduced.....	16,479 38		
Bonds increased.....	30,000 00		
Real estate increased.....	29,889 45		
Loan commitments reduced.....	9,798 67		
Total.....	\$280,642 11	Total.....	\$280,642 11

No. 210

NORTHWESTERN BUILDING AND LOAN ASSOCIATION

Tiburon

Incorporated June 1, 1923. Fiscal year ended June 30, 1930

Officers—W. R. Bent, President; W. H. Krautz, Vice President; Geo. H. Harlan, Attorney; A. W. Dayton, Secretary.

Directors—W. R. Bent, W. J. Cummings, A. W. Dayton, C. F. Fennema, F. H. Gilman, W. H. Krautz, R. Salkeld, J. E. Soderman, E. A. Creighton.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$536,884 45	\$440,316 48	\$96,567 97
Arrearages—Interest, dues, etc.....	1,762 49	882 57	879 92
Cash in office and bank.....	10,652 29	12,633 74	—1,981 45
Real estate—Held for sale.....	3,665 31	7,713 54	—4,048 23
Total assets.....	\$552,964 54	\$461,546 33	\$91,418 21

LIABILITIES

Investment certificates.....	\$410,844 42	\$322,430 78	\$88,413 64
Notes payable.....	28,500 00	22,400 00	6,100 00
Incomplete loans.....	46,452 39	55,092 33	—8,639 94
Full paid membership shares.....	-----	600 00	—600 00
Installment membership shares.....	15,321 57	21,781 61	—6,460 04
Guarantee stock—Capital.....	41,229 89	35,345 16	5,884 73
Guarantee stock—Surplus.....	7,099 23	2,000 00	5,099 23
Undivided profits.....	1,754 55	1,013 88	740 67
Interest earned but uncollected.....	1,762 49	882 57	879 92
Total liabilities.....	\$552,964 54	\$461,546 33	\$91,418 21

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$3,169 00	Interest on loans.....	\$34,505 19
Advertising.....	495 81	Fees on loans.....	651 00
Taxes (exclusive of income taxes).....	361 31	Other fees.....	10 70
Office expenses.....	760 05	Profits on surrendered accounts.....	23 33
Other expenses.....	441 14	Rents received.....	32 50
Interest on notes payable.....	1,429 95		
Interest on investment certificates.....	22,525 85	Paid in surplus.....	3,739 23
Dividends on membership shares.....	1,062 23	Investment certificates increased.....	88,413 64
Federal income taxes.....	30 20	Notes payable increased.....	6,100 00
		Guarantee capital increased.....	5,884 73
Dividends on guarantee stock.....	2,846 51	Real estate reduced.....	4,048 23
Loans increased.....	96,567 97	Cash balance reduced.....	1,981 45
Loan commitments reduced.....	8,639 94		
Membership shares reduced.....	7,060 04		
Total.....	\$145,390 00	Total.....	\$145,390 00

No. 211

TORRANCE MUTUAL BUILDING AND LOAN ASSOCIATION

1401 Sartori Avenue, Torrance

Incorporated September 25, 1922. Fiscal year ended December 31, 1929

Officers—Torrance C. Welch, President; James W. Post, Vice President; W. E. Bowen, Assistant Secretary; Charles T. Rippey, Secretary.

Directors—Torrance C. Welch, James W. Post, Brian K. Welch, Charles T. Rippey, W. E. Bowen, Charles Vonderahe, Isabel Henderson, Carl Hyde, Earl Conner.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$351,638 06	\$290,606 30	\$61,031 76
Arrearages—Interest, dues, etc.....	4,042 32	2,554 60	1,487 72
Cash in office and bank.....	11,704 52	14,264 88	—2,560 36
Bond investments.....	-----	1,438 72	—1,438 72
Real estate—Held for sale.....	-----	3,463 60	—3,463 60
Furniture and fixtures.....	421 43	1,627 49	—1,206 06
Other assets.....	452 36	24 30	428 06
Total assets.....	\$368,258 69	\$313,979 89	\$54,278 80

LIABILITIES

Investment certificates.....	\$229,555 62	\$195,366 28	\$34,189 34
Notes payable.....	5,120 00	13,000 00	—7,880 00
Incomplete loans.....	408 94	1,540 46	—1,131 52
Other liabilities.....	1,486 63	1,334 63	152 00
Installment membership shares.....	80,607 57	60,345 66	20,261 91
Guarantee stock—Capital.....	35,000 00	30,000 00	5,000 00
Guarantee stock—Surplus.....	8,309 21	4,833 91	3,475 30
Undivided profits.....	3,728 40	5,004 35	—1,275 95
Interest earned but uncollected.....	4,042 32	2,554 60	1,487 72
Total liabilities.....	\$368,258 69	\$313,979 89	\$54,278 80

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,824 85	Interest on loans.....	\$25,103 85
Rent.....	900 00	Interest on other investments.....	2,425 65
Advertising.....	444 25	Loan fees.....	983 13
Taxes (other than income tax).....	441 05	Other fees.....	837 50
Office expense.....	1,064 57	Other income.....	375 17
Interest on notes payable.....	776 47		
Interest on investment certificates.....	11,931 34	Guarantee stock increased.....	5,000 00
Dividends on membership shares.....	3,347 62	Membership shares increased.....	20,261 91
		Investment certificates increased.....	34,189 34
Dividends on guarantee stock.....	5,000 00	Loans on shares decreased.....	286 31
1928 income adjustments.....	795 80	Real estate contracts decreased.....	1,184 77
Real estate loans increased.....	59,039 24	Bond investments decreased.....	1,438 72
Other assets increased.....	428 06	Furniture and fixtures decreased.....	1,206 06
Notes payable decreased.....	7,880 00	Other liabilities increased.....	152 00
Loan commitments decreased.....	1,131 52	Cash balance decreased.....	2,560 36
Total.....	\$96,004 77	Total.....	\$96,004 77

No. 212

GUARANTEE BUILDING-LOAN CORPORATION OF TULARE

K and Kern Streets, Tulare

Incorporated June 23, 1923. Fiscal year ended December 31, 1929

Officers—F. J. Heid, Jr., President; B. F. McMurry, Vice President; W. E. Anderson, Secretary.

Directors—Wm. H. Jones, W. A. Ray, S. J. Brainerd, Harold McCourt, Geo. W. Linder, H. C. Evans.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$223,298 67	\$196,321 41	\$26,977 26
Arrearages—Interest, dues, etc.....	725 24	-----	725 24
Cash in office and bank.....	6,285 94	9,442 37	—3,156 43
Furniture and fixtures.....	258 31	258 31	-----
Total assets.....	\$230,568 16	\$206,022 09	\$24,546 07

LIABILITIES

Investment certificates.....	\$197,653 79	\$179,209 26	\$18,444 53
Notes payable and overdrafts.....	2,500 00	-----	2,500 00
Incomplete loans.....	85 21	9,665 60	—9,580 39
Other liabilities.....	-----	73 40	—73 40
Guarantee stock—Capital.....	20,000 00	10,000 00	10,000 00
Guarantee stock—Surplus.....	1,500 00	1,500 00	-----
Undivided profits.....	8,103 92	5,573 83	2,530 09
Interest earned but uncollected.....	725 24	-----	725 24
Total liabilities.....	\$230,568 16	\$206,022 09	\$24,546 07

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,530 26	Interest on loans.....	\$20,720 50
Directors' fees.....	115 00	Loan fees.....	1,314 63
Legal and auditing.....	677 90	Other income.....	44 58
Agents' commissions.....	163 00	Guarantee stock increased.....	10,000 00
Rent.....	600 00	Investment certificates increased.....	18,444 53
Advertising.....	1,216 62	Notes payable increased.....	2,500 00
Taxes.....	241 70	Cash balance reduced.....	3,156 43
Office expenses.....	309 85		
Insurance expense.....	21 15		
Interest on notes payable.....	283 90		
Interest on investment certificates.....	11,746 48		
Federal income taxes.....	143 76		
Dividends on guarantee stock.....	1,500 00		
Real estate loans increased.....	26,977 26		
Loan commitments reduced.....	9,580 39		
Other liabilities reduced.....	73 40		
Total.....	\$56,180 67	Total.....	\$56,180 67

No. 213

TULARE BUILDING AND LOAN ASSOCIATION

215 East Kern Street, Tulare

Incorporated January 30, 1889. Fiscal year ended December 31, 1929

Officers—F. E. Anderson, President; J. L. Wilder, Secretary.

Directors—F. E. Anderson, Henry Whaley, Jas. J. Mitchell, Dr. C. L. Smith, E. E. Scranton, G. A. Brunner, J. G. Smith, Guy Davis, J. L. Wilder.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.-----	\$81,455 00	\$77,580 00	\$3,875 00
Arrearages—Interest, dues, etc.-----	134 66	53 32	81 34
Cash in office and bank-----	2,691 98	4,874 56	—2,182 58
Furniture and fixtures-----	200 00	-----	200 00
Total assets-----	\$84,481 64	\$82,507 88	\$1,973 76

LIABILITIES

Notes payable and overdrafts-----	\$1,500 00	-----	\$1,500 00
Other liabilities-----	5,458 31	\$6,115 00	—656 69
Installment membership shares-----	73,090 27	72,452 33	637 94
Reserve-----	4,000 00	-----	4,000 00
Undivided profits-----	366 40	3,927 23	—3,560 83
Interest earned but uncollected-----	66 66	13 32	53 34
Total liabilities-----	\$84,481 64	\$82,507 88	\$1,973 76

**SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929**

Application of funds	Dr.	Source of funds	Cr.
Salaries-----	\$1,200 00	Interest on loans-----	\$6,079 16
Taxes-----	74 47	Other income-----	10 41
Office expenses-----	106 31		
Interest on notes payable-----	81 28	Membership shares increased ..	861 86
Interest on advance payments-----	244 66	Notes payable increased-----	1,500 00
Dividends on membership shares-----	3,943 68	Share loans reduced-----	175 00
		Cash balance reduced-----	2,182 58
Real estate loans increased-----	4,250 00		
Delinquent dues increased-----	28 00		
Advance payments reduced-----	880 61		
Total-----	\$10,809 01	Total-----	\$10,809 01

No. 214

TURLOCK GUARANTEE BUILDING-LOAN ASSOCIATION

216 West Main Street, Turlock

Incorporated May 14, 1929. Fiscal year ended December 31, 1929

Officers—E. A. Hale, President; A. G. Crowell and Chas. V. Lundahl, Vice Presidents; Wm. N. Graybiel, Attorney; Reuben W. Anderson, Secretary.

Directors—E. A. Hale, A. G. Crowell, C. V. Lundahl, Reuben W. Anderson, Wm. N. Graybiel, Leroy Nichols, J. C. Gotobed, O. L. Pollard, E. E. Pratt, Ben Hauck, Jas. D. Yates.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.-----	\$143,510 00	-----	\$143,510 00
Arrearages—Interest, dues, etc.-----	1,193 28	-----	1,193 28
Cash in office and bank-----	2,495 02	-----	2,495 02
Certificates of other associations-----	55,000 00	-----	55,000 00
Furniture and fixtures-----	1,912 97	-----	1,912 97
Total assets-----	\$204,111 27	*None	\$204,111 27

LIABILITIES

Investment certificates-----	\$149,324 01	-----	\$149,324 01
Notes payable and overdrafts-----	15,000 00	-----	15,000 00
Incomplete loans-----	6,404 78	-----	6,404 78
Other liabilities-----	171 37	-----	171 37
Guarantee stock—Capital-----	30,000 00	-----	30,000 00
Guarantee stock—Surplus-----	2,017 83	-----	2,017 83
Interest earned but uncollected-----	1,193 28	-----	1,193 28
Total liabilities-----	\$204,111 27	*None	\$204,111 27

SOURCE AND APPLICATION OF FUNDS

*MAY 23, 1929, TO DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries-----	\$1,150 00	Interest on loans-----	\$3,268 10
Rent-----	175 00	Fees on loans-----	1,087 50
Advertising-----	507 51	Other fees-----	102 50
Taxes-----	25 00	Other income-----	42 00
Office expenses-----	1,135 97		
Interest on notes payable-----	38 88	Paid in surplus-----	3,000 00
Interest on investment certificates-----	2,449 91	Investment certificates-----	149,324 01
		Notes payable-----	15,000 00
Loans-----	143,510 00	Loan commitments-----	6,404 78
Certificates of other associations-----	55,000 00	Other liabilities-----	171 37
Furniture and fixtures-----	1,912 97	Guarantee capital-----	30,000 00
Cash balance-----	2,495 02		
Total-----	\$208,400 26	Total-----	\$208,400 26

*Commenced business May 23, 1929.

No. 215

MAGNOLIA BUILDING AND LOAN ASSOCIATION

237 Second Avenue, Upland

Incorporated September 18, 1929. Fiscal year ended June 30, 1930

Officers—F. W. Palmer, President; J. E. Sargent, Vice President; D. E. Palmer, Secretary; F. H. Manker, Assistant Secretary.

Directors—F. W. Palmer, J. E. Sargent, J. F. Anderson, O. E. Atwood, Dr. A. L. Weber, F. H. Manker, D. E. Palmer, J. E. Hundley, H. T. Belcher.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	Sept. 30, 1929*	Increase —Decrease
Loans on real estate, shares, etc.....	\$598,617 82	\$533,157 59	\$65,460 23
Arrearages—Interest, dues, etc.....	1,453 18	-----	1,453 18
Cash in office and bank.....	49,768 10	17,404 07	32,364 03
Bond investments.....	45,893 69	47,127 50	—1,233 81
Certificates of other associations.....	10,000 00	-----	10,000 00
Real estate—Office building.....	17,050 02	17,150 99	—100 97
Furniture and fixtures.....	2,156 26	2,376 01	—219 75
Other assets.....	1,045 83	903 10	142 73
Total assets.....	\$725,984 90	\$618,119 26	\$107,865 64

LIABILITIES

Investment certificates.....	\$587,680 62	-----	\$587,680 62
Notes payable.....	-----	\$10,000 00	—10,000 00
Incomplete loans.....	11,051 71	9,864 57	1,187 14
Other liabilities.....	20,021 81	-----	20,021 81
Installment membership shares.....	-----	576,401 49	—576,401 49
Installment membership shares—Pledged shares.....	11,100 21	-----	11,100 21
Guarantee stock—Capital.....	75,000 00	-----	75,000 00
Guarantee stock—Surplus.....	9,500 00	-----	9,500 00
Reserve.....	11,004 54	21,621 46	—10,616 92
Undivided profits.....	626 01	231 74	394 27
Total liabilities.....	\$725,984 90	\$618,119 26	\$107,865 64

SOURCE AND APPLICATION OF FUNDS

SEPTEMBER 30, 1929 TO JUNE 30, 1930*

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$4,713 30	Interest on loans.....	\$32,027 61
Directors' fees.....	156 00	Interest on other investments.....	2,887 33
Advertising.....	240 44	Miscellaneous fees.....	391 25
Taxes.....	108 66	Other income.....	1,548 85
Office expenses.....	1,230 19	Paid in surplus.....	7,500 00
Other expenses.....	1,115 22	Guarantee capital stock.....	75,000 00
Dividends on membership shares.....	26,352 71	Investment certificates.....	587,680 62
Dividends on guarantee stock.....	3,000 00	Loan commitments.....	1,187 14
Unexplained charges to reserve fund.....	8,555 44	Dividends payable on mutual shares.....	20,021 81
Loans increased.....	65,460 23	Bond investments.....	1,233 81
Interest arrearages.....	1,058 91	Depreciation of office building.....	100 97
Certificates of other associations.....	10,000 00	Furniture and fixtures.....	219 75
Other assets.....	142 73		
Notes payable.....	10,000 00		
Membership shares.....	565,301 28		
Cash balance.....	32,364 03		
Total.....	\$729,799 14	Total.....	\$729,799 14

*Commenced business September 30, 1929, taking over the assets and business of the Magnolia Mutual Building and Loan Association which was organized September 10, 1901.

Branch—Claremont, 121 Harvard Street.

No. 216

PROVIDENT BUILDING-LOAN ASSOCIATION

6410 Van Nuys Boulevard, Van Nuys

Incorporated May 1, 1925. Fiscal year ended December 31, 1929

Officers—W. P. Whitsett, President; Paul Whitsett, Jr. and Lee W. Miller, Vice Presidents; Walter Mendenhall, Secretary.
 Directors—L. Q. Branson, Hugo A. Carlson, Walter H. Cox, George B. Jess, George R. LeBaron, Walter Mendenhall, Alvie McDonald, Lee W. Miller, Frank X. Pfaffinger, Paul Whitsett, W. P. Whitsett, Allan J. Wilson.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$635,231 51	\$463,746 45	\$171,485 06
Arrearages—Interest, dues, etc.....	3,048 36	2,792 44	255 92
Cash in office and bank.....	82,122 71	62,181 84	19,940 87
Certificates of other associations.....	—	5,000 00	—5,000 00
Real estate—Office building.....	67,855 00	70,152 72	—2,297 72
Furniture and fixtures.....	3,046 50	3,402 00	—355 50
Other assets.....	100 00	490 52	—390 52
Total assets.....	\$791,404 08	\$607,765 97	\$183,638 11

LIABILITIES

Investment certificates.....	\$643,122 55	\$496,225 85	\$146,896 70
Notes payable.....	50,000 00	—	50,000 00
Incomplete loans.....	19,435 23	33,872 68	—14,437 45
Other liabilities.....	667 83	1,875 00	—1,207 17
Guarantee stock—Capital.....	62,500 00	62,500 00	—
Guarantee stock—Surplus.....	10,500 00	10,500 00	—
Undivided profits.....	2,130 11	—	2,130 11
Interest earned but uncollected.....	3,048 36	2,792 44	255 92
Total liabilities.....	\$791,404 08	\$607,765 97	\$183,638 11

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$6,886 25	Interest on loans.....	\$42,091 56
Accounting fees.....	158 25	Interest on bank deposits.....	948 36
Rent.....	1,800 00	Loan fees.....	4,670 00
Advertising.....	1,183 26	Other fees.....	973 05
Taxes.....	1,671 54	Rents received.....	6,429 03
Office expenses.....	2,303 81	Investment certificates increased.....	146,896 70
Interest on notes payable.....	567 83	Notes payable increased.....	50,000 00
Interest on investment certificates.....	33,232 73	Certificate loans reduced.....	135 50
Depreciation.....	2,678 22	Investments reduced.....	5,000 00
Dividends on guarantee stock.....	2,500 00	Office building reduced.....	2,297 72
Real estate loans increased.....	171,620 56	Furniture and fixtures reduced.....	355 50
Loan commitments reduced.....	14,437 45	Other assets reduced.....	390 52
Other liabilities reduced.....	1,207 17		
Cash balance increased.....	19,940 87		
Total.....	\$260,187 94	Total.....	\$260,187 94

No. 217

VAN NUYS BUILDING AND LOAN ASSOCIATION

6330 Van Nuys Boulevard, Van Nuys

Incorporated July 30, 1925. Fiscal year ended December 31, 1929

Officers—Frank M. Keffer, President; A. J. Pickrell, B. R. Holloway, C. B. Canby, Vice Presidents;
 H. C. Sorgenfrey, Secretary; S. O. Houghton, Treasurer.
 Directors—H. Kenyon Burch, Charles F. Blakslee, Gus E. Heiman, Rollin C. Smith, Jim Wilson, L. S. Welbourn, A. E. Nordvold.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$358,012 95	\$256,849 71	\$101,163 24
Arrearages—Interest, dues, etc.....	1,729 59	200 10	1,529 49
Cash in office and bank.....	8,491 28	2,499 93	5,991 35
Real estate—Held for sale.....	520 31	6,370 44	—5,850 13
Other assets.....	393 25	174 70	218 55
Total assets.....	\$369,147 38	\$266,094 88	\$103,052 50

LIABILITIES

Investment certificates.....	\$273,424 70	\$172,213 28	\$101,211 42
Notes payable.....	10,000 00	15,000 00	—5,000 00
Incomplete loans.....	7,542 10	5,235 14	2,306 96
Unearned discount and prepaid interest.....	200 00	—	200 00
Other liabilities.....	133 72	44 10	89 62
Guarantee stock—Capital.....	56,700 00	56,700 00	—
Guarantee stock—Surplus.....	14,200 00	10,000 00	4,200 00
Undivided profits.....	5,217 27	6,702 26	—1,484 99
Interest earned but uncollected.....	1,729 59	200 10	1,529 49
Total liabilities.....	\$369,147 38	\$266,094 88	\$103,052 50

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$4,640 00	Interest on loans.....	\$24,619 78
Directors' fees.....	500 00	Loan fees.....	3,239 28
Legal and auditing.....	217 11	Other fees.....	990 26
Rent.....	840 00	Other income.....	810 10
Advertising.....	2,197 08		
Taxes.....	294 56	Investment certificates increased.....	101,211 42
Office expense.....	291 21	Loan commitments increased.....	2,306 96
Other expenses.....	167 25	Prepaid interest increased.....	200 00
Interest on investment certificates.....	14,034 37	Accounts payable increased.....	89 62
Federal income taxes.....	360 83	Real estate reduced.....	5,850 13
Dividends on guarantee stock.....	3,402 00		
Real estate loans increased.....	99,553 24		
Certificate loans increased.....	1,610 00		
Accounts receivable increased.....	218 55		
Notes payable reduced.....	5,000 00		
Cash balance increased.....	5,991 35		
Total.....	\$139,317 55	Total.....	\$139,317 55

WASHINGTON BUILDING-LOAN ASSOCIATION

817 South Western Avenue, Los Angeles

Formerly located at Venice

Incorporated July 26, 1926. Fiscal year ended June 30, 1930

Officers—George A. Dennison, President; A. F. Chapman, Eugene C. Hart, Murl B. Huntsman, Albert W. Jensen, Vice Presidents; L. C. Busby, Secretary.
 Directors—J. L. Fleming, Vera B. Thomson, George A. Dennison, C. Frank Ingerson, Eugene C. Hart, A. F. Chapman, Albert W. Jensen, Murl Huntsman, Thomas Toolen, Sylvester Hoffmann.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$147,742 08	\$150,713 02	—\$2,970 94
Cash in office and bank	23,820 26	2,164 15	21,656 11
Furniture and fixtures	60 00	60 00	—
Other assets	300 96	650 00	—349 04
Total assets	\$171,923 30	\$153,587 17	\$18,336 13

LIABILITIES

Investment certificates	\$114,557 23	\$78,577 61	\$35,979 62
Notes payable		20,000 00	—20,000 00
Incomplete loans	994 50	24,096 45	—23,101 95
Other liabilities	1,827 69	1,648 79	178 90
Installment membership shares		15 00	—15 00
Guarantee stock—Capital	50,000 00	25,000 00	25,000 00
Guarantee stock—Surplus	4,543 88	2,500 00	2,043 88
Undivided profits		1,749 32	—1,749 32
Total liabilities	\$171,923 30	\$153,587 17	\$18,336 13

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$4,500 00	Interest on loans	\$11,618 41
Agents' commissions	131 58	Fees on loans	1,603 41
Accounting fees	555 00	Other fees	459 81
Rent	466 60	Other income	301 35
Advertising	1,243 24		
Taxes	71 25	Paid in surplus	2,500 00
Office expenses	602 38	Guarantee capital increased	25,000 00
Other expenses	533 01	Investment certificates increased	35,979 62
Interest on notes payable	1,237 04	Other liabilities increased	163 90
Interest on investment certificates	5,848 32	Loans reduced	2,970 94
		Other assets reduced	349 04
Dividends on guarantee stock	1,000 00		
Notes payable reduced	20,000 00		
Loan commitments reduced	23,101 95		
Cash balance increased	21,656 11		
Total	\$80,946 48	Total	\$80,946 48

Branch—Venice, 1201 Washington Boulevard.

No. 219

VENTURA GUARANTEE BUILDING AND LOAN ASSOCIATION

598 E. Main Street, Ventura

Incorporated December 14, 1926. Fiscal year ended June 30, 1930

Officers—Malvern Dimmick, President; Harry S. Valentine, Gilbert H. Beesemyer, Vice Presidents; David J. Reese, Secretary-Manager; Eugene S. Cox, Assistant Secretary; J. Edgar Rains, Treasurer. Directors—Malvern Dimmick, Harry S. Valentine, Gilbert H. Beesemyer, David J. Reese, Eugene S. Cox, J. Edgar Rains, James P. Rasmussen, Watson Bonestel, Conley L. Laforce, George R. Dexter, Orville L. Routt.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$687,824 27	\$582,550 63	\$105,273 64
Arrearages—Interest, dues, etc.....	5,783 66	5,586 89	196 77
Cash in office and bank.....	29,369 33	37,502 06	—8,132 73
Bond investments.....	67,405 69	31,705 69	35,700 00
Real estate—Held for sale.....	17,452 19	—	17,452 19
Real estate—Office building.....	48,771 00	47,047 42	1,723 58
Furniture and fixtures.....	8,720 84	6,879 83	1,841 01
Other assets.....	—	83 04	—83 04
Total assets.....	\$865,326 98	\$711,355 56	\$153,971 42

LIABILITIES

	June 30, 1930	June 30, 1929	Increase —Decrease
Investment certificates.....	\$753,928 81	\$627,125 42	\$126,803 39
Incomplete loans.....	5,364 05	16,328 87	—10,964 82
Other liabilities.....	5,183 85	850 92	4,332 93
Installment membership shares.....	10,700 68	—	10,700 68
Guarantee stock—Capital.....	65,000 00	48,200 00	16,800 00
Surplus and undivided profits.....	19,365 93	13,263 46	6,102 47
Interest earned but uncollected.....	5,783 66	5,586 89	196 77
Total liabilities.....	\$865,326 98	\$711,355 56	\$153,971 42

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$9,528 85	Interest on loans.....	\$54,452 96
Directors' and appraisers' fees.....	910 00	Interest on other investments.....	2,094 80
Advertising.....	2,170 22	Fees on loans.....	5,666 71
Taxes.....	644 39	Other fees.....	703 80
Office expenses.....	4,884 76	Rents received.....	2,705 00
Interest on investment certificates.....	44,212 94	Other income.....	6,390 36
Dividends on guarantee stock.....	3,920 00	Unexplained adjustments.....	360 00
Loans increased.....	105,273 64	Investment certificates increased.....	126,803 39
Bond investments increased.....	35,700 00	Other liabilities increased.....	4,332 93
Real estate increased.....	17,452 19	Membership shares increased.....	10,700 68
Office building increased.....	1,723 58	Guarantee stock increased.....	16,800 00
Furniture and fixtures increased.....	1,841 01	Other assets reduced.....	83 04
Loan commitments reduced.....	10,964 82	Cash balance reduced.....	8,132 73
Total.....	\$239,226 40	Total.....	\$239,226 40

No. 220

VISALIA BUILDING AND LOAN ASSOCIATION

108 West Center, Visalia

Incorporated January 5, 1887. Fiscal year ended January 31, 1930

Officers—L. C. Hyde, President; Ira Chrisman, Vice President; Dick Lipscomb, Secretary.
 Directors—M. M. Maddox, C. L. Bradley, E. J. Buckman, M. A. Sullivan, H. H. Davis, A. W. Preston,
 L. C. Hyde, Ira Chrisman, Dick Lipscomb.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Jan. 31, 1930	Jan. 31, 1929	Increase —Decrease
Loans on real estate, shares, etc.....	\$682,653 04	\$677,197 99	\$5,455 05
Arrearages—Interest, dues, etc.....	7,594 68	2,012 03	5,582 65
Cash in office and bank.....	14,780 31	6,321 82	8,458 49
Real estate—Held for sale.....	24,227 15	33,591 87	—9,364 72
Furniture and fixtures.....	61 45	167 00	—105 55
Other assets.....	3,800 78	2,015 00	1,785 78
Total assets.....	\$733,117 41	\$721,305 71	\$11,811 70

LIABILITIES

	\$1,700 00	\$1,700 00	
Notes payable.....	\$1,700 00	\$1,700 00	
Incomplete loans.....	1,541 36	500 00	\$1,041 36
Other liabilities.....	9,856 56		9,856 56
Full paid membership shares.....	346,300 00	329,018 80	17,281 20
Installment membership shares.....	352,986 33	366,036 90	—13,050 57
Reserve.....	11,657 44	21,022 16	—9,364 72
Undivided profits.....	1,481 04	1,015 82	465 22
Interest earned but uncollected.....	7,594 68	2,012 03	5,582 65
Total liabilities.....	\$733,117 41	\$721,305 71	\$11,811 70

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JANUARY 31, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$3,706 17	Interest on loans.....	\$50,292 36
Legal expense.....	71 16	Fees received.....	283 00
Rent.....	233 75	Profits on sale of real estate.....	1,208 15
Taxes.....	2,722 52		
Office expenses.....	508 62	Full paid shares increased.....	17,281 20
Real estate losses.....	9,364 72	Loan commitments increased.....	1,041 36
Other expenses.....	61 41	Other liabilities increased.....	9,856 56
Interest on notes payable.....	484 27	Share loans reduced.....	2,300 00
Dividends on membership shares.....	43,530 39	Real estate reduced.....	9,364 72
		Furniture and fixtures reduced.....	105 55
Real estate loans increased.....	7,755 05		
Other assets increased.....	1,785 78		
Installment shares reduced.....	13,050 57		
Cash balance increased.....	8,458 49		
Total.....	\$91,732 90	Total.....	\$91,732 90

No. 221

WATSONVILLE BUILDING-LOAN ASSOCIATION

9 East Third Street, Watsonville

Incorporated September 18, 1925. Fiscal year ended December 31, 1929

Officers—Frank Rodgers, President; F. W. Biebrach, Vice President; F. W. Ruppert, Secretary.

Directors—Frank Rodgers, F. W. Biebrach, F. W. Ruppert, Dr. H. G. Watters, L. S. Alexander, Henry Alexander, P. M. Andrews, Dr. D. S. Woodard, F. R. Hudson, E. W. McSherry, A. W. Sans, R. H. Hudson, L. P. Cikuth, C. M. Zils, Bertha C. Watters.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$365,140 33	\$260,447 00	\$104,693 33
Arrearages—Interest, dues, etc.....	2,210 40	-----	2,210 40
Cash in office and bank.....	6,809 32	3,360 32	3,449 00
Certificates of other associations.....	625 00	-----	625 00
Furniture and fixtures.....	218 10	40 00	178 10
Other assets.....	1,523 70	100 00	1,423 70
Total assets.....	\$376,526 85	\$263,947 32	\$112,579 53

LIABILITIES

Investment certificates.....	\$306,904 17	\$203,563 31	\$103,340 86
Notes payable and overdrafts.....	10,000 00	12,000 00	—2,000 00
Incomplete loans.....	7,868 30	4,869 20	2,999 10
Other liabilities.....	11,539 77	8,409 87	3,129 90
Guarantee stock—Capital.....	25,500 00	25,500 00	-----
Guarantee stock—Surplus.....	6,425 00	6,425 00	-----
Reserve.....	3,179 94	3,179 94	-----
Undivided profits.....	2,899 27	-----	2,899 27
Interest earned but uncollected.....	2,210 40	-----	2,210 40
Total liabilities.....	\$376,526 85	\$263,947 32	\$112,579 53

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$5,135 10	Interest on loans.....	\$27,782 16
Directors' fees.....	450 00	Loan fees.....	759 00
Advertising.....	393 17	Other fees.....	742 66
Office expense.....	140 50		
Other expenses.....	392 31	Investment certificates increased.....	103,340 86
Interest on notes payable.....	608 61	Prepaid interest increased.....	2,999 10
Interest on investment certificates.....	15,954 57	Other liabilities increased.....	3,129 90
Federal income tax.....	507 08		
Depreciation.....	253 21		
Dividends on guarantee stock.....	2,550 00		
Real estate loans increased.....	104,543 33		
Certificate loans increased.....	150 00		
Invested with other associations.....	625 00		
Furniture and fixtures increased.....	178 10		
Other assets increased.....	1,423 70		
Notes payable reduced.....	2,000 00		
Cash balance increased.....	3,449 00		
Total.....	\$138,753 68	Total.....	\$138,753 68

No. 222

MUTUAL BUILDING AND LOAN ASSOCIATION OF WHITTIER

117 South Greenleaf Avenue, Whittier

Incorporated March 29, 1920. Fiscal year ended December 31, 1929

Officers—Charles E. Cole, President; D. C. Andrews, First Vice President; A. E. Harris, Second Vice President; Frank E. Horner, Secretary.
 Directors—Charles E. Cole, D. C. Andrews, A. E. Harris, L. L. Lostutter, W. H. Ladd, J. H. Linkletter, Frank E. Horner.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$2,083,158 83	\$1,802,158 52	\$281,000 31
Arrearages—Interest, dues, etc.	26,055 70	14,808 20	11,247 50
Cash in office and bank	152,158 37	176,587 04	—24,428 67
Certificates of other associations	115,000 00	60,000 00	55,000 00
Real estate—Held for sale	29,632 14	—	29,632 14
Real estate—Office building	39,335 83	55,000 00	—15,664 17
Furniture and fixtures	1 00	1 00	—
Total assets	\$2,445,341 87	\$2,108,554 76	\$336,787 11

LIABILITIES

Investment certificates	\$1,766,497 58	\$1,482,884 17	\$283,613 41
Incomplete loans	19,746 55	83,537 62	—63,791 07
Other liabilities	14,538 06	12,377 50	2,160 56
Deferred loan fees	58,043 00	48,291 50	9,751 50
Installment membership shares	406,238 26	318,322 80	87,915 46
Guarantee stock—Capital	100,000 00	100,000 00	—
Guarantee stock—Surplus	62,956 00	52,956 00	10,000 00
Undivided profits	4,541 72	3,905 47	636 25
Interest earned but uncollected	12,780 70	6,279 70	6,501 00
Total liabilities	\$2,445,341 87	\$2,108,554 76	\$336,787 11

 SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$18,028 80	Interest on loans	\$163,941 41
Directors' and appraisers' fees	3,909 00	Interest on bank balances	4,546 95
Accounting fees	197 00	Fees on loans	6,242 40
Taxes	2,734 45	Fines	824 94
Advertising	1,867 50	Rents received	1,500 00
Office expenses	3,934 62	Insurance	1,737 76
Real estate losses and write-offs	10,384 45		
Interest on investment certificates	96,229 99	Deferred loan fees increased	9,751 50
Dividends on membership shares	23,871 40	Investment certificates increased	283,613 41
		Membership shares increased	87,915 46
Dividends on guarantee stock	7,000 00	Other liabilities increased	2,160 56
Real estate loans increased	280,350 31	Depreciation on office building	15,664 17
Certificate loans increased	650 00	Cash balance reduced	24,428 67
Delinquent dues increased	4,746 50		
Certificates other associations increased	55,000 00		
Real estate increased	29,632 14		
Loan commitments reduced	63,791 07		
Total	\$602,327 23	Total	\$602,327 23

No. 223

QUAKER CITY BUILDING AND LOAN ASSOCIATION

109 E. Philadelphia St., Whittier

Incorporated January 2, 1926. Fiscal year ended December 31, 1929

Officers—C. A. Rees, President; Fred O. Sargent, Vice President; R. W. Smith, Secretary.
 Directors—C. A. Rees, Fred O. Sargent, R. W. Smith, A. A. Heltman, F. W. Hadley, J. B. McGee,
 Geo. H. Mitchell.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$281,706 33	\$190,208 84	\$91,497 49
Cash in office and bank.....	729 48	1,127 07	—397 59
Bond investments.....	39,700 00	45,460 00	—5,760 00
Furniture and fixtures.....	864 50	344 62	519 88
Total assets.....	\$323,000 31	\$237,140 53	\$85,859 78

LIABILITIES

Investment certificates.....	\$258,313 88	\$154,520 94	\$103,792 94
Notes payable.....	3,000 00	3,000 00	—
Incomplete loans.....	42 90	22,484 52	—22,441 62
Other liabilities.....	1,405 00	150 20	1,254 80
Guarantee stock—Capital.....	50,000 00	50,000 00	—
Guarantee stock—Surplus.....	3,524 08	3,524 08	—
Undivided profits.....	6,714 45	3,460 79	3,253 66
Total liabilities.....	\$323,000 31	\$237,140 53	\$85,859 78

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$2,700 00	Interest on loans.....	\$25,006 54
Directors' fees.....	300 00	Loan fees.....	1,038 00
Rent.....	480 00	Other income.....	236 23
Advertising.....	547 90		
Taxes (other than income tax).....	308 41	Bond investments reduced.....	5,760 00
Office expense.....	340 72	Investment certificates increased.....	103,792 94
Other expense.....	74 57	Other liabilities increased.....	1,254 80
Interest on investment certificates.....	13,876 78	Cash balance reduced.....	397 59
Interest on notes payable.....	61 45		
Federal income tax—1929.....	505 00		
Federal income tax—1928.....	332 28		
Dividends on guarantee stock.....	3,500 00		
Real estate loans increased.....	91,497 49		
Furniture and fixtures increased.....	519 88		
Loan commitments reduced.....	22,441 62		
Total.....	\$137,486 10	Total.....	\$137,486 10

WHITTIER BUILDING AND LOAN ASSOCIATION

206 East Philadelphia Street, Whittier

Incorporated October 25, 1920. Fiscal year ended December 31, 1929

Officers—Wallace Gregg, President; A. C. Maple, Vice President; M. R. Allen, Vice President and Secretary.

Directors—Wallace Gregg, A. C. Maple, M. R. Allen, H. L. Perry, J. G. Swain, A. Wardman, B. G. Martin.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.	\$2,360,598 15	\$1,938,525 40	\$422,072 75
Arrearages—Interest, dues, etc.	3,351 14	1,953 83	1,397 31
Cash in office and bank	53,992 20	88,896 82	—34,904 62
Bond investments	199,062 50	199,187 50	—125 00
Real estate—Held for sale	3,861 93	—	3,861 93
Real estate—Office building	110,400 00	118,000 00	—7,600 00
Furniture and fixtures	4,434 26	5,540 40	—1,106 14
Other assets	250 00	—	250 00
Total assets	\$2,735,950 18	\$2,352,103 95	\$383,846 23

LIABILITIES

Investment certificates	\$2,374,182 85	\$1,984,186 61	\$389,996 24
Notes payable	45,000 00	50,000 00	—5,000 00
Incomplete loans	78,594 90	103,082 62	—24,487 72
Other liabilities	18,576 75	20,460 58	—1,883 83
Guarantee stock—Capital	150,000 00	150,000 00	—
Guarantee stock—Surplus	50,000 00	15,000 00	35,000 00
Undivided profits	16,244 54	27,420 31	—11,175 77
Interest earned but uncollected	3,351 14	1,953 83	1,397 31
Total liabilities	\$2,735,950 18	\$2,352,103 95	\$383,846 23

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$23,422 40	Interest on loans	\$188,938 95
Directors' and appraisers' fees	840 00	Interest on other investments	10,125 00
Advertising	2,886 70	Fees on loans	9,718 82
Taxes (exclusive of income tax)	4,246 11	Other fees	2,798 46
Office building write-offs	3,199 15	Rents received	4,950 00
Other expenses	9,908 09		
Interest on notes payable	2,700 00	Investment certificates increased	389,996 24
Interest on investment certificates	129,616 94	Bond investments reduced	125 00
Federal income taxes	3,887 61	Office building reduced	7,600 00
		Furniture and fixtures reduced	1,106 14
Dividends on guarantee stock	12,000 00	Cash balance reduced	34,904 62
Loans increased	422,072 75		
Real estate increased	3,861 93		
Other assets increased	250 00		
Notes payable reduced	5,000 00		
Loan commitments reduced	24,487 72		
Other liabilities reduced	1,883 83		
Total	\$650,263 23	Total	\$650,263 23

No. 225

HARBOR BUILDING AND LOAN ASSOCIATION

646 Avalon Boulevard, Wilmington

Incorporated August 18, 1922. Fiscal year ended December 31, 1929

Officers—I. J. Rossman, President; R. P. Hinze, Secretary.
 Directors—J. W. Earl, T. C. Thompson, H. E. Kemp, Hancock Banning, Jr., Marion Welch, O. B. Kibele, G. H. Beesemyer, A. Z. Taft, Jr., A. W. Stone, I. J. Rossman, R. P. Hinze.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$562,373 02	\$433,981 68	\$128,391 34
Cash in office and bank.....	32,234 77	42,417 93	—10,183 16
Bond investments.....	23,393 75	24,085 79	—692 04
Real estate—Held for sale.....	6,805 55	3,879 25	2,926 30
Real estate—Office building.....	76,661 96	76,455 64	206 32
Furniture and fixtures.....	9,057 36	9,174 68	—117 32
Other assets.....	1,300 00	1,300 00	—
Total assets.....	\$711,826 41	\$591,294 97	\$120,531 44

LIABILITIES

Investment certificates.....	\$594,671 36	\$450,154 30	\$144,517 06
Notes payable.....	40,000 00	30,000 00	10,000 00
Incomplete loans.....	6,101 07	43,105 43	—37,004 36
Unearned discount and prepaid interest.....	1,280 00	775 00	505 00
Guarantee stock—Capital.....	50,000 00	50,000 00	—
Guarantee stock—Surplus.....	12,500 00	12,500 00	—
Undivided profits.....	7,273 98	4,760 24	2,513 74
Total liabilities.....	\$711,826 41	\$591,294 97	\$120,531 44

SOURCE AND APPLICATION OF FUNDS FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$6,050 00	Interest on loans.....	\$40,329 80
Directors' fees.....	685 00	Interest on investments.....	1,250 00
Rent.....	1,500 00	Loan fees.....	9,590 04
Advertising.....	1,058 90	Rents received.....	4,762 65
Taxes (other than income tax) ..	1,322 65		
Office expense.....	5,469 34	Real estate contracts decreased.....	2,692 00
Depreciation.....	2,000 00	Bond investment decreased.....	692 04
Interest on notes payable.....	2,280 41	Furniture and fixtures decreased.....	117 32
Interest on investment certificates.....	29,052 45	Investment certificates increased.....	144,517 06
		Notes payable increased.....	10,000 00
Dividends on guarantee stock....	4,000 00	Prepaid interest increased.....	505 00
Real estate loans increased.....	127,881 13	Cash balance reduced.....	10,183 16
Certificate loans increased.....	3,202 21		
Real estate increased.....	3,132 62		
Loan commitments decreased.....	37,004 36		
Total.....	\$224,639 07	Total.....	\$224,639 07

WILMINGTON MUTUAL BUILDING AND LOAN ASSOCIATION

728 Avalon Boulevard, Wilmington

Incorporated September 3, 1920. Fiscal year ended June 30, 1930

Officers—Louis Denni, President; Geo. C. Flint, Emil L. Menveg, Vice Presidents; O. W. Hodgkinson, Secretary; John P. Bertram, Assistant Secretary; Joseph A. Denni, Treasurer.

Directors—Louis Denni, Geo. C. Flint, O. W. Hodgkinson, Joseph A. Denni, Emil L. Menveg, Frank McGinley, Richard Mahar, C. Henry Olsen, Martha Opp, J. A. Weldt, Andrew Young.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	June 30, 1930	June 30, 1929	Increase —Decrease
Loans on real estate, shares, etc.	\$920,341 73	\$879,434 12	\$40,907 61
Arrearages—Interest, dues, etc.	7,536 28	7,784 97	—248 69
Cash in office and bank	87,196 84	37,683 74	49,513 10
Bond investments	66,355 94	131,658 70	—65,302 76
Certificates of other associations	5,000 00	5,000 00	—
Real estate—Held for sale	7,048 09	—	7,048 09
Real estate—Office building	20,000 00	30,000 00	—10,000 00
Furniture and fixtures	2,325 64	620 73	1,704 91
Total assets	\$1,115,804 52	\$1,092,182 26	\$23,622 26

LIABILITIES

Investment certificates	\$975,334 87	\$951,676 59	\$23,658 28
Incomplete loans	4,613 89	19,659 50	—15,045 61
Other liabilities	338 20	5,576 46	—5,238 26
Guarantee stock—Capital	68,800 00	50,000 00	18,800 00
Guarantee stock—Surplus	50,000 00	50,000 00	—
Undivided profits	9,181 28	7,484 74	1,696 54
Interest earned but uncollected	7,536 28	7,784 97	—248 69
Total liabilities	\$1,115,804 52	\$1,092,182 26	\$23,622 26

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED JUNE 30, 1930

Application of funds	Dr.	Source of funds	Cr.
Salaries	\$10,701 00	Interest on loans	\$76,095 61
Directors' and appraisers' fees	190 00	Interest on other investments	5,896 86
Accounting fees	300 00	Fees on loans	3,203 52
Rent	680 00	Miscellaneous fees	656 05
Advertising	2,024 04	Other income	63 00
Taxes (other than income tax)	1,410 85		
Federal income taxes	1,154 47	Investment certificates increased	23,658 28
Office expenses	2,501 77	Guarantee capital increased	18,800 00
Real estate losses and write-offs	1,407 88	Bonds reduced	65,302 76
Other expenses	831 23	Office building reduced	10,000 00
Interest on investment certificates	58,766 60		
Dividends on guarantee stock	4,250 66		
Loans increased	40,907 61		
Real estate increased	7,048 09		
Furniture and fixtures increased	1,704 91		
Loan commitments reduced	15,045 61		
Other liabilities reduced	5,238 26		
Cash balance increased	49,513 10		
Total	\$203,676 08	Total	\$203,676 08

FOREIGN ASSOCIATIONS

SALT LAKE CITY, UTAH

INTERMOUNTAIN BUILDING AND LOAN ASSOCIATION

25 East First South Street, Salt Lake City, Utah

Incorporated November 16, 1920. Fiscal year ended December 31, 1929

Officers—M. E. Waddoups, President; Edward M. Ashton, Vice President; A. J. Bruneau, Secretary.
 Directors—M. E. Waddoups, A. J. Bruneau, Edward M. Ashton, Morris Rosenblatt, H. Leo Marshall,
 Elbert D. Thomas, Ralph E. Bruneau.

STATEMENT OF FINANCIAL CONDITION

ASSETS

	Dec. 31, 1929	Dec. 31, 1928	Increase
Loans on real estate, shares, etc.....	\$2,623,064 79	\$2,245,352 24	\$377,712 55
Cash in office and bank.....	174,468 96	55,091 81	119,377 15
Bond investments.....	50,000 00	6,000 00	44,000 00
Real estate—Held for sale.....	177,835 48	101,626 75	76,208 73
Furniture and fixtures.....	15,010 77	12,353 55	2,657 22
Other assets.....	13,192 85	-----	13,192 85
Total assets.....	\$3,053,572 85	\$2,420,424 35	\$633,148 50

LIABILITIES

	Dec. 31, 1929	Dec. 31, 1928	Increase
Investment certificates.....	\$170,206 39	\$11,905 24	\$158,301 15
Notes payable.....	30,000 00	-----	30,000 00
Incomplete loans.....	22,081 56	1,574 53	20,507 03
Other liabilities.....	184,888 34	138,577 49	46,310 85
Full paid membership shares.....	236,366 65	235,958 44	408 21
Installment membership shares.....	1,974,867 52	1,803,884 94	170,982 58
Guarantee stock—Capital.....	87,392 07	74,153 50	13,238 57
Surplus and undivided profits.....	347,770 32	154,370 21	193,400 11
Total liabilities.....	\$3,053,572 85	\$2,420,424 35	\$633,148 50

SOURCE AND APPLICATION OF FUNDS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$33,027 10	Interest on loans.....	\$291,833 49
Collection charges.....	6,038 30	Commissions on insurance.....	3,562 35
Legal fees and salaries.....	1,108 43	Other fees.....	54,184 77
Rent.....	3,630 80	Profits on surrendered accounts.....	2,843 79
Advertising.....	1,351 21	Rents received.....	959 75
Taxes.....	439 46	Other income.....	13,503 01
Office expense.....	22,843 25	Profits on sale of real estate...	2,291 05
Real estate losses and write-offs.....	1,692 76	Investment certificates increased.....	158,301 15
Other expenses.....	16,652 93	Notes payable increased.....	30,000 00
Interest on investment certificates.....	2,685 10	Loan commitments increased ..	20,507 03
Dividend on membership shares.....	84,333 76	Other liabilities increased.....	46,310 85
Dividends on guarantee stock....	1,975 00	Full paid membership shares increased.....	408 21
Loans increased.....	377,712 55	Installment membership shares increased.....	170,982 58
Bond investment increased.....	44,000 00	Guarantee capital stock increased.....	13,238 57
Real estate held for sale increased.....	76,208 73		
Furniture and fixtures increased.....	2,657 22		
Other assets increased.....	13,192 85		
Cash balance increased.....	119,377 15		
Total.....	\$808,926 60	Total.....	\$808,926 60

SALT LAKE CITY, UTAH

WESTERN LOAN AND BUILDING COMPANY

45 East First South Street, Salt Lake City, Utah

Incorporated April 16, 1892. Fiscal year ended December 31, 1929

Officers—R. W. Madsen, President; John T. White and V. R. Madsen, Vice Presidents; H. M. H. Lund, Secretary; L. W. Smeltzer and C. Clarence Neslen, Assistant Secretaries.
 Directors—R. W. Madsen, V. R. Madsen, John T. White, James Ingebrechtsen, H. M. H. Lund, L. W. Smeltzer, Charles W. Amos.

STATEMENT OF FINANCIAL CONDITION**ASSETS**

	Dec. 31, 1929	Dec. 31, 1928	Increase —Decrease
Loans on real estate, shares, etc.....	\$26,364,448 85	\$24,545,414 77	\$1,819,034 08
Cash in office and bank.....	1,284,093 10	1,522,790 99	—238,697 89
Bond investment.....	700,000 00	-----	700,000 00
Real estate—Held for sale.....	16,607 00	18,200 00	—1,593 00
Total assets.....	\$28,365,148 95	\$26,086,405 76	\$2,278,743 19

LIABILITIES

Incomplete loans.....	\$426,860 76	\$1,299,667 49	—\$872,806 73
Other liabilities.....	75,669 38	2,679 00	72,990 38
Full paid membership shares.....	3,599,663 89	2,885,698 14	713,965 75
Installment membership shares.....	22,345,751 48	20,127,850 86	2,217,900 62
Guarantee stock—Capital.....	750,000 00	750,000 00	-----
Guarantee stock—Surplus.....	18,470 00	28,077 71	—9,607 71
Undivided profits.....	993,733 44	992,432 56	1,300 88
Reserve for contingencies.....	155,000 00	-----	155,000 00
Total liabilities.....	\$28,365,148 95	\$26,086,405 76	\$2,278,743 19

**SOURCE AND APPLICATION OF FUNDS
 FOR THE FISCAL YEAR ENDED DECEMBER 31, 1929**

Application of funds	Dr.	Source of funds	Cr.
Salaries.....	\$143,249 34	Interest on loans.....	\$1,959,281 21
Directors' fees.....	1,720 00	Interest on other investments..	6,961 21
Legal fees.....	565 93	Other income.....	275,704 95
Agents' salaries.....	9,397 50		
Rent.....	17,500 00	Surplus adjustments.....	65,624 66
Advertising.....	2,918 85	Other liabilities increased.....	141,230 06
Taxes.....	17,172 32	Membership shares increased..	2,863,626 69
Office expenses.....	11,578 42	Real estate reduced.....	1,593 00
Other expenses.....	8,756 09	Cash balance reduced.....	238,697 89
Dividends on membership shares..	1,876,770 41		
Dividends on guarantee stock....	71,250 00		
Loans increased.....	1,819,034 08		
Bond investments increased.....	700,000 00		
Loan commitments reduced.....	872,806 73		
Total.....	\$5,552,719 67	Total.....	\$5,552,719 67

Branches—Los Angeles, 505 West 5th Street.
 Oakland, 1450 Franklin Street.
 San Diego, 201 Broadway.

APPENDIX (D)

1. Code of Procedure.
 2. Commissioner's Orders.
 3. Laws governing building and loan associations.
 4. Index to associations.
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DIVISION OF
BUILDING AND LOAN SUPERVISION
DEPARTMENT OF INVESTMENT
STATE OF CALIFORNIA

Code of Procedure

· EFFECTIVE DECEMBER 1, 1930



CODE OF PROCEDURE

DIVISION I

RULES OF PRACTICE

TITLE I

APPLICATIONS, GENERAL PROVISIONS

Section 1.

Offices of the Division of Building and Loan Supervision are located as follows:

Main Office—

San Francisco,
Room 611, Crown Zellerbach Building.
343 Sansome Street.

Branch Office—

Los Angeles,
Room 1110, Subway Terminal Building,
417 South Hill Street.

Section 2.

(a) Applications of associations having their principal place of business or their attorney located in any of the following counties shall be filed in the Los Angeles office:

Imperial	Orange	San Diego
Inyo	Riverside	Santa Barbara
Los Angeles	San Bernardino	Ventura

(b) Applications of associations having their principal place of business or their attorney located in any other county shall be filed in the San Francisco office.

Section 3.

Good cause being shown, applications filed, as hereinabove required, may be transferred by the Building and Loan Commissioner, in his discretion, from one office to the other.

Section 4.

All applications must be in writing, on legal-size paper, and written on one side only.

Section 5.

All applications must be entitled as follows:

"BEFORE THE
DIVISION OF BUILDING AND LOAN SUPERVISION
DEPARTMENT OF INVESTMENT
OF THE STATE OF CALIFORNIA

In the matter of the application of }
----- }
(Name of association) }
(Here state purpose of application)'' }

Section 6.

No application need duplicate any exhibits theretofore filed with the Division of Building and Loan Supervision, but should incorporate the same therein by reference thereto. If any changes or amendments have been made, said exhibits should be filed as amended or changed.

Section 7.

All applications will be considered upon being properly filed. No personal appearance is necessary unless requested, and hearings or conferences will be held when the same appear necessary or expedient.

Section 8.

All communications or other matters relating to any application, permit, association's license, or agent's certificate, shall be addressed by applicant to the office of the Division of Building and Loan Supervision where the matter may be pending or originally issued.

Section 9.

Failure to file necessary data within fifteen days after notice of request therefor may be considered as sufficient cause for dropping an application from the pending calendar.

Section 10.

All applications, complaints or petitions shall designate an address to which all communications may be sent.

Section 11.

Any rule, regulation or instruction issued or promulgated by the Building and Loan Commissioner for the guidance of persons appearing before or dealing with the Division may be changed from time to time by the Commissioner in his discretion.

TITLE II**NEW ASSOCIATIONS****PART I. GENERAL PROVISIONS****Section 1.**

Before the organization of a new association will be approved, a satisfactory showing must be made that the public convenience and advantage will be promoted by the starting of such new association.

Section 2.

New associations shall not engage in the building and loan business, or display any signs or advertise their business in any manner until they have been duly licensed in accordance with Title IV hereof.

PART II. CERTIFICATE OF APPROVAL**Section 1.**

Before any building and loan association (mutual or guarantee) can be incorporated, a certificate of approval must be issued to its incorporators by the Building and Loan Commissioner. (Building and Loan Commission Act, Section 15 (c).)

Section 2.

Such certificate of approval will be issued by the Commissioner only upon the filing of an application by the incorporators of such new association, in accordance with Title I hereof and the following Section 3.

Section 3.

Such application shall be signed by said incorporators and verified as provided in the Code of Civil Procedure for the verification of pleadings, and shall set forth, in separate paragraphs, or as exhibits thereto and made a part thereof:

(a) The proposed name of the association, together with second or third choice names.

(b) The name of the city or town where it proposes to do business and the proposed location of its office in said city or town.

(c) The names and addresses of its incorporators, directors and officers, together with a complete showing, satisfactory to the Commissioner, as to their character and general fitness to engage in the building and loan business.

(d) A showing, satisfactory to the Commissioner, that the association will have a reasonable chance to succeed in the territory where it proposes to operate, and that the public convenience will be promoted by its establishment. (This showing should include the names and addresses of all building and loan associations and/or branch offices located in, and the estimated population of, the community or district that will be served.)

(e) An itemized statement of the estimated expenditures of the association for the first year.

(f) One original (properly executed) and one copy of its proposed articles of incorporation.

(g) A copy of its proposed by-laws.

Section 4.

If a certificate of approval is issued, the same will be attached to the original Articles of Incorporation and forwarded to the Secretary of State for filing.

Section 5.

If an association proposes to amend its Articles of Incorporation, the original certificate of amendment, properly executed, and a copy of the same should be filed with the Commissioner for his approval. If the proposed amendments are approved, a certificate of approval will be attached to the original certificate of amendment and forwarded to the Secretary of State for filing.

Section 6.

A copy of the amended Articles of Incorporation, certified by the Secretary of State, shall be filed with the Commissioner.

PART III. GUARANTEE ASSOCIATIONS

Section 1.

No guarantee association will be licensed unless it has sold and has received full payment for an aggregate par value of its guarantee capital stock in an amount fixed by the Commissioner in his discretion, depending upon the size of the city where it proposes to do business, which in no case shall be less than twenty-five thousand dollars, plus the premium as required by the following Section 2.

Section 2.

Each share of guarantee capital stock of a new association shall be sold at a premium of at least 10 per cent of its par value, provided, however, that the aggregate premium in no case shall be less than five thousand dollars.

Section 3.

Such guarantee capital stock shall be sold in accordance with the provisions of Title III hereof.

Section 4.

The incorporators of such association, or those who will control and manage its business, shall make a substantial investment in its guarantee capital stock.

PART IV. MUTUAL ASSOCIATIONS

Section 1.

No mutual association will be licensed unless it has obtained the number of members and/or shareholders and has sold the number of

shares fixed by the Commissioner in his discretion, depending upon the size of the city in which it proposes to do business, which in no event shall be less than twenty-five members and/or shareholders who have subscribed for at least twenty-five hundred shares and have paid at least the first payment of dues thereon (at least fifty cents per share) and the entrance fee required by the following Section 2.

Section 2.

The subscriber to each share required to be sold to comply with Section 1 above shall pay an entrance fee of one per cent of its par value, which shall be used only for the purpose of defraying the expenses of the association until it is placed on a self-supporting basis.

Section 3.

An unlicensed mutual association shall not sell, offer for sale, or take subscriptions for any of its shares other than subscriptions from its organizers who sign its Articles of Incorporation, or collect any money on account of such preorganization subscriptions, without first obtaining a permit so to do from the Building and Loan Commissioner.

Section 4.

Applications for such a permit shall be filed in accordance with Title I hereof and the following Section 5.

Section 5.

Such application shall be signed by the properly authorized officers of the association and shall be verified as provided in the Code of Civil Procedure for the verification of pleadings and shall set forth in separate paragraphs or as exhibits thereto and made a part thereof:

(a) The date of incorporation and the amount of authorized capital stock.

(b) The location and post office address of its principal place of business.

(c) The names, post office addresses and business experience of its directors and officers.

(d) The names of its incorporators and the number of shares subscribed by each and the price per share to be paid for such shares.

(e) A copy of its Articles of Incorporation certified by the Secretary of State.

(f) A copy of its by-laws properly certified by its secretary.

(g) A copy of the resolution of its directors authorizing the shares to be sold and issued and the application to be made.

(h) The designation of a depositary in accordance with Section 4 of Part V of Title III hereof.

Section 6.

All money paid to the association on account of dues and/or entrance fees on its shares before the association is licensed to do business, shall be impounded in accordance with the provisions of Sections 4 to 11

inclusive of Part V of Title III hereof. Such money so impounded will be released by the Commissioner when the association is licensed upon the filing of an application in accordance with Section 11 of Part V of Title III hereof.

Section 7.

A mutual association shall not enter into a managerial contract of any kind without the written approval of the Commissioner.

TITLE III

SALE OF GUARANTEE OR NONWITHDRAWABLE CAPITAL STOCK

PART I. GENERAL PROVISIONS

Section 1.

No building and loan association shall sell, offer for sale, or take subscriptions for any of its guarantee capital stock without obtaining a permit so to do from the Building and Loan Commissioner. (Section 1 (a), Building and Loan Commission Act.)

Section 2.

Applications for such permit shall be filed in accordance with Title I hereof and Part II of this Title III.

Section 3.

No new association which has not complied with Title II of Part III hereof shall be eligible to file such applications.

PART II. APPLICATIONS

Section 1.

All applications to sell and issue such guarantee capital stock shall be signed by the properly authorized officers of the association and shall be verified as provided in the Code of Civil Procedure for the verification of pleadings, and shall set forth in separate paragraphs, or as exhibits thereto and made a part thereof:

(a) The date of incorporation and the amount of authorized capital stock.

(b) The location and post office address of its principal place of business.

(c) The names, post office addresses, investment in applicant, and the business experience of the officers and directors of applicant.

(d) A statement of its assets and liabilities.

(e) A full and detailed statement of its profit and loss account.

(f) The commissions proposed to be paid on the sale of its guarantee capital stock or permanent nonwithdrawable capital stock, together with the justification for the payment of said commissions.

(g) Copies of all contracts or agreements, directly or indirectly affecting or concerning the sale or issuance of its guarantee capital stock or permanent nonwithdrawable capital stock.

(h) A copy of any prospectus or advertising matter to be used in connection with the sale of its guarantee capital stock or permanent nonwithdrawable capital stock.

(i) If applicant is a new association, a designation of a depository as provided by Section 4 of Part V of this Title III.

(j) A copy of its Articles of Incorporation certified by the Secretary of State.

(k) A copy of its by-laws certified by its secretary.

(l) A copy of the resolution or minutes authorizing the application for a permit for the issuance of its guarantee capital stock or nonwithdrawable capital stock.

Section 2.

If the applicant proposes to issue guarantee capital stock as a stock dividend, said application should contain, in addition to the requirements of Section I of this Part II, the following:

(a) An analysis of its surplus account, showing clearly and satisfactorily that the surplus involved represents entirely accumulated surplus profits from the operation of the company's business.

(b) A statement of the effective date of the dividend and the proposed date of payment.

PART III. PROMOTION

Section 1.

No part of the proceeds of the sale of guarantee capital stock shall be used to defray promotion expenses except as provided in Part IV of this Title III.

Section 2.

Guarantee capital stock shall not be issued for promotional services, or to defray expenses of promotion, or for any other intangible asset.

PART IV. STOCK SELLING EXPENSE

Section 1.

The direct or indirect selling expense in connection with the sale of guarantee capital stock shall not exceed five per cent of its par value.

Section 2.

Commissions may be paid only to an agent holding a certificate from the Building and Loan Commissioner, then in effect, authorizing him to act as the selling association's agent.

Section 3.

Stock selling commission permitted by Section 1 hereof shall be calculated and paid only on the amount paid in cash by the purchaser and only when and as said cash is received by the association.

Section 4.

Commissions will not be permitted to be paid upon the sale of securities by an association to its own officers or directors.

Section 5.

Commissions shall be paid only when necessary for a company to do so in order to dispose of its capital stock.

Section 6.

Commissions will include salaries, advertising, and all other expenses directly or indirectly incurred in connection with the sale of said capital stock.

PART V. IMPOUNDING FUNDS**Section 1.**

A new association will be required to impound from the proceeds of the sale of its guarantee capital stock a sum equal to the initial capital required under Sections 1 and 2 of Part III of Title II hereof.

Section 2.

The Commissioner may require the impounding of the proceeds from the sale of guarantee capital stock of any association when he deems it necessary for the protection of the subscribers to said guarantee capital stock.

Section 3.

Funds required to be impounded must be deposited as a separate trust account with a bank or trust company, first to be approved in writing by the Commissioner.

Section 4.

An application for the approval of a depositary should be filed in accordance with Title I hereof and should contain the following:

- (a) Name of depositary.
- (b) Resolution of the board of directors designating such depositary.
- (c) Consent, in writing, of the depositary to so act.

The Commissioner, however, reserves the right to designate such depositary as he may deem advisable.

Section 5.

Where funds are to be impounded, no stock may be sold or offered for sale until a depositary has been selected and approved, as provided in Sections 3 and 4 of Part V of this Title III.

Section 6.

Where funds are to be impounded, the maximum time permitted to raise the same will ordinarily be six months from the date of permit.

Section 7.

The Commissioner may, in his discretion, grant an extension of time within which funds required to be impounded may be raised upon an application being filed for an amended permit therefor.

Section 8.

Applications to extend time within which funds required to be impounded may be raised must be filed in accordance with Title I hereof and must be signed by the properly authorized officers of the association and verified as provided in the Code of Civil Procedure for the verification of pleadings, and must contain the following:

- (a) The reasons for the requested extension.
- (b) The names of all subscribers to its guarantee capital stock, the amounts subscribed by each, and the amount of money paid on account of each subscription.
- (c) A copy of the resolution of the board of directors authorizing the application for the extension to be made.

Section 9.

If all the funds required to be impounded are not raised within the time specified in the permit and no extension of time has been granted, an order will be issued forthwith directing the depository to return the funds in the impound to the subscribers.

Section 10.

Impounded funds will be released to the association on the written order of the Commissioner upon written application therefor, in accordance with Title I hereof and the following Section 11.

Section 11.

An application for the release of impounded funds must be signed by the properly authorized officers of the association and verified as provided in the Code of Civil Procedure for the verification of pleadings, and must set forth the following:

- (a) That all necessary subscriptions for the sale of its guarantee capital stock have been taken and the proceeds therefrom impounded in accordance with the terms and conditions of the permit under which said stock has been sold.
- (b) A certified statement from the depository, setting forth the amount and character of each deposit by the association.
- (c) A copy of the resolution of the board of directors authorizing the application to be made.

TITLE IV**LICENSES TO DO BUSINESS****PART I. GENERAL PROVISIONS****Section 1.**

No building and loan association shall transact any business in this state without first procuring a license from the Building and Loan Commissioner. (Section 15 (b), Building and Loan Commission Act.)

Section 2.

All licenses to do business expire on the thirty-first day of December of each year and must be renewed on or before that date if the association desires to continue the transaction of business.

PART II. APPLICATIONS

Section 1.

A new association, in order to procure a license to do business, must file an application in accordance with Title I hereof, signed by the properly authorized officers of the association and verified as provided in the Code of Civil Procedure for the verification of pleadings, and setting forth in separate paragraphs, or as exhibits attached thereto and made a part thereof:

(a) A satisfactory showing that it has complied with the requirements of Title II hereof.

(b) A statement as to whether or not there has been any change in the personnel of its board of directors and its officers since its compliance with Title II hereof.

(c) Bonds covering its officers and employees as required by Order No. 5.

(d) Remittance of a license fee required by Section 14 of the Building and Loan Commission Act.

(e) A copy of its Articles of Incorporation and any amendments thereto, certified by the Secretary of State.

(f) A copy of its by-laws and any amendments thereto properly certified by its secretary.

(g) A copy of the resolution of its directors authorizing the application to be filed.

(h) A copy of its proposed investment certificates and/or certificates of stock of all classes.

Section 2.

In order to renew its license, an association must file a written request therefor, filed in accordance with Title I hereof and containing the following:

(a) A remittance of its license fee in the amount specified in the notice mailed to it by the Building and Loan Commissioner, pursuant to Section 14 of the Building and Loan Commission Act.

(b) A copy of any amendment or amendments made in its Articles of Incorporation during the preceding year, certified by the Secretary of State.

(c) A copy of any amendment or amendments made in its by-laws during the preceding year, certified by its secretary.

(d) A copy of any new or amended investment certificates and/or shares of any class adopted during the preceding year.

TITLE V

BRANCH LICENSES

PART I. GENERAL PROVISIONS

Section 1.

No building and loan association shall open a branch office without first procuring a license from the Building and Loan Commissioner. (Section 648 (b) of the Civil Code.)

Section 2.

A license to open a branch office continues in force until suspended or revoked by the Building and Loan Commissioner.

Section 3.

Every association which maintains a branch office or branch offices must give to each branch office maintained by it a specific designation and include in such designation the word "branch" or the word "office" and must on all window signs and in advertising and on letter-heads and other stationery of such branch office or offices, prominently set out or display such designation.

PART II. APPLICATIONS

An association, in order to procure a license to open a branch office, must file an application in accordance with Title I hereof, signed by the properly authorized officers of the association and verified as provided in the Code of Civil Procedure for the verification of pleadings, and setting forth in separate paragraphs, or as exhibits attached thereto and made a part thereof:

(a) The name of the city or town where it proposes to open such branch office and the proposed location of such office in said city or town.

(b) A showing that the public convenience and advantage will be served by the opening of such branch office which should include the names and addresses of all building and loan associations and/or branch offices located in, and the estimated population of, the community or district that will be served.

(c) An itemized statement of the estimated monthly expenses of the operation of such branch office.

(d) A showing that the applicant has the investment certificate reserve required by Section 648 (b) of the Civil Code.

(e) Remittance of the license fee required by Section 648 (b) of the Civil Code.

TITLE VI**AGENTS OF ASSOCIATIONS****Section 1.**

No person receiving a compensation therefor shall act as the agent of an association for the sale of its shares of stock, investment certificates or other securities issued by it, or for procuring loans for such association, until he has applied for and secured a license authorizing him so to do.

Section 2.

Applications for such license, or for the renewal of such license, shall be filed in accordance with Title I hereof on forms provided by the Commissioner and accompanied by the statutory filing fee of one dollar.

Section 3.

At the time of filing such application, the applicant shall file with the Commissioner a good and sufficient bond in the sum of two thousand dollars, in a form and executed by a surety or sureties satisfactory to the Commissioner.

Section 4.

Necessary additional information may be requested by the Commissioner.

Section 5.

All agents' licenses expire on the 30th day of June of each year unless sooner suspended or revoked.

Section 6.

Whenever the name of the association appears on any letterhead or on advertising matter printed or distributed for the benefit of the agent, or on signs on the office of the agent, the words "agency of" or "agent for" must appear immediately above such name in letters not less than one-half the size of those used in the name of the association.

TITLE VII**INVESTMENTS, LOANS AND REAL ESTATE PURCHASES****PART I. APPROVAL OF INVESTMENTS****Section 1.**

Associations shall invest only in the types of investments permitted by Section 647 of the Civil Code.

Section 2.

No such investment shall be made without first receiving the written approval of the Building and Loan Commissioner. (Section 647, Civil Code.)

Section 3.

Applications for the approval of such investments or loans shall be in writing, signed by an officer of the association, and filed in accordance with Title I hereof, and shall contain the following:

- (a) The amount of money to be invested or loaned.
- (b) A complete description of the securities to be invested in or loaned upon.
- (c) A showing (as complete as possible) as to the current market value of such securities.

PART II. APPROVAL OF REAL ESTATE LOANS**Section 1.**

No association shall make any loan on real estate, the aggregate amount of which exceeds 25 per cent of its legal reserve, without

the written approval of the Building and Loan Commissioner. (Order No. 6.)

Section 2.

Applications for the approval of such loans shall be in writing, signed by an officer of the association, and filed in accordance with Title I hereof, and shall contain the following:

- (a) The aggregate amount to be loaned.
- (b) A showing as to the financial responsibility of the borrower.
- (c) A complete description of the real estate upon which the loan is to be made.
- (d) An appraisal of the real estate by two independent appraisers, approved in writing by the Commissioner.

PART III. APPROVAL OF PURCHASES OF REAL ESTATE**Section 1.**

No association shall purchase real estate other than that purchased pursuant to Section 640 of the Civil Code without the written approval of the Commissioner.

Section 2.

Associations will be permitted to purchase real estate only when the same is necessary in the operation of its business.

Section 3.

Applications for the approval of such purchases shall be in writing, signed by an officer of the association, and filed in accordance with Title I hereof, and shall contain the following:

- (a) The purchase price of the property.
- (b) A complete description of the property.
- (c) A statement showing the cost of remodeling and equipping the property for the purpose for which it is to be purchased.
- (d) A statement showing the increase or decrease in the association's operating expense which will result from the proposed purchase.
- (e) A satisfactory appraisal of such real estate.

TITLE VIII**APPROVAL OF MERGERS, CONSOLIDATIONS AND PURCHASES OF ASSETS****Section 1.**

No association may transfer its engagements, funds and property to another association, and no two or more associations may merge or consolidate, without first obtaining the written consent of the Building and Loan Commissioner. (Civil Code, Section 647 (a).)

Section 2.

Applications for such consent shall be filed in accordance with Title I hereof and the following Section 3.

Section 3.

Such applications shall be signed by the properly authorized officers of all the associations involved in the transaction and shall be verified as provided in the Code of Civil Procedure for the verification of pleadings and shall set forth in separate paragraphs, or as exhibits attached thereto and made a part thereof:

(a) A complete statement of the details of the proposed merger, consolidation or purchase.

(b) A satisfactory substantiation of the value of the assets being acquired in the case of a purchase. (The Commissioner reserves the right to demand such substantiation of all of the assets involved in case of a merger or consolidation.)

(c) A showing that after the consolidation, merger or purchase, the surviving association possesses the reserve required by Sections 634 and/or 641 of the Civil Code.

(d) Copies of the resolutions of the Boards of Directors of all of the companies involved in the transaction authorizing the consolidation, merger or purchase, and authorizing the application to be made to the Building and Loan Commissioner, and a statement showing that said resolutions were passed by the unanimous consent of said Boards of Directors.

(e) Copies of the proposed minutes of the meetings of the stockholders or copies of the proposed consents of the stockholders of all of the associations involved in the transaction.

(f) A copy of the Agreement of Consolidation, Merger or Purchase.

(g) Copies of all proposed deeds of conveyance or bills of sale, etc., by which the property and assets will be transferred to the surviving association.

(h) A recent statement of assets and liabilities, and a full and detailed profit and loss statement of all of the associations involved.

(i) If a consolidation, a certified copy of the Articles of Incorporation and by-laws of the new corporation created by the consolidation.

(j) If a merger, a certified copy of the amended Articles of Incorporation, if any.

TITLE IX**COMPLAINTS****Section 1.**

Complaints against agents and associations should set forth succinctly and specifically the cause of complaint, names, addresses and telephone numbers of complainants, of all witnesses, and of the person or association charged.

Section 2.

All complaints must be verified by the complainant in the manner required for the verification of pleadings in the Code of Civil Procedure. (Forms for complaints will be furnished by the Division of Building and Loan Supervision upon request.)

Section 3.

The original and one copy of a complaint, together with an additional copy for each defendant named therein, should be filed.

Section 4.

The party against whom the complaint is lodged will be given a reasonable time after service thereof within which to answer if he so desires.

Section 5.

Service of complaints will be made either in person or by United States mail, postage prepaid.

Section 6.

A duly noticed hearing, if justified, will be set at the office where the complaint is filed or to which it may be transferred.

DIVISION II

COMMISSIONER'S ORDERS

On and after the effective date of this Code of Procedure, the following Commissioner's orders shall be the only orders in force and effect. All other orders heretofore issued by the Division of Building and Loan Supervision are hereby revoked, rescinded and set aside.

It should be noted that a new designation has been given to these orders, and hereafter they should be referred to as "Orders" regardless of their previous designation.

ORDER No. 1

Advertising Withdrawability of Funds

June 23, 1927.

To the Officers and Directors of all Building and Loan Associations of California:

It has come to the attention of this Department that a large percentage of the associations have, in the past, been ignoring the specific provisions of Section 642 of the Civil Code, which reads, in part, as follows:

"A stockholder or investor, desiring to withdraw from any such corporation or to surrender a part or all of his stock or investment certificate, may do so by giving thirty days' notice, in writing, of his intention or desire so to do."

Not only has the above provision of Section 642 of the Civil Code been entirely ignored by many associations, but a few insist on advertising that "money may be withdrawn at any time."

Now, therefore, for the better protection of the associations and of their shareholders, members and investors, it is the order of this Department that all associations shall immediately cease from advertising either through newspapers, periodicals, circulars or otherwise that invested funds may be "withdrawn on demand," or "at any time," or such other expressions indicating the withdrawal of funds at will. A second offense will be deemed sufficient for the revocation of the license of an offending corporation.

This Department also strongly recommends that all new investors be informed that money can not be withdrawn at will, but that 30 days' written notice of intention to withdraw will be expected.

Respectfully yours,

GEO. S. WALKER,
Building and Loan Commissioner.

ORDER No. 2**Entrance Fees**

July 22, 1927.

To All Building and Loan Associations of California:

Because of the number of complaints coming to this office regarding building and loan stock selling agents in various parts of the state, who either fail to properly explain that the entrance fee is not returnable to the investor, or who sell a greater number of shares to an individual than it is reasonable to expect can be paid for from his income, it has become necessary for me to lay down certain rules for the benefit of all concerned:

It is therefore ordered and directed, that on and after August 1, 1927, all entrance fees, or initial payments made to agents on installment investment certificates, installment certificates of stock, or installment membership shares, must be sent to the home office, and an office record made of the same. Immediately upon receipt of such funds, the secretary of the association shall communicate with the subscriber for such installment shares, or certificates, not only acknowledging receipt of same, but must inform the investor of the nature of his contract, and specifically call his attention to the fact that the membership fee is not returnable; or, if it is, under what terms. If within a reasonable time thereafter, the subscriber sets forth that he was not properly informed by the selling agent as regards the membership fee and the withdrawal value of his shares or certificates, the association must cancel his contract and return the fee or initial payment. If, on the other hand, the investor acknowledges by his answer that he understands the terms of his contract, or gives tacit assent thereto by his silence, the company may accept the subscription and pay the agent his stipulated fee.

Respectfully yours,

GEO. S. WALKER,
Building and Loan Commissioner.

ORDER No. 3**Advertising of New Associations**

August 9, 1929.

To All Building and Loan Associations of California:

Because of the many errors and misleading statements made by building and loan associations in printed circulars and in newspaper and other advertising matter, it is hereby ordered and directed that all associations which have been in operation for less than one year must submit to this office proofs of all advertisements for newspapers, magazines, circulars, etc., before same are printed or published.

All associations located south of the Tehachapi, and south of San Luis Obispo County on the coast, may submit such proofs to our Los Angeles office, and those north thereof to our San Francisco office.

Respectfully yours,

GEO. S. WALKER,
Building and Loan Commissioner.

ORDER No. 4

Advertising Affiliated Resources

December 2, 1929.

To All Building and Loan Associations of California:

There has been an increasing tendency since the development of Building and Loan Holding Companies, or the grouping of Building and Loan Associations under one management through the common ownership of guarantee capital stock, to permit each separate association in such combination to claim as a factor of individual association's strength the "Affiliated Resources" of all of the associations owned by such holding companies or held in such common group ownership.

As a result of this practice, a number of complaints have been filed with the Division of Building and Loan Supervision.

On November 4, 1929, the Commissioner addressed a letter to the Attorney General of the State of California, requesting an opinion as to whether the practices mentioned above were legal. In an answer just received from the Attorney General, the opinion is expressed that such statements of "Affiliated Resources" is "designed to mislead the public and is, therefore, unjustifiable."

In view of this opinion, the Commissioner is constrained to require associations using such statements of group assets to desist from the practice and to remove such phrases from their signs, circulars and advertising matter.

Yours truly,

CHAS. A. WHITMORE,
Building and Loan Commissioner.

ORDER No. 5

Bonds on Employees

BULLETIN No. 102.

REVISED JUNE 30, 1930.

To All Building and Loan Associations of California:

Effective February 1, 1930, every California building and loan association will be required to file with this office either schedule or individual or blanket bonds covering its officers and employees, in accordance with the provisions of Section 15 (b) of the Building and Loan Commission Act, as amended and effective August 14, 1929, the amount of said bonds to be based on the assets of the associations, as follows:

SCHEDULE OR INDIVIDUAL BONDS (MINIMUM AMOUNTS)

Total assets		Secretary or manager	Other officers	Teller or cashier	Other employees
Up to-----	\$500,000	----- \$10,000	\$5,000	\$10,000	\$2,500
\$500,000 to	1,000,000	----- 12,500	10,000	10,000	2,500
1,000,000 to	3,000,000	----- 15,000	10,000	10,000	2,500
3,000,000 to	10,000,000	----- 20,000	10,000	10,000	2,500
10,000,000 and up-----		25,000	10,000	10,000	2,500

BLANKET BONDS

Total assets		Amount of bond
Up to	\$500,000	\$10,000
\$500,000 to	1,000,000	12,500
1,000,000 to	3,000,000	20,000
3,000,000 to	10,000,000	25,000
10,000,000 and up		35,000

Every bond must have a rider attached which reads as follows:

“Anything in this bond to the contrary notwithstanding, it is hereby understood and agreed that a cancellation of this bond by either the surety company issuing the bond or the insured shall not become effective unless and until the party so canceling this bond shall have first given the Building and Loan Commissioner of the State of California ten days’ notice in writing.”

Any surety company unwilling to agree to notify the Building and Loan Commissioner as above provided, shall be ineligible to write bonds for building and loan associations under the jurisdiction of this office.

From a careful comparison of the blanket bonds which are now procurable from the various surety companies, it would appear advisable in many instances to give consideration to the blanket coverage, as these bonds are manifestly broader and include many more desirable features than the ordinary fidelity bonds.

Yours very truly,

CHAS. A. WHITMORE,
Building and Loan Commissioner.

ORDER No. 6

Loans, Real Estate and Write-offs

BULLETIN No. 105.

MARCH 5, 1930.

REVISED AUGUST 20, 1930.

To All Building and Loan Associations of California:

(1) In accordance with an opinion of the Attorney General of the State of California, rendered under date of February 17, 1930, it is declared to be unlawful for building and loan associations, operating under California laws, to make flat or straight loans, and it is hereby ordered that hereafter loans made by building and loan associations shall be limited to those authorized by sections 637, 638 and 647 of the Civil Code.

(2) Hereafter the following provisions shall be observed in the making of real estate loans by building and loan associations operating in California.

- (a) No association shall lend on any one note, or risk, more than 25 per cent of its legal reserve (paid in guarantee stock, surplus or mutual reserve, as such reserve is defined in subdivision (f) of Section 634, and Section 641 of the Civil Code), without the approval of the Building and Loan Commissioner; provided, however, any association, irrespective of guarantee capital stock, surplus and reserve, may lend up to and including the sum of \$10,000.

- (b) Section 638 of the Civil Code provides that no association shall make any definite contract or mutual loan on real estate having an appraised value less than 25 per cent in excess of the face value of the loan.

Whenever any loan is determined to the satisfaction of the Commissioner to be in excess of the legal limit prescribed above, the Commissioner will order a "write-off," by transference from Undivided Profits or Surplus account to a Special Reserve account for "write-offs" of a sum equivalent to the amount by which the loan exceeds the prescribed limit. However, at such time as a loan upon which a "write-off" has been ordered, has been amortized or otherwise reduced to within the prescribed limit of appraised value, the Commissioner may, upon application of the association, allow a retransference of the amount of such "write-off" from said Special Reserve account to the Undivided Profits or Surplus account.

- (c) In event the book value of any property owned by an association shall be determined to the satisfaction of the Commissioner to exceed the appraised value, the Commissioner will order a "write-off" (as explained in "b") of a sum equivalent to the amount that the book value exceeds the appraised value.
- (d) Excluding property used exclusively in the conduct of the business of the association, every association shall "write off" (by the process outlined in "b") during each twelve-month period of ownership 10 per cent of the book value of each property owned by the association. However, the 10 per cent "write-off" as required in this paragraph must be increased by the aggregate amount of the interest, taxes, and insurance charged against the property, and may be reduced by the aggregate amount of any rents actually received and credited to the property.
- (e) No "write-off" will be required upon any property upon which an association holds a *nondelinquent* and *bona fide* contract of sale.

For the purposes of this order no contract of sale shall be considered bona fide which does not provide for at least the following:

- 5% of the sale price in cash; provided, however, in all sales contracts with auxiliary real estate companies or corporations, the unpaid balance of the contract shall in no case exceed 95% of the current appraised value of the property;
- 5% annual reduction of principal sum; and
- 6% annual interest on unpaid balances.

CHAS. A. WHITMORE,
Building and Loan Commissioner.

ORDER No. 7**Premiums for New Business**

BULLETIN No. 106.

MARCH 5, 1930.

AS REVISED APRIL 1, 1930.

To All Building and Loan Associations of California:

In order that building and loan business may be maintained on the high plane of ethics to which it has attained through years of sound and conservative operation, this office is convinced that associations should refrain from the use of merchandise premiums or merchandise orders in connection with the solicitation of investment accounts. We should jealously guard against methods which lack the dignity that should be a constant accomplishment of a business attracting such a large share of the people's savings and investment funds. Institutions dealing with our commodity are not commercial in the ordinary sense, and so methods which might be common practice in some lines of business are unacceptable when applied to building and loan. In the long run the building and loan business in general will suffer more loss in reputation from such sales tactics than can possibly be compensated for by any advantage which individual associations might gain from recourse thereto.

Under extraordinary conditions, and for a short time only, associations may, if thought advisable by boards of directors, offer cash premium to attract new investors, and may grant not more than ten days' free interest on funds invested between the first and the tenth of January, April, July and October.

CHAS. A. WHITMORE,
Building and Loan Commissioner.

ORDER No. 8**Interest Rates on Investment Certificates**

BULLETIN No. 107.

APRIL 15, 1930.

To All Building and Loan Associations of California:

This Bulletin is being issued for the purpose of rescinding Bulletins issued by this Division under dates of January 30, 1929, and December 9, 1929, copies of which are attached hereto, and for the purpose of restating and supplementing the information contained in said Bulletins.

Hereafter the following shall be observed in the sale and issuance of full-paid, prepaid and installment investment certificates:

1. The interest rate paid on said investment certificates shall not exceed 6 per cent per annum, compounded not oftener than quarterly, provided, however, that in the case of installment investment certificates upon which an entrance fee has been paid, there may be allowed as a bonus at maturity, in addition to said 6 per cent interest, an amount equal to the entrance fee together with

interest on said amount at the rate of 6 per cent per annum, compounded not oftener than quarterly.

2. All investment certificates shall be sold at a price equal to their face value without any discount to the purchaser thereof.

CHAS. A. WHITMORE,
Building and Loan Commissioner.

ORDER No. 9

Radio Advertising

BULLETIN No. 109.

AUGUST 22, 1930.

To All Building and Loan Associations of California:

Building and loan associations, under the jurisdiction of this office, using radio broadcast for advertising their associations, are hereby requested to furnish this office with a copy of their broadcasts sufficiently far in advance of their broadcast periods (at least 24 hours) to permit this office to pass upon the subject matter and advise the association of any objectionable phraseology.

After submitting copies of proposed broadcasts, it will not be necessary for associations to await our approval before proceeding with their broadcasts as this office will take the responsibility then of advising the association in case any of the subject matter appears, in the opinion of this Division, to be objectionable.

CHAS. A. WHITMORE,
Building and Loan Commissioner.

DIVISION III

LAWS GOVERNING

BUILDING AND LOAN ASSOCIATIONS

TITLE I

CIVIL CODE, TITLE XVI

BUILDING AND LOAN ASSOCIATIONS

- Section 633. Formation, powers, and organization.
 634. Capital stock. How accumulated; classes of shares.
 634*a*. Installment shares.
 634*b*. Full paid shares.
 634*c*. Pass book shares.
 634*d*. Guarantee stock.
 634*e*. Investment certificates to minors.
 634*f*. Investment certificates—reserve required.
 634*g*. Guarantee stock may have majority of directors.
 634*h*. Entrance and transfer fees.
 635. Retiring free shares.
 636. Maturity of stock.
 637. Loans—Prohibitions—Penalties.
 638. Interest—Securities—Repayment of loans.
 639. Arrears in payments—Default—Forfeitures.
 640. Purchase of real estate.
 641. Profits and losses.
 642. Withdrawals.
 642*a*. Delayed withdrawals and maturities.
 643. Membership—Exemption.
 644. State supervision and control.
 645. Annual and other reports—Penalties.
 646. Foreign corporations—Deposit by, etc.
 647. Investment in and loans upon bonds, etc.
 647*a*. Consolidation of associations.
 648. Definition of building and loan association.
 648*a*. Formation with or without capital stock.
 648*b*. Branch associations.

Powers—Purposes for which formed.

633. Building and loan associations as hereinafter in this title defined, shall have power to receive money and accumulate funds to be loaned, and to loan the same to their shareholders, investors and others; to permit shareholders and investors to withdraw part or all of their payments, investments or stock deposits, and to prescribe the terms and conditions of such withdrawal; to cancel shares of stock, the payments on which have been withdrawn; to receive money and to execute certificates therefor, which must specify the date, amount, rate of interest, and when the principal and interest are payable, and also the withdrawal value thereof at the end of each year; to borrow money for the purpose of making loans and of paying withdrawals and maturities; and shall have such further powers as may be specifically set forth under this title; *provided, however*, that no such association shall, at any time, have or carry upon its books, for any member or

investor, any demand, commercial or checking account or any credit to be withdrawn upon the presentation of any negotiable check or draft.

Every such corporation hereafter formed, setting forth the purposes for which it is formed, shall state, in its articles of incorporation, that it is formed to encourage industry, frugality, home building, and savings among its shareholders and members; the accumulation of savings; the loaning to its shareholders and members of the moneys or funds so accumulated, with the profits and earnings thereon, and the repayment to each of his savings and profits, whenever they have accumulated to the full par value of the shares, or at any time when he shall desire the same or when the corporation shall desire to repay the same, as it may be provided in the by-laws; and shall also state that it is formed for all the purposes specified in this title, and nothing in the statutes of this state, to the contrary notwithstanding, shall preclude any such association in any of its advertising from setting forth any of the foregoing purposes. (Effective July 29, 1927.)

Capital—How accumulated; classes of shares.

634. The capital of every such corporation shall be divided into shares of the matured or par value of one hundred or two hundred dollars each, as provided by the articles of incorporation, and shall be paid in by the subscribers in the manner provided by the by-laws. All such payments shall be called dues. Certificates shall be issued to each shareholder on the first payment of dues by him. Shares pledged as security for the payment of a loan shall be called pledged shares, and all others, free shares. All shares matured and surrendered or canceled, shall become the property of the corporation and may be reissued. The capital shall consist of the accumulated dues, together with the apportioned profits of the corporation, and shall be accumulated by the issuance of shares in any one or more of the following forms, viz: "installment shares," "full paid shares," "pass book shares" and "guarantee stock."

Installment shares.

(a) Installment shall be either "serial" or "permanent" in form. When issued in "serial" form the periodical dues on shares in each series shall commence with the date of the issue of such series and the holder must pay such dues and such amounts per share and at such times as the by-laws may provide, and such payments must continue on each share until, with the profits allotted thereto, it reaches its matured value or is withdrawn or canceled. On all such issues the dividends shall be apportioned or credited equally to each share in each series. No share of a prior series shall be issued after the issue of shares in a new series, except by way of transfer. Shares issued in "permanent" form may be issued at any time and the dividends thereon may be credited in the pass books of the members. Shares of either form may be issued in "classes" with a different periodical payment for each class designation, to be specified in the by-laws, and shall be issued with full participation in the profits subject to apportionment as dividends.

Full paid shares.

(b) Full paid shares shall be shares upon which a single payment of dues amounting to one hundred or two hundred dollars per share shall be paid at the time of subscription and upon which the holder shall be entitled to either such participation in the net profits, not exceeding the rate apportioned to installment shares, as the board of directors shall determine, or to an agreed rate of dividends not exceeding six per cent per annum, payable semiannually in cash, such agreed rate, if any, to be specified in the body of the certificate issued. All such shares may be issued in separate classes as to participation, under regulations to be provided in the by-laws and which must be fully set forth in or upon each certificate issued.

Pass book shares.

(c) Pass book shares are shares which shall participate in the apportionment of net profits and be credited therewith at a rate not exceeding the rate apportioned to installment shares, as the board of directors shall determine, and upon which the dues may be paid in at such times and in such amounts as the holder thereof may elect until said shares reach their matured value or are withdrawn.

Guarantee stock.

(d) Guarantee stock shall be stock, provided by the by-laws, to be set apart and sold as a fixed, permanent or guarantee capital, and shall be issued with full participation in the profits subject to apportionment as dividends. When any such stock has been once so set apart, sold and issued it shall thereafter remain as a fixed, permanent and guarantee capital, and shall be subjected to all the conditions and liabilities attaching to the paid-in capital stock of other classes of corporations. Such guarantee stock shall protect and guarantee all other stockholders and creditors against any loss, and when once paid it must be kept unimpaired.

May issue investment certificates to minors.

(e) Every corporation specified in this title, in addition to being entitled to issue investment certificates to adults, shall also have power to issue one or more investment certificates to a minor of any age and receive payments thereon by or for such minor. If such minor be fourteen years of age or over, he shall be entitled to withdraw, transfer or pledge any such certificate owned by him and to receive from such corporation any and all interest or other moneys at any time becoming due thereon and his receipt or acquittance therefor shall constitute a valid release and discharge to the corporation for the payment of such money.

Investment certificates reserve required.

(f) Every corporation specified in this title issuing installment or full paid investment certificates, or both, shall at all times have issued and fully paid for, either an amount of guarantee capital stock, or permanent nonwithdrawable capital stock, or both such guarantee capital stock and permanent nonwithdrawable capital stock, or a reserve

fund, equal to ten per cent of the aggregate amount of its liability on its said installment investment certificates and full paid investment certificates; *provided, however*, that the aggregate of guarantee capital stock, or permanent nonwithdrawable capital stock, or both such guarantee capital stock and permanent nonwithdrawable capital stock, or a reserve fund, of every building and loan association issuing installment or full paid investment certificates, or both, must equal the following percentages of its investment certificate liabilities:

1. Ten per centum of any amount up to and including one million dollars.

2. Seven and one-half per centum of any amount in excess of one million dollars, up to and including two million dollars.

3. Five per centum of any amount in excess of two million dollars, up to and including five million dollars.

4. Three per centum of any amount in excess of five million dollars.

Guaranteed stock may have majority of directors.

(g) Corporations specified in this title, issuing guarantee stock, may provide in their by-laws that a majority of the board of directors shall be selected from the holders of such stock.

Entrance and transfer fees.

(h) Every corporation specified in this title shall also have power, by its by-laws, to charge and collect an entrance fee, for each share of stock, or membership share, or investment certificate, it may issue, not exceeding one dollar on each share or investment certificate having a matured or face value of one hundred dollars, and also to charge and collect a transfer fee, not exceeding ten cents on each share, or investment certificate, all of which fees shall be accounted for by the corporation like other funds of the association. No other fee, charge or deduction shall ever be made, or permitted to be made against any shareholder or certificate holder, or against any of his shares or certificates, hereafter issued, or the dues paid in thereon for the purpose of creating a fund to be used in the payment of current or running expenses. (Effective August 14, 1929.)

Retiring free shares.

635. The directors may in their discretion, under the regulations prescribed by the by-laws, retire any free shares of stock, other than those of the guarantee stock, by enforcing the withdrawal thereof, but whenever the withdrawal of any shares is to be enforced, the holders thereof must be paid the amount actually paid in, and the full amount of earnings at the date of retirement; *provided*, that shares of installment stock shall not be forced out until after they shall have become four years old.

Maturity of shares, and payment.

636. When any stock shall have reached its matured value, payment of dues thereon shall cease. Borrowing stockholders whose loans are fully paid shall have their securities released and returned to them. Holders of free shares of stock shall be paid the matured value thereof out of the funds of the corporation with interest at such rate as the

by-laws shall provide, from the time the board of directors shall declare such shares to have been matured, until paid; but at no time shall more than one-half of the receipts of the corporation be applicable to the payment of matured shares without the consent of said board. The order of the payment of matured shares, if not otherwise determined by the by-laws, shall be in the numerical order of issuance.

Loans—Officers and directors may not borrow; no loans on guarantee stock or mining stock.

637. Loans may be made upon the "mutual plan" or upon the "definite contract plan." Loans made upon the mutual plan shall be accompanied by a pledge of shares having a matured or par value equal to the face of the loan. Definite contract loans shall be repayable in a definite number of equal periodical installments, to be named in the note or obligation, each in an amount sufficient for the aggregate of all to repay the principal of the loan together with interest on the unpaid periodical balances, within the time and at the rate agreed upon. It shall be unlawful for any director or officer of any corporation governed by this title, directly or indirectly, for himself, or as a partner or agent for others, to borrow any of the funds of such corporation, and any officer or director violating the provisions of this section shall be guilty of a felony. Any officer or director of any such corporation who consents on behalf of such corporation to make a loan to any officer or director of such corporation shall be guilty of a felony, and shall also be personally liable to the corporation for the full amount thereof. Any officer, director, or employee of such corporation who asks or receives or consents or agrees to receive any commission, emolument, gratuity or reward, or any money, property or thing of value, for his own personal benefit or of personal advantage, for procuring or endeavoring to procure for any person, firm or corporation any loan from such corporation, is guilty of a felony. It shall be unlawful for any building and loan association, corporation or society operating under the provisions of this title to loan any of its funds upon any of its own guarantee stock or upon its permanent nonwithdrawal capital stock as security. Any officer or director of an association who shall make any such loan for and on behalf of any association shall be personally liable to the corporation for the full amount thereof, and shall also be deemed guilty of a felony. It shall be unlawful for any building and loan association, corporation or society, operating under the provisions of this title, to loan any of its funds upon the security of, or to invest any of its funds in mining shares or mining stocks, or in the stocks or bonds of any corporation, other than in this title provided; and any officer or director who, on behalf of any such corporation, shall make any such loan or investment, or who shall consent thereto, shall be personally liable to the corporation for the whole amount of any such loan or investment, and shall also be guilty of a felony. (Effective July 29, 1927.)

Security for loans—Interest, rate to appear.

638. For every loan made a note or obligation, expressing and setting forth the exact rate of interest, must be executed by the borrower, secured by a first mortgage or deed of trust upon unencumbered real estate having an appraised value of not less than twenty-five per

cent in excess of the face of the loan, except such loans as may be made upon the security of bonds specified in section six hundred forty-seven; or in lieu of a mortgage or deed of trust, loans to the extent of not exceeding ninety per cent of the then withdrawable value, may be made upon the pledge of free shares or certificates as security for their repayment. The board of directors may from time to time fix the rate of interest to be charged on loans. A borrower may at any time repay his loan together with interest or arrears due thereon and upon the surrender of the shares, or certificate pledged as security therefor. (In effect July 27, 1917.)

Arrears in payment; default; forfeitures.

639. Whenever any non-borrowing member shall be six months in arrears in the payment of his dues upon free shares, the secretary may give him notice thereof in writing, and a statement of his arrearages, by mailing the same to him at his last post-office address given by him to the association; and if he shall not pay all arrearages within two months thereafter, the board of directors may, at their option, declare his shares forfeited, and at the time of such forfeiture, the withdrawal value thereof shall be determined and stated, and the defaulting member shall be entitled to withdraw the same without interest, upon such notice as shall be required of a withdrawing shareholder. Whenever a borrower shall be three months in arrears in the payment of his dues or interest or loan installments, the whole loan shall become due at the option of the board of directors, and they may proceed to enforce collection upon the securities held by the association. The withdrawal value, at the time of exercising such option, of all shares pledged as collateral security, shall be applied to the payment of the loan, and said shares from that time shall be deemed surrendered to the association and canceled.

May purchase real estate on foreclosure sale.

640. Any such association may purchase at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien, or other incumbrance, or in which it may have an interest, and may sell, lease, or mortgage the same at pleasure to any person or persons.

Apportionment of profits; reserve—Guarantee stock participation and reserve.

641. Profits and losses shall be apportioned at least annually, and shall be apportioned to all shares in each class at the time of such apportionment, according to the actual or book value thereof. If the guarantee capital herein provided for if any there be, together with the reserve fund, or if the reserve fund, where there be no guarantee capital, shall not equal five per cent of the outstanding loans at the time of each apportionment of profits, the directors shall set aside, as a reserve fund, not less than five per cent of the net profits accruing since the last prior apportionment, and shall continue so to do until said fund shall amount to at least five per cent of the loans in force, at which figure said fund shall thereafter be maintained. Said reserve fund shall at all times be available to meet losses arising from any source not heretofore provided to be assumed by the guarantee capital.

Every such corporation having a paid-in guarantee capital stock, may provide in its by-laws, that an amount not exceeding one per cent per annum on the average loans in force shall be set aside from and out of the net profits, at each annual distribution thereof, or a proportionate amount at each semi-annual distribution, from which to declare additional dividends on and provide a reserve fund that shall be specially applicable thereto. At least one-tenth of the amount so set aside shall be carried to such reserve fund until the same shall amount to at least twenty-five per cent of the paid-in guarantee stock. (Effective July 29, 1927.)

Withdrawals; conditions and limitations.

642. A stockholder or investor, desiring to withdraw from any such corporation or to surrender a part or all of his stock, or investment certificate, may do so by giving thirty days' notice, in writing, of his intention or desire so to do. On the expiration of such notice, he is entitled to receive the full amount paid in upon the stock or investment certificate surrendered, exclusive of the entrance fee, together with such proportion of the earnings thereon as the by-laws may provide, or as may be fixed by the board of directors; but not more than one-half of the monthly receipts in any one month must be applied to withdrawals for that month, without the consent of the board of directors, and no stockholder must be permitted to withdraw whose stock is pledged to the corporation as security for a loan, until such loan is fully paid. All withdrawals must be paid in succession in the order that the notices of intention are given. Whenever the demands of withdrawing stockholders or investors exceed the money applicable to their payment, the notices of intention to withdraw must be registered in the order of filing and payments thereon must be made in succession, in the order that such notices were filed and registered. The board of directors may permit the withdrawal of a part of the accumulations to the credit of a stockholder or member, on shares of installment stock not issued in serial form, without thereby reducing the number of shares held by him. (In effect July 24, 1925.)

Demands unpaid for two years, business may be taken over.

642a. Whenever an application for withdrawal of free shares or certificates shall have been on file, or the payment of matured shares demanded, and either shall have remained unpaid for a period of one year, all the receipts of the association from dues, interest, premium, loans repaid, and the proceeds of all other investments, shall, after the payment of expenses and general indebtedness, be applied toward the payment of withdrawals and maturities: and the board of directors or the official vested by law with powers of state supervision and license may direct that such payments shall be made upon a ratable and proportionate basis. Whenever such applications or demands, whether heretofore or hereafter made, have been on file and remain unpaid in whole or in part for more than two years the official vested by law with powers of state supervision and license, may in his discretion forthwith take possession of the property and business of such association, and retain such possession until its affairs be finally liquidated in the manner provided by law for the liquidation of associations by him. (In effect August 8, 1915.)

Who may become members.

643. Any person of full age and sound mind may become a member of an association by taking one or more shares therein and subscribing to the by-laws, and annexing to his signature his post-office address. A minor may hold shares in the name of a parent, guardian, or next friend, as trustee. The shares of stock in any such corporation held by any person, to the extent of one thousand dollars, shall be exempt from execution.

State supervision and control.

644. All building and loan associations, as in this title defined, doing business in this state, shall be under the supervision and control of such official or officials as are by law vested therewith; and except in the manner provided in this title, no corporation, firm, or association shall conduct or carry on the business of accumulating the savings of its shareholders, members, or investors, and loaning such accumulations to them, in the manner of building and loan associations.

Annual and other reports; penalties.

645. Every association organized under the provisions of this title, and every other association doing a similar business, shall annually make a full report, in writing, of the affairs and condition of such corporation, within thirty days after its annual meeting, to the official or officials vested with powers of state supervision and license. Such reports shall be verified by the oath of the officers making the same, and a copy of the same shall be delivered to every stockholder, from the office of the corporation, who may call for such report. Every association shall make any further reports which the said official or officials may require, and in such form and as to such matters relating to the conduct of the business of the association as such official or officials may designate. Any wilfully false statement in making and verifying said report shall be perjury. Any such association which shall fail to furnish the said official or officials any such report required, within thirty days after demand, shall forfeit the sum of ten dollars per day for every day such report shall be delayed or withheld, which may be recovered in an action brought by the attorney general in the name of the people of this state; and all moneys so recovered shall be paid to the treasurer of this state, who shall pay the same into such fund as may be provided by law, for the purposes of the official or officials vested with power of supervision and license.

Foreign association; deposit required.

646. No building and loan association or other corporation, association or society organized under and by virtue of the laws of any other state or territory or of any foreign country, for the purpose of conducting and carrying on a business of a character similar to that authorized by this title, or whose by-laws, rules, prospectus, contracts or methods of business provide for the conducting or carrying on the business of accumulating the periodical payments or savings of its shareholders, members or investors in the manner of building and loan associations, or as authorized and provided in this title, shall enter the State of California for the transaction of business or for selling its

bonds, debentures, certificates, shares of stock, shares of membership, contracts or other similar securities or shall sell any of its bonds, debentures, certificates, shares of stock, shares of membership, contracts or other similar securities or otherwise transact any of its business of a character similar to that authorized by this title, without first complying with all the requirements of the laws of this state relative to building and loan associations as defined in this title and in an act entitled "The building and loan commission act," approved April 5, 1911, and acts amendatory thereof and supplemental thereto, and until such building and loan association, corporation or society has applied for and received from the building and loan commissioner a certificate of authority or license to transact business in this state as required of building and loan associations organized under the laws of this state, and without having deposited with the building and loan commissioner the money or securities hereinafter in this section required for the transaction of such business within this state. Every such foreign building and loan association, corporation or society transacting business in this state of a character similar to that authorized by this title, or in such a manner as might lead the public to believe that its business is that of a building and loan association, shall become subject to the supervision of the building and loan commissioner, and shall conduct all its business in accordance with the statutes governing building and loan associations organized under the laws of this state.

Every building and loan association, and every other corporation, association or society organized under and by virtue of the laws of any other state or territory or of any foreign country, for the purpose of conducting and carrying on a business of a character similar to that authorized by this title, or whose by-laws, rules, prospectus, contracts or methods of business provide for the conducting or carrying on the business of accumulating the periodical payments or savings of its shareholders, members or investors in the manner of building and loan associations, or as authorized and provided in this title, desiring to enter the State of California for the transaction of business or for selling its bonds, debentures, certificates, shares of stock, shares of membership, contracts, or other similar securities, must first deposit with the building and loan commissioner not less than fifty thousand dollars in lawful money of the United States or in bonds of the United States or of the State of California, or of any county, municipality or school district of said state, or of any public utility corporation, or of any irrigation district in said state, the bonds issued by which district are legal investments for savings banks or any notes or bonds secured by mortgage or deed of trust payment of which is guaranteed by a policy of mortgage insurance, or mortgage participation certificates, issued by a mortgage insurance company in accordance with the provisions of chapter eight, title two, part four of division first of the Civil Code or in lieu thereof promissory notes secured by first mortgages or deeds of trust upon unencumbered real estate located within this state, satisfactory to the building and loan commissioner, all duly assigned or endorsed in blank, to be held by him as a guarantee fund for the protection and indemnity of residents of the State of California who shall invest in any of its bonds, debentures, shares, contracts, agreements or other securities, or with whom it shall do business.

With the consent of the building and loan commissioner any of the securities deposited as herein provided may be withdrawn at any time upon the substitution and deposit of others of form and character herein specified and of like or greater net value, so long as the aggregate net convertible value of all equals or exceeds the amount named herein. The fund thus created is not to be foreclosed or realized upon except for the liquidation of a final judgment in favor of residents of California who were investors in any of the above mentioned securities of such foreign association, corporation or society, and then only after certified proof thereof has been filed with the custodian.

Except as above provided, securities deposited as herein specified shall not be withdrawn until satisfactory proof of the liquidation of all liabilities to residents of California, approved by the building and loan commissioner, shall be filed with the custodian, when all may then be withdrawn.

Any person who shall be found in the state, as principal, agent, solicitor, or in any other capacity, soliciting or conducting the business of selling, disposing of, or taking or soliciting subscriptions for the sale of any of the forms of bonds, debentures, shares, contracts, agreements or other securities of any such foreign company, corporation or association which has not complied with all the requirements of this section and which is not at that time the lawful holder of a license to transact business in this state, issued by the building and loan commissioner, and then in force, shall be deemed guilty of a misdemeanor, punishable, upon conviction, by a fine of not less than one hundred dollars nor more than one thousand dollars or by imprisonment in the county jail for not less than one month nor more than twelve months, or by both such fine and imprisonment. (Effective August 14, 1929.)

Investments permitted; approval required.

647. Any building and loan association may invest in or loan upon bonds of the United States, of the State of California, or of any county, municipality or school district of said state, or of any public utility corporation, or notes or bonds secured by mortgage or deed of trust, payment of which is guaranteed by a policy of mortgage insurance, or mortgage participation certificates, issued by a mortgage insurance company, in accordance with the provisions of chapter eight of title two of part four of division one of the Civil Code, and may also invest in bonds or securities certified by the superintendent of banks to be legal as investments for savings banks in accordance with the provisions of an act entitled "An act to define and regulate the business of banking," approved March 1, 1909, and acts amendatory thereof and supplemental thereto, and in full paid investment certificates issued by any building and loan association licensed by, and under the direct supervision of the building and loan commissioner of the State of California in accordance with the provisions of this title, the total of which investments shall not at any time exceed twenty-five per centum of the assets of such investing association; and may also invest in the capital stock of a building and loan association organized under the laws of this state, licensed by, and under the direct supervision of the building and loan commissioner; *provided*, all of the stock, excepting directors' qualifying shares, of such building and loan association so

invested in, shall be originally issued to other building and loan associations organized under the laws of this state, or to individuals with written options to one or more building and loan associations organized under the laws of this state, to purchase said stock within six months after such associations may become legally empowered to own said stock, *and provided*, that said building and loan association so invested in, shall be operated for the mutual benefit and protection of its stockholder associations; *provided, further*, that any such loan or investment, made by such association, must first be approved by the official, or officials, vested with the powers of supervision and license; *provided, further*, the total investments herein permitted by a building and loan association organized under the laws of this state, licensed by, and under the direct supervision of the building and loan commissioner, all of the stock of which, excepting directors' qualifying shares, shall have been originally issued to other building and loan associations organized under the laws of this state or to individuals with written options to such associations as hereinbefore provided, may at any time exceed twenty-five per centum of the assets of such investing association. (Effective August 14, 1929.)

Consolidation of associations.

647a. Any two or more building and loan associations may unite and become incorporated in one body, with or without any dissolution or division of the funds of either of them; or any such corporation, association or society may transfer its engagements, funds and property to any other like corporation, association or society upon such terms as may be agreed by an unanimous vote of their respective boards of directors, ratified by the written consent of the shareholders holding more than two-thirds of the shares in force in each of the respective contracting associations; *provided, however*, that any such consolidation or transfer must also be approved by the official or officials vested by law with powers of state supervision and license. (In effect July 22, 1919.)

Name; to include what.

648. The name "building and loan associations" as used in this title shall include:

Mutuals.

First—Corporations formed for the purpose of receiving money from, and loaning money to, their members only.

Corporations operating on similar lines.

Second—Corporations, associations, companies, copartnerships, and individuals transacting the business of issuing or selling bonds, debentures, certificates, shares of stock, or other papers, by whatever names said instruments may be designated, whether said instruments are issued for money paid in advance or for money to be paid in installments, but with an intent, either implied or expressed, that the proceeds or accumulated installments thereof and thereon are to be withdrawable or repayable, with accumulated profits, at some future fixed, or indefinite date of maturity; *provided always*, that this section does not

include persons, copartnerships or corporations engaged in any kind of banking business. (In effect March 22, 1909.)

Formation with or without capital stock.

648a. Building and loan associations may be formed under this title with or without guarantee or other capital stock, with all the rights, powers and privileges and subject to all the restrictions and liabilities set forth in this title. If formed without any capital stock or with guarantee capital stock only, the working capital may be accumulated by the issue of membership shares, units or certificates having a paid-up or ultimate matured installment value of one hundred or two hundred dollars each, and entitled to all the rights, powers and privileges and subject to all the restrictions and liabilities provided in this title for shares of authorized capital stock of a similar class. Any building and loan association heretofore formed may reincorporate under the provisions of this section and may substitute membership shares, units or certificates of similar classes for its outstanding or authorized shares of capital stock, other than guarantee capital stock by amending its articles of incorporation in the manner prescribed by section three hundred sixty-two of this code, except that such amended articles of incorporation must be adopted by a unanimous vote of the board of directors. (In effect July 29, 1921.)

Branch associations.

648b. No building and loan association organized under the laws of this state or of any other state or territory or of any foreign country, transacting business within this state, or any officer or director thereof shall open, maintain, or conduct a branch, other than its principal place of business in this state, without first having obtained the written approval of the building and loan commissioner to the opening of such branch; *provided*, that no building and loan association with a guarantee capital stock, or a permanent nonwithdrawable capital stock, or any officer or director thereof, shall open or maintain any such branch unless the amount of guarantee capital stock, or permanent nonwithdrawable capital stock, actually paid in, in cash, or a reserve fund, or both such guarantee capital stock and permanent nonwithdrawable capital stock, or a reserve fund, shall exceed the amount required by subdivision (f) of section 634 of the Civil Code by the sum of twenty-five thousand dollars for each branch opened, conducted or maintained. *Provided, further*, that no building and loan association without a guarantee capital stock or permanent nonwithdrawable capital stock or any officer or director thereof, shall open, conduct or maintain one or more such branch or branches, unless such building and loan association shall thereafter, while maintaining same, at each apportionment of profits, set aside to its reserve fund one per cent of its net profits since the last prior apportionment, in addition to the amount required to be so set aside by section 641 of the Civil Code, until said reserve fund shall exceed the maximum amount required by said section 641 of the Civil Code for such association by the amount of twenty-five thousand dollars, for each branch so opened, maintained or conducted. Every building and loan association before it shall hereafter open a branch must apply for and procure from the building and loan commissioner a cer-

tificate of authority or license for the opening of such branch. The applicant shall pay for such certificate of authority or license a fee of fifty dollars, and said license shall continue in force and effect until canceled by the building and loan commissioner for cause.

The word "branch" as used in this section shall be construed to mean any office owned and operated by a building and loan association, other than at its principal place of business in this state, where subscriptions are sold, taken or solicited for bonds, debentures, certificates, shares of stock, shares of membership, contracts or other similar securities of such building and loan association or where such shares or securities are sold or issued, excepting where such shares of stock or shares of membership are sold or issued only as security for or in connection with a loan by such association.

Every building and loan association violating the provisions of this section shall be guilty of a public offense and shall be punishable by a fine not exceeding ten thousand dollars. Every officer, agent or employee of any such building and loan association and every other person who knowingly authorizes, directs or aids in the establishment of a branch of any building and loan association in nonconformity with a certificate of authority or license of the building and loan commissioner, then in effect, authorizing the establishment of such branch, or contrary to the provisions of this section, is guilty of a misdemeanor. (Effective August 14, 1929.)

TITLE II

BUILDING AND LOAN COMMISSION ACT

- Section 1. Bureau of building and loan supervision.
- 1a. Sale of guarantee capital stock.
 2. Building and loan commissioner.
 3. Salaries and expenses.
 4. Bonds of commissioner and deputies.
 5. Commissioner to license and report to governor.
 6. Examination of associations.
 7. Books and accounts—Appraisements.
 8. Power to issue subpoenas.
 9. Powers of commissioner.
 - 9a. Penalty for noncompliance with orders.
 10. Officers must furnish schedule of property.
 11. Receivers, duties and powers.
 12. Special examinations on request.
 13. Failure of commissioner to act.
 14. Assessments for salaries and support.
 15. Requirements—Licenses and renewals; commissioner may revoke licenses.
 - 15a. Agents' licenses and renewals.
 - 15b. Bonds of officers to be filed with the commissioner.
 - 15c. Articles of incorporation—Must be approved.
 - 15d. Restrictions to use of name "building and loan."
 16. Annual report—Penalty for failure to report.
 17. Disposition of moneys—Revolving fund.
 18. Repealing act of 1905 and earlier acts.
 19. Transfer of powers to commissioner.
 20. Title of act.
 21. When in effect.

CHAPTER 354.

[Approved April 5, 1911. Stats. 1911, p. 607.]

(Amendments effective December 18, 1911, March 23, 1912, August 8, 1915, July 27, 1917, July 29, 1921, August 17, 1923, July 24, 1925, July 29, 1927, and August 14, 1929.)

The people of the State of California, represented in senate and assembly, do enact as follows:

SECTION 1. There is hereby created a bureau, to be known and designated as the "Bureau of building and loan supervision," with powers of supervision, examination and license of all building and loan associations, mutual loan associations, cooperative home associations, and all other corporations, associations, and societies whenever, wherever and however formed, which are based, or are operating on plans or methods similar to building and loan associations as defined in section 648 of the Civil Code. Said bureau is charged with the enforcement of all laws designed for the formation, government or operation, in this state, of any such association, corporation or society, and is vested with power to determine what associations, corporations and societies come within the purview of the laws, and is vested with

full power and jurisdiction over the issuance of all bonds, debentures, certificates, shares of stock, shares of membership, contracts or other securities, or interests therein, of all building and loan associations, mutual loan associations, cooperative home associations, and all other corporations, associations, and societies whenever, wherever and however formed, which are based, or are operating on plans or methods similar to building and loan associations as defined in title sixteen of part four of division one of the Civil Code, whether issued at the time of formation thereof or subsequent thereto. (Effective August 14, 1929.)

Sale of guarantee capital stock,

SEC. 1a. No building and loan association formed with guarantee capital stock, or permanent nonwithdrawable capital stock, shall sell, except upon a sale for a delinquent assessment made in accordance with the provisions of article two of chapter two of title one of part four of division one of the Civil Code; or offer for sale, negotiate for the sale of, or take subscriptions for any of its guarantee capital stock, or permanent nonwithdrawable capital stock, until it shall have first applied for and secured from the building and loan commissioner a permit authorizing it so to do. Such application shall be in writing, shall be verified as provided in the Code of Civil Procedure for the verification of pleadings, and shall be filed in the office of the commissioner. In such application the applicant shall set forth the names and addresses of its officers, the location of its office, an itemized account of its financial condition, the amount and character of its assets and liabilities, a copy of any contract it proposes to make concerning the sale of its guarantee capital stock, or permanent nonwithdrawable capital stock, a copy of any prospectus or advertisement, or other description of said stock, then prepared by or for it for distribution or publication, and such additional information concerning the association, its condition and affairs as the commissioner may require. It shall also file with its application a copy of all minutes of any proceedings of its directors or stockholders or members relating to or affecting the issue of such stock, and also a copy of its articles of incorporation and of its by-laws and of any amendments thereto. Upon the filing of such application, it shall be the duty of the commissioner to examine it and the other papers and documents filed therewith, and he may, if he deems it advisable, make or have made a detailed examination, audit, and investigation of the applicant and its affairs. If he finds that the proposed plan for the issue and sale of such stock is not such as, in his opinion, will work a fraud upon the purchaser thereof, the commissioner shall issue to the applicant a permit authorizing it to issue and dispose of its said guarantee capital stock, or permanent nonwithdrawable capital stock, as therein provided, in this state, in such amounts and for such considerations and upon such terms and conditions as the commissioner may in said permit provide. Otherwise, he shall deny the application and refuse such permit and notify the applicant in writing of his decision. Every permit shall recite in bold type that the issuance thereof is permissive only and does not constitute a recommendation or endorsement of the stock permitted to be issued. The commissioner may impose conditions requiring the impoundment of the proceeds from the sale of

such stock, limiting the expense in connection with the sale thereof, and such other conditions as he may deem reasonable and necessary or advisable to insure the disposition of the proceeds from the sale of such stock in the manner and for the purposes provided in such permit. The commissioner may from time to time amend, alter, or revoke any permit issued by him, or temporarily suspend the rights of the applicant under such permit. The commissioner shall have the power to establish such rules and regulations as may be reasonable or necessary to carry out the purposes and provisions of this section.

Every building and loan association which shall directly or indirectly offer for sale, or negotiate for the sale of or sell, or issue, or cause to be issued any of its guarantee capital stock, or permanent nonwithdrawable capital stock, contrary to the provisions of this section, or of the constitution of this state, or in nonconformity with a permit of the building and loan commissioner authorizing the same, or which applies the proceeds from the sale thereof, or any part thereof, to any purpose other than the purpose or purposes, if any, specified in such permit, or to any purpose specified in such permit in excess of any amount limited in such permit to be used for such purpose, shall be guilty of a public offense and shall be punishable by a fine not exceeding ten thousand dollars. Every officer, agent, or employee of any building and loan association, and every other person, who knowingly authorizes, directs, or aids in the issue or sale of, or issues or executes, or sells, or causes or assists in causing to be issued, executed, or sold, any of the guarantee capital stock, or permanent nonwithdrawable capital stock, of any building and loan association, in nonconformity with a permit of the building and loan commissioner then in effect authorizing such issue, or contrary to the provisions of this section or of the constitution of this state, is guilty of a misdemeanor. (Effective August 14, 1929.)

Building and loan commissioner.

SEC. 2. The administration of said bureau shall be vested in a commissioner, to be known and designated as the "building and loan commissioner," who shall be appointed by the governor and hold office for a term of four years. He must be a citizen of the state; and he must not be in any way connected with any association or corporation or society coming under his supervision. He shall appoint a chief deputy building and loan commissioner with full power as such, who must be a practical, skilled accountant, fully conversant with the building and loan systems and accounts; he may appoint an appraiser and such other examiners, deputies, assistants, clerks and stenographers as shall be found necessary for the proper conduct of the business of his office and the making of examinations of associations. (Effective August 14, 1929.)

Salaries and expenses.

SEC. 3. The commissioner shall receive a salary of six thousand dollars, per annum. He shall, subject to the approval of the board of control, have power to fix the salaries and compensation of an appraiser, examiners, deputies, assistants and employees. There shall also be allowed and paid the necessary traveling expenses of the commissioner and his deputies incurred while traveling in the line of their duties.

The commissioner shall procure and have an office in the city of San Francisco. Said commissioner shall also provide for such stationery, printing, postage and all other necessary expenditures as may be necessary for the proper conduct of his office. All said salaries and expenses shall be audited and paid in the same manner as the salaries and expenses of other state offices. Said salaries and expenses shall be paid from the "building and loan inspection fund." (Effective July 29, 1927.)

Bonds and oath of office.

SEC. 4. Before entering upon their duties, the commissioner and his deputies shall each execute an official bond in the penal sum of five thousand dollars, each of which bonds must be guaranteed by a duly authorized surety or bonding company, the premium on which shall be paid from the allowance for office expenses. Any bond executed under this section must be approved by the governor and filed and reported in the office of the secretary of state, and such commissioner and deputies must take the oath of office as prescribed by the Political Code for the state officers in general. (In effect July 29, 1921.)

Commissioner to license and report to governor.

SEC. 5. It shall be the duty of the commissioner to furnish all associations, corporations or societies, which, in his judgment, legally come under his jurisdiction, and that have otherwise complied with the requirements of law, a license authorizing them to transact business for one year from the date of said license; to receive and place on file in his office the annual or other reports required by law to be made by building and loan associations, licensed by him; to supply each with blank forms for such statement; and to make, on or before the first day of October in each year, a tabulated report to the governor of this state, showing the condition of all such associations, corporations or societies reporting to him, with such recommendation as he may deem proper, accompanied by a detailed statement of all moneys received by him since his last report and the disposition thereof. (In effect July 29, 1921.)

Examinations of domestic and foreign associations.

SEC. 6. It shall be the duty of the commissioner, in person, or one of his deputies at least once in each year, without previous notice, to visit and examine into the affairs of every such association, corporation or society licensed by him, incorporated or doing business in this state; on such occasions he shall have free access to all the books, records, securities and papers of every such association, corporation or society, and shall first count the cash and check the bank balance of such corporation or association with the proper amount of funds as shown by the books to be on hand and at the date and hour of such examination, and shall then examine and verify the books, accounts, and securities, and, so far as possible and consistent, the values of all property owned or held as collateral security for moneys loaned, and otherwise use reasonable diligence to ascertain the financial condition and solvency thereof. He and his deputies shall have power to

administer oaths in the line of duty, and to examine under oath the officers, employees and agents, or the custodian or receiver, relative to any or all the business thereof. Whenever the result of any such examination shall develop a condition demanding an extended audit of the books and affairs, the commissioner may, for such purpose, appoint a competent auditor at the expense of the association, corporation or society examined. The expense of such audit shall be fixed by the commissioner and shall not exceed fifteen dollars per diem, plus traveling and hotel expenses, for each day actually engaged in the making of the audit and the preparation of the report.

The commissioner or his deputies shall examine, or cause to be examined, the books and affairs of any such association, corporation or society formed under the laws of any other state, territory or foreign country applying for a license to enter this state for the transaction of business, prior to the granting of such license and annually thereafter, and for every such examination made outside the state the actual traveling and hotel expenses incurred shall be paid by the association, corporation or society so examined: *provided*, that the result of any similar examination made and certified by the duly constituted authorities of any state having similar laws of supervision may be accepted by the commission. (In effect July 29, 1921.)

Books and accounts required; appraisalment of real estate.

SEC. 7. To facilitate the examination specified in the foregoing section, he shall require every such association, corporation, or society to keep its books in such form as to accurately show its assets and liabilities in detail and to keep records written in ink, showing the appraised values of the real estate security held in connection with each loan, and signed in each case by the appraiser, officer or committee charged with making such estimated valuations. The commissioner may make a revaluation of the real estate owned, and of other securities of any such association, corporation or society licensed by him, on which the loan payments may be delinquent for six months or more, and may, for that purpose, appoint local appraisers, who shall be disinterested persons, at the expense of such association, corporation or society; the expense of such appraisalment to be fixed by the commissioner, but not to exceed the sum of five dollars for property located outside of any incorporated limits and three dollars for property located inside of any incorporated limits for each property so examined and appraised. Each appraiser so appointed shall be required to make a sworn report to the commissioner of his estimated valuations of all property so examined and appraised.

Power to issue subpoenas.

SEC. 8. The commissioner shall have power to issue subpoenas and require attendance of any or all trustees, or agents of any such association, corporation or society, and such other witnesses as they may deem necessary, in relation to its affairs, transactions and condition, and any such person so served with such subpoena may upon application of the commissioner be required by order of the superior court of the county where the corporation, association or society has its principal place of business to appear and answer such pertinent questions as may be put to him by such commissioner and be required to produce such books,

papers or documents in his possession as may be required by such commissioner.

Powers of commissioner in unsafe practices and conditions, and in liquidations.

SEC. 9. If the commissioner, as the result of any examination, or from any report made to him or to the shareholders, shall find that any association, corporation or society licensed by him, is violating the provisions of its charter or of the laws of this state provided for its government, or is conducting its business in an unsafe or unauthorized manner, he may, by an order addressed to the association, corporation or society so offending, direct a discontinuance of such violations or unsafe practices and a conformity with all the requirements of law; and if such association, corporation or society shall refuse or neglect to comply with such order within the time specified therein; or if it shall appear to the commissioner that any such association, corporation or society is in an unsafe condition, or is conducting its business in an unsafe manner, such as to render its further proceeding hazardous to the public, or to those having funds in its custody; or if he shall find that its assets are impaired to such an extent that, after providing for all liabilities other than to shareholders, members and investors, they do not exceed in volume the dues or principal payments paid in by the shareholders, members and investors and accredited to or on account of all classes of stock, shares, or certificates of investment, issued and outstanding, he shall, in order to prevent waste and diversion of assets, assume and take charge of the affairs and business of such association, corporation or society and possession and control of all its property and assets, and retain such possession pending action by the proper court. Upon taking such action, he may, under his hand and official seal, appoint a custodian, require from him a good and sufficient bond, and place him in charge as his representative. He shall immediately notify the attorney general of his action and of all the necessary facts in connection therewith; and thereupon it shall become the duty of the attorney general to at once apply to the superior court of the county in which such association, corporation or society has its principal place of business, for an order citing such association, corporation or society to show cause, if any it may have, within not exceeding ten days, why the action of the commissioner should not be approved and confirmed by the court, and made permanent. Such court may in such application, and after a full hearing, approve or disapprove of the action of the commissioner. If the court shall approve and confirm the action of the commissioner, such approval and confirmation shall operate as a permanent injunction against the further prosecution of business by such association, corporation or society, and the commissioner shall proceed immediately to liquidate the business and affairs thereof, and so continue until such liquidation has been completed. If the action of the commissioner shall be disapproved by the court, the commissioner shall cause all reasonable expenses incurred by him during his occupancy or possession, including not exceeding eight dollars per diem, for each business day, as the compensation of the custodian, to be paid from the funds of such association, corporation or society, and immediately restore the balance of the property and assets thereof to the possession of the proper officers.

The approval and confirmation of the action of the commissioner, by the court, shall operate to empower the commissioner to collect all moneys, debts and claims due to or belonging to such association or society and to give full receipt therefor; to release or reconvey all real or personal property pledged as security for loans; to approve and pay all just and equitable claims; to prosecute all actions necessary to enforce liquidations; and, on the order of the court, to compound bad and doubtful debts and to sell and convey real and personal property.

As soon as practicable after the approval and confirmation of the action of the commissioner, by the court, he shall cause an inventory of all the assets of such association, corporation or society to be made in duplicate, the original to be filed with the proper court and the duplicate in the office of the commissioner. He shall cause due notice to be given by publication, weekly, for four successive weeks, in some newspaper published at or near the principal place of business of such association, corporation or society, requesting all persons having claims against it as creditors, shareholders, members or investors, to present same and make legal proof thereof, at a place and within a time to be designated in such publication; and he shall cause a copy of such notice to be mailed to all persons whose names appear of record upon its books as creditors, shareholders, members or investors; and upon the expiration of the time fixed for the presentation of claims the commissioner shall prepare or cause to be prepared, in duplicate, a full and complete schedule of all claims presented, specifying by classes those that have been approved and those that have been disapproved, and file the original with the proper court and the duplicate in the office of the commissioner. Due notice shall be mailed to all claimants whose claims may have been rejected. Action to enforce the payment of any rejected claim must be brought and service had within thirty days from and after the date of filing of the schedule of claims with the proper court, otherwise all such actions shall be forever barred. The commissioner may, under his hand and official seal, appoint one or more special deputies to assist in the duties of liquidation and distribution, under his direction, and may also employ such counsel and clerical assistance as may be needful and requisite, and fix the salaries and compensation to be allowed and paid to each. All such salaries, together with such other reasonable and necessary expenses as may be incurred in the liquidation, shall be paid by him from the funds of such association, corporation or society in his hands, and from the net realization of assets, in excess of such salaries and expenses, the commissioner shall first pay all approved claims other than to stockholders, shareholders and members; and thereafter he shall distribute and pay dividends, in liquidation to the stockholders, other than guarantee, and to the shareholders and members, as fast as funds to the amount of ten (10) per cent of such approved claims are available therefor, and so continue until all the assets have been realized upon and a final dividend in liquidation shall be declared and paid. Upon the payment of a final dividend in liquidation, the commissioner shall prepare and file with the proper court a full and final statement of the liquidation, including a summary of the receipts and disbursements, and a duplicate thereof shall be filed in the office of the commissioner, and after due hearing and approval by the court the liquidation shall be deemed to be closed. The approval and confirmation of the action of the commissioner, in the manner herein

provided, shall operate to dissolve or stay any or all actions or attachments initiated or levied within thirty days next preceding the date of notification of the attorney general by the commissioner; and, pending the process of liquidation, as herein provided, no attachment or execution shall be levied nor lien created upon any of the property of such association, corporation, or society.

In every case where any such association, corporation or society shall have a paid in guarantee capital, and the realization of assets shall be insufficient to meet the liabilities due to all other classes of stockholders, shareholders, members and investors, the commissioner shall enforce, by action or otherwise, the liability of each and every of the holders of the guarantee capital stock for his or their respective pro rata of any such deficiency. Whenever, in all cases where there shall be a paid in guarantee capital, the commissioner shall have fully liquidated all approved claims, and shall have made due provision for any and all known but unclaimed liabilities, guarantee capital excepted, and shall have paid all expenses of liquidation, any surplus that may then remain in his hands, together with all the records and effects, shall be delivered over to the holders of the guarantee capital stock at a meeting thereof to be called by the commissioner for that purpose. (In effect March 23, 1912.)

Penalty for noncompliance with orders; sheriff may enforce demands.

SEC. 9a. Whenever it shall become necessary for the commissioner to take action against any association because of unsafe practices and of conditions unsafe and hazardous to the public and to those having funds in its custody, as provided in section nine, the refusal of any officer or director to comply with his written demand for possession of the property and assets shall constitute a misdemeanor punishable by a fine of not more than five hundred dollars or by imprisonment in the county jail for not more than ninety days, or by both such fine and imprisonment; and if such demand be not complied with within twenty-four hours after service the commissioner may call to his assistance the sheriff of the county in which the principal place of business of such association is located, by written demand under his hand and official seal, whereupon it shall become the duty of such official to enforce the demands of the commissioner. (In effect August 8, 1915.)

Officers must furnish schedule of property.

SEC. 10. Upon the approval of the action of the commissioner, in the manner and for the cause set forth in section nine, the commissioner shall require the president and secretary of such association, corporation or society to, and such officers shall, make a schedule of all its property and make oath that such schedule sets forth all the property which such association, corporation or society owns or to which it is entitled, and deliver such schedule, and the possession of any and all such property as may not have been so previously delivered, to the commissioner, who may at any time examine under oath such president and secretary, or other officers, to determine whether or not all the property which such association, corporation or society owns, or to which it is entitled, has been transferred and delivered into his possession. (In effect March 23, 1912.)

Receivers, duties and powers.

SEC. 11. Receivers, heretofore appointed, must, at least annually, make due report of all their doings and accounts to the proper court, and immediately thereafter file a copy thereof with the commissioner; and the commissioner shall, at least once in each year, and as much oftener as he may deem expedient, examine the accounts and doings of such receivers, and, for such purpose, shall have full and free access to all books, accounts and vouchers relating to such liquidation, and any defect, irregularity or misconduct on the part of such receivers as he may find to exist shall be, by the commissioner, reported to the proper court. (In effect March 23, 1912.)

Special examinations on request.

SEC. 12. Upon the certificate, under oath, of any ten or more officers, trustees, creditors, shareholders or depositors of any such association, corporation or society, setting forth their interest and the reason for the making of such examination, directed to the commissioner, and requesting him so to do, he shall forthwith make a full investigation of its affairs, in the manner provided.

Failure of commissioner to act.

SEC. 13. If the commissioner, having knowledge of the insolvent condition, or of any violation of law or unsafe practice of any such association, corporation or society under his supervision, such as renders, in his opinion, the conduct of its business hazardous to its shareholders, creditors or depositors, shall fail to take the proper action required by this act, or shall refuse or neglect to perform the official duties pertaining to his office, then upon conviction thereof the office of such commissioner shall be declared vacant by the governor, and a successor be appointed to fill the unexpired term.

Assessments for salaries and support.

SEC. 14. To meet the salaries and expenses provided for by this act, the commissioner shall require every association, corporation or society licensed by him or coming under his supervision to pay in advance, to him, and prior to the issuance of any license, its pro rata amount of all such salaries and expenses, and it is hereby made the duty of every such association, corporation or society to pay the same; such pro rata shall be fixed and determined by the proportion which its assets bear to the aggregate assets of all such associations, corporations, or societies, receiving licenses, as shown by the last reports of such corporations, associations, or societies to the commissioner. On or before the thirtieth day of December, in each year, the commissioner shall notify each of such associations, corporations or societies, through the United States mail, of the amount assessed and levied against it and that the same must be paid within twenty days thereafter; and should payment not be made to him within said twenty days, he shall then assess and collect a penalty, in addition thereto, of ten per cent per day for each day that such payment may be delayed or withheld; *provided, however*, that in the levy and collection of such assessment, no such association, corporation or society shall be assessed for, nor be permitted to pay less than ten dollars per annum, and any such association hereafter

formed in this state, shall be required to pay not less than one dollar per month for the unexpired term ending December thirty-first, succeeding application; and in like manner any such association organized outside this state shall be required to pay not less than three dollars per month, for such unexpired term, for its first license.

Requirement for license and renewal; commissioner may revoke license.

SEC. 15. It shall be the duty of the commissioner to require every such association, corporation or society coming under his supervision, to procure from him, prior to the transaction of any business, a certificate of authority or license to transact business in this state; and it is hereby made the duty of every association, corporation or society to comply with such requirement. To procure such license, there must be filed with and approved by the commissioner, a certified copy of its articles of incorporation, constitution and by-laws and all subsequent amendments thereto, accompanied by the license fee herein provided for; and after the expiration of the term for which a license may have been granted to it, no such association, corporation or society shall be permitted to continue to transact business without first procuring a renewal of such license on the terms provided in this act, and any such association, corporation or society violating the provisions hereof shall be subject to a penalty of ten per cent per day of the amount of the license fee required to be paid under section fourteen of this act, in addition thereto, for each day during the continuance of such offense. The commissioner is authorized and empowered to revoke the license of any such association, corporation or society under his supervision, the solvency whereof may have become imperiled by losses or irregularities; and immediately upon the revoking of any such license he shall report the facts to the attorney general, who shall thereupon take such proceedings as are provided in section nine of this act.

Agents' licenses and renewals.

SEC. 15a. No person receiving compensation therefor, other than an officer, director or salaried employee, no part of whose compensation consists of commissions, or other than a local resident agent who has resided in the county in which he holds such local agency for a period of not less than one year prior to the time that he took such agency, of a building and loan association or other similar corporation or society which is duly licensed by the commissioner, shall act as solicitor or agent for the sale of the shares of stock, shares of membership, certificates or other securities or forms of investment issued by, or for the securing of loans from any such association, corporation or society until he has first procured from the commissioner a license therefor. To obtain such license there must be filed with the commissioner a duplicate of the authorization or appointment issued to him by, together with a request from, a licensed association, corporation or society that a license be issued to him to act as an agent or solicitor for it, and accompanied by a fee of one dollar. All such licenses shall expire by limitation on the thirtieth day of June succeeding their issue, but may be renewed from time to time, for an additional period of one year upon a request therefor from the association, corporation or society originally applying, and payment of a renewal fee of one dollar. Any such license may be revoked at any time on the application of the association, corporation

or society for whom it was issued, or may be revoked by the commissioner for cause.

The commissioner shall keep an alphabetical list of the names of persons to whom such licenses are issued with the date of issue and renewal, and the name of the association, corporation or society for whom such licensee is authorized to act. All such licenses shall be issued under rules and regulations to be prescribed by the commissioner. (In effect July 27, 1917.)

Bonds of officers to be filed with the commissioner.

SEC. 15b. The commissioner shall require all officers and employees of every association, corporation or society licensed by him or coming under his supervision, having access to moneys or negotiable securities of such association, corporation or society in the regular discharge of their duties, before entering upon their duties and throughout the entire term of office and employment, and any subsequent term of office or employment, of such officers or employees to give to the employing association, corporation or society a good and sufficient bond. Such bond shall indemnify such association, corporation, or society against loss of money or property by reason of any dishonesty on the part of said officers or employees covered. The commissioner shall prescribe the amount and form of said bond and the term during which it shall run, and the sufficiency of the surety or sureties thereon shall at all times be subject to the approval of the commissioner. Each of such officers and employees shall renew his bond upon the expiration of its term. The commissioner may at any time require an additional bond or security, when, in his opinion, any such bond then in force is insufficient. All such bonds shall be filed in the commissioner's office.

The provisions of this section shall be considered to be the latest legislative expression upon the matters herein contained, irrespective of any other bill or law heretofore enacted, and it is intended that the provisions of the same shall supersede the provisions of chapter twenty of the laws of 1929. (Effective August 14, 1929.)

Articles of incorporation—Must be approved.

SEC. 15c. Before the articles of incorporation of any building and loan association, hereafter desiring to incorporate, under the laws of this state, shall be filed in the office of the secretary of state of the State of California, there must be attached thereto, the certificate of approval of the building and loan commissioner. Such proposed articles shall be submitted to the commissioner, and upon receipt of same, he shall immediately examine into all the facts connected with the formation of such intended corporation, including its location, and proposed incorporators. If it appears to him that such corporation, if formed, will be entitled to commence the business for which it is organized, and authorized under the law to conduct, the commissioner shall execute his certificate of approval; *provided, however*, that the commissioner may refuse to execute such certificate, if, upon his examination and investigation, he has reason to believe that the proposed corporation is to be formed for any business, other than legitimate building and loan business, or that the persons proposing to incorporate such corporation, lack the character and general fitness to engage in

such business; and *provided, further, however*, that the commissioner shall not issue such certificate until he has given written notice by mail to every building and loan association licensed by him having a name raising the presumption hereinafter mentioned, directed to it with postage thereon prepaid, at its office at its principal place of business in this state, that an application for the issuance by him of such certificate has been made, together with the name of the proposed corporation applying therefor, and that a hearing will be held by him at his office at a time to be therein specified, which shall not be less than ten days after the mailing thereof, and the commissioner shall give such notices, and at the time and place specified in said notices shall hold a hearing at which any person, firm or corporation may appear in person or by agent, or attorney, and orally or in writing show cause why such certificate should not be granted upon the ground that the name of such proposed corporation is the same as one already adopted or appropriated by any building and loan association then existing in this state, or so similar thereto as to be likely to mislead the public, and if, upon such hearing or his examination or investigation, the commissioner shall have reason to believe that the name of the proposed corporation is the same as one already adopted or appropriated by any building and loan association then existing in this state, or so similar thereto as to be likely to mislead the public, he shall refuse to issue the said certificate, and the commissioner shall conclusively presume that the use of any word or words in the name of the proposed corporation the same as or similar in spelling or sound to any word or words already adopted, appropriated, or used in its corporate name by any building and loan association then existing in this state, except the words: "the," "and," "mutual," "guaranty," "guarantee," "building," "loan," "association," "company," "society," or "corporation," constitutes such similarity of names as to be likely to mislead the public; *provided, further, however*, that if any and all building and loan associations then existing in this state causing such presumption file consent in writing thereto with the commissioner, the commissioner may nevertheless issue such certificate; *provided, further, however*, that before any articles of incorporation amended to set forth a new name of any incorporated building and loan association shall be filed in the office of the secretary of state of the State of California, or before any petition for a change of name of any incorporated building and loan association in this state is heard or granted by any court in this state, such corporation shall attach to said amended articles of incorporation, or present to and file with such court at the hearing, as the case may be, the certificate of approval of the building and loan commissioner of the new name proposed for said corporation, and said certificate shall only be granted by the commissioner, after and upon the same notice, proceedings, and reasons to believe, and subject to the same rules, presumptions and restrictions as hereinabove set forth in relation to the matters of the name of a proposed corporation. (Effective August 14, 1929.)

Restrictions to use of name "building and loan."

SEC. 15d. No person, firm, company, association, copartnership, or corporation, either domestic or foreign, unless he or it is the lawful

holder of a license, to transact business in this state, issued by the building and loan commissioner, and then in force, and is actually engaged in carrying on a building and loan business in this state, shall hereafter transact business under any name or title which contains the term "building and loan," nor use any sign or circulate or use any letterhead, billhead, circular, or paper whatever, or advertise in any manner, which indicates that his or its business is the character or kind of business, carried on or transacted by a building and loan association, or which is calculated to lead the public to believe that his or its business is that of a building and loan association. Any violation of any of the provisions of this section shall constitute a misdemeanor, punishable by a fine of not exceeding five hundred dollars, or by imprisonment in the county jail for not exceeding ninety days, or by both such fine and imprisonment. Upon action brought by the commissioner, the court may also issue an injunction, restraining any person, firm, company, copartnership, or corporation from continuing to violate any provision of this section. (In effect July 24, 1925.)

Annual report required and penalty for failure to report.

SEC. 16. The commissioner shall require every association, corporation or society licensed by him, and including associations in liquidation, within thirty days after the close of its annual fiscal term to make a report to him in writing, verified by the oath of its president and secretary, showing accurately its financial condition at the close of such term; such report shall also include all the receipts and disbursements and income and expenses for the term, together with such statistical and other information as may be deemed essential; all and every of such reports shall be in such form as the commissioner may prescribe, and upon blanks to be by him furnished therefor. Every such association, corporation or society is hereby required to make and file all such reports within the time specified herein, and for failure or neglect so to do shall be subject to a penalty of ten dollars per day for each and every day the same shall be delayed or withheld.

Disposition of moneys—Revolving fund.

SEC. 17. The collection of all moneys assessed, as herein provided, for the payment of salaries and annual expenses, or forfeitable as fines for failure to make payment of assessments, procure licenses, or make and file reports as herein specified, and due from any such association, corporation or society coming within the provisions of this act, or imposed as a penalty for violation of any order or summons, may be enforced by the commissioner by action instituted in any court of competent jurisdiction; and all moneys collected or received by the commissioner under this act, shall be deposited with the state treasury, to be credited to a fund to be known and designated as the "building and loan inspection fund"; which said fund shall only be used in defraying the salaries and expenses provided for by this act; *provided, however*, that the commissioner shall, without at the time furnishing vouchers and itemized statements, withdraw from said fund, a sum not to exceed five hundred dollars. The sum so drawn shall be used as a revolving fund where cash advances are necessary and at any time upon the demand of the board of control, must be accounted for and substantiated

by vouchers and itemized statements submitted to and audited by the board of control and the controller. (In effect July 24, 1925.)

Repealing act of 1905 and earlier acts.

SEC. 18. An act approved March 21, 1905, entitled "An act creating a bureau of building and loan supervision; providing for the appointment of administration officials therefor to be known as the building and loan commissioners; prescribing their duties, powers and compensation; providing for a secretary, his powers and compensation; providing for the rental of offices for the use of the bureau and for traveling and office expenses; providing a system for licensing building and loan and other associations, and for assessing and collecting the license fees necessary to meet the salaries and other expenses; providing a course of procedure where violations of law, or unsafe practices are found to exist, or are reported by the commissioners to the attorney general; providing for involuntary liquidation by trustees, and proceedings in connection therewith; providing for exemption of property of associations in liquidation from attachments, executions and liens, pending liquidation; providing for and requiring associations to procure licenses, pay assessments levied for pro rata of salaries and expenses, and to make and file reports; providing penalties for violations of law and orders of the commissioners; providing for succession in office, and repealing all acts and parts of acts in conflict herewith." Also an act approved March 23, 1907, entitled "An act to amend section sixteen (16) of an act entitled 'An act creating a bureau of building and loan supervision; providing for the appointment of administration officials therefor to be known as the building and loan commissioners; prescribing their duties, powers and compensation; providing for a secretary, his powers and compensation; providing for the rental of offices for the use of the bureau and for traveling and office expenses; providing a system for licensing building and loan and other associations, and for assessing and collecting license fees necessary to meet the salaries and other expenses; providing a course of procedure where violations of law, or unsafe practices are found to exist, or are reported by the commissioners to the attorney general; providing for involuntary liquidation by trustees, and proceedings in connection therewith; providing for exemption of property of associations in liquidation from attachments, executions, and liens pending liquidation; providing for and requiring associations to procure licenses, pay assessments levied for pro rata of salaries and expenses, and to make and file reports; providing penalties for violations of law and orders of the commissioners; providing for succession in office, and repealing all acts and parts of acts in conflict herewith,' " approved March 21, 1905, relating to and providing for reports to building and loan commissioners and the publication thereof. Also an act approved March 20, 1909, entitled "An act creating a bureau of building and loan supervision; providing for the appointment of administration officials therefor to be known as the building and loan commissioners; prescribing their duties, powers and compensation; providing for a secretary, his powers and compensation; providing for the rental of offices for the use of the bureau and for traveling and office expenses; providing a system for licensing building and loan and other associations, and for assessing and collect-

ing license fees necessary to meet the salaries and other expenses; providing a course of procedure where violations of law, or unsafe practices are found to exist or are reported by the commissioners to the attorney general; providing for involuntary liquidation by trustees, and proceedings in connection therewith; providing for exemption of property of associations in liquidation from attachments, executions and liens pending liquidation; providing for and requiring associations to procure licenses, pay assessments levied for pro rata of salaries and expenses, and to make and file reports; providing penalties for violations of law and orders of the commissioners; providing for succession in office, and repealing all acts and parts of acts in conflict herewith," approved March 21, 1905, relating to the powers and duties and salaries of the state building and loan commissioners, and all acts or parts of acts inconsistent with the provisions of this act are hereby repealed.

Transfer of powers from board of commissioners to commissioner.

SEC. 19. The building and loan commissioner provided for by this act shall be the successor in interest of, and shall succeed to all the rights, powers and privileges possessed by, the building and loan commissioners under and by virtue of that certain act entitled "An act approved March 21, 1905, as amended March 23, 1907, and as amended March 20, 1909, entitled 'An act creating a bureau of building and loan supervision; providing for the appointment of administration officials therefor to be known as the building and loan commissioners; prescribing their duties, powers and compensation; providing for a secretary, his powers and compensation; providing for the rental of offices for the use of the bureau and for traveling and office expenses; providing a system for licensing building and loan and other associations, and for assessing and collecting the license fees necessary to meet the salaries and other expenses; providing a course of procedure where violations of law or unsafe practices are found to exist, or are reported by the commissioners to the attorney general; providing for involuntary liquidation by trustees, and proceedings in connection therewith; providing for exemption of property of associations in liquidation from attachments, executions and liens, pending liquidation; providing for and requiring associations to procure licenses, pay assessments levied for pro rata of salaries and expenses and to make and file reports; providing penalties for violations of law and orders of the commissioners; providing for succession in office and repealing all acts and parts of acts in conflict herewith'"; and any and all actions or proceedings taken or commenced by the said building and loan commissioners, under the act aforesaid, shall continue in full force and effect and the said actions and proceedings shall not abate and the said building and loan commissioner provided for by this act shall be substituted for and continue in the place and stead of the said building and loan commissioners under the act aforesaid, and likewise all books, documents, records and property of every kind and description obtained or possessed by the building and loan commissioners or their secretary or clerks, examiners or employees under the provisions of the said act of March 21, 1905, shall immediately be turned over and delivered to the said building and loan commissioner herein provided for.

Title of act.

SEC. 20. This act shall be known as the building and loan commission act.

When in effect.

SEC. 21. This act shall take effect immediately.

TITLE III**ADDITIONAL LAWS**

An act to add a new article to chapter three of title one of part three of the Political Code, to be numbered article twol, embracing sections 375 to 375d inclusive, relating to a department of investment for purposes of representation in the governor's council.

[Approved by the Governor May 14, 1929.]

The people of the State of California do enact as follows:

SECTION 1. The Political Code is hereby amended by adding a new article to chapter three of title one of part three thereof, to be numbered article two l, embracing sections 375 to 375d inclusive and to read as follows:

ARTICLE III**DEPARTMENT OF INVESTMENT**

375. The superintendent of banks, the commissioner of corporations, the insurance commissioner, the state real estate commissioner and the building and loan commissioner are hereby constituted a board of investment, which for purposes of representation in the governor's council shall be known as the department of investment, and which shall exercise only such functions as are specifically set forth in this article.

375a. The term "department" or "bureau" as heretofore applied to the respective governmental agencies presided over by the officials named in section 375 of this article may, and for purposes of this act, shall be changed to the term "division"; *provided*, that the powers heretofore or hereafter vested by law in said governmental agencies shall continue to be so vested, and shall not be transferred or consolidated in the department of investment.

375b. The names of the governmental agencies, the heads of which shall constitute the members of the board of investment provided for in section 375 of this article, shall be the division of banking, the division of corporations, the division of insurance, the division of real estate, and the division of building and loan.

375c. Within thirty days after this article takes effect, the officials named in section 375 of this article shall meet in the state capitol at Sacramento for the purpose of organizing the board of investment provided for in said section 375. Each of said officials shall serve as chairman of such board for a period of six months in rotation with the chief of each other division, the permanent order of rotation

to be determined by lot at the first meeting of said board. During his services as chairman of the board of investment the said chairman shall be known as the "director of investment," and he shall be a member of the governor's council.

375d. The officials named in section 375 of this article shall meet monthly at the state capitol, and shall then, and at such other times as the governor may require, make reports of the work of their respective divisions to the board; *provided*, that such reports shall not include data concerning individuals, institutions, corporations or agencies, when such data are by law or in fact confidential; and the report of the director of investment to the governor's council shall be upon such matters as have been considered or discussed at the previous meeting of the board of investment.

An act making full paid investment certificates issued by any building and loan association licensed by, and under the direct supervision of the building and loan commissioner of the State of California in accordance with the provisions of title sixteen, part four, division first of the Civil Code, legal investments for certain purposes.

The people of the State of California do enact as follows:

SECTION 1. All full paid investment certificates issued by any building and loan association licensed by, and under the direct supervision of the building and loan commissioner of the State of California in accordance with the provisions of title XVI of part IV of division I of the Civil Code shall be legal investments for the funds of executors, administrators, guardians, receivers, and trustees of every kind and nature, and for the funds of all insurance companies.

SEC. 2. This act is intended to be, and shall be considered, the latest enactment upon the matters herein contained, and is supplemental to any and all other acts regulating, relating to and declaring what shall be, legal investments for the funds of executors, administrators, guardians, receivers or trustees or for the funds of insurance companies. (Effective July 29, 1927.)

An act to amend sections six hundred sixteen and six hundred seventeen of the Civil Code of the State of California, relating to cemetery corporations.

The people of the State of California do enact as follows:

SECTION 1. Section 616 of the Civil Code of the State of California, is hereby amended to read as follows:

616. Any corporation organized to establish and maintain, or to improve, a cemetery, may take and hold any property bequeathed, granted, or given to it in trust, to apply the proceeds or income thereof to any and all of the following purposes: To the improvement or embellishment of such cemetery or of any lot therein; or to the erection,

renewal, repair or preservation of any monument, fence or other structure in such cemetery; or to the planting or cultivation of trees, shrubs, or plants in or around such cemetery, or any lot therein; or to the improving, ornamenting, or embellishing of such cemetery, or any lot therein, in any other mode or manner not inconsistent with the purposes for which such cemetery was established or is being maintained. Such property and the proceeds or income thereof shall be invested and reinvested in bonds of the United States, or of this state, or of any municipality of this state, or in first mortgages on real estate, or in centrally located income producing improved real estate in any city, or city and county in this state, or in investment certificates of any building and loan association organized and existing under the laws of this state, if such investment is not repugnant to the terms of the bequest, grant, or gift.

SEC. 2. Section 617 of the Civil Code of the State of California, is hereby amended to read as follows:

617. Any cemetery corporation or association under contract for the perpetual care of a certain lot or lots in the cemetery of said corporation or association, is hereby expressly forbidden to use the funds received for the perpetual care of any lot or lots under such contract or contracts, for any other purpose than to provide the perpetual care mentioned in said contract, and it shall be the duty of the board of directors, or board of trustees of a cemetery corporation or association receiving funds from perpetual care contracts, to invest or reinvest such funds in bonds of the United States or the State of California, or of any county, city and county, or city, of the State of California, or in first mortgages on real estate, or in centrally located income producing improved real estate in any city or city and county in this state, or in bonds legal for investment by savings banks in this state, or in investment certificates of any building and loan association organized and existing under the laws of this state. (Effective July 29, 1927.)

An act to add a new section to the Code of Civil Procedure to be numbered one thousand four hundred fifty-four a, relating to the collection of money by heirs.

[Approved by the Governor April 13, 1927.]

The people of the State of California do enact as follows:

SECTION 1. A new section is hereby added to the Code of Civil Procedure to be numbered 1454a, and to read as follows:

1454a. The surviving husband or wife, or the guardian of the estate of any insane or incompetent husband or wife, of any deceased person, or if no husband or wife is living, then the children, or the guardian of the estates of any minor or insane or incompetent children of said deceased, or, if no children are living, then the father or mother or guardian of the estate of any insane or incompetent father or mother of such decedent, and if neither the father nor mother is living, then the brothers and sisters or the guardian of the estates of any minor or insane or incompetent brothers and sisters of such decedent may, with-

out procuring letters of administration, collect any and all moneys which such decedent, if living, would have been entitled to collect from any building and loan association in this state, including any moneys of such decedent invested in, or represented by, shares of stock, membership shares, investment certificates, promissory notes or other evidences of indebtedness, standing in his name, on the books or records of such association, at the time of his death; *provided*, that all of such moneys do not, in the aggregate, exceed the sum of one thousand dollars. Any building and loan association upon receiving an affidavit stating that said investor in, or creditor of, such association is dead, and that affiant is the surviving husband or wife or the guardian of the estate of an insane or incompetent surviving husband or wife, as the case may be, of said decedent, or stating that decedent left no husband or wife, and that affiant is the child, or that affiants are the children, or the guardians of the estates of the minor, insane or incompetent children, as the case may be, of said decedent, or stating that decedent left neither husband, wife nor children, and that affiant is the father or mother, or the guardian of the estate of the insane or incompetent father or mother, as the case may be, of said decedent, or stating that the decedent left neither husband, wife, children, father nor mother, and that affiants are the brothers and sisters, or the guardians of the estates of the minor, insane or incompetent brothers and sisters, as the case may be, of said decedent, and that the entire amount of investments of said decedent in shares of stock, membership shares, investment certificates, promissory notes and other evidences of indebtedness, standing in his name on the books or records of any and all building and loan associations in this state, at the time of his death, including all moneys owing to said decedent, at the time of his death, from any such association in this state, does not exceed in the aggregate the sum of one thousand dollars, may pay to said affiant or affiants any and all such moneys, if the total amount thereof does not exceed the sum of one thousand dollars and the receipt of such affiant or affiants shall constitute sufficient acquittance therefor and shall fully discharge such association from any further liability with reference thereto. (Effective July 29, 1927.)

PENAL CODE, SECTION 563c.

Any person who wilfully and knowingly makes, circulates or transmits to another or others any statement or rumor, written, printed or by word of mouth, which is untrue in facts and is directly or by inference derogatory to the financial condition or affects the solvency or financial standing of any building and loan association, doing business in this state, or who knowingly counsels, aids, procures or induces another to start, transmit or circulate any such statement or rumor, is guilty of a misdemeanor punishable by a fine of not more than one thousand dollars or by imprisonment for not more than one year, or both. (Effective July 29, 1927.)

PENAL CODE, SECTION 564.

Every director, officer, or agent of any corporation or joint stock association, who knowingly concurs in making, publishing, or posting either generally or privately to the stockholders or other persons, any written report, exhibit, or statement of its affairs or pecuniary condi-

tion, or book or notice containing any material statement which is false, or any untrue or wilfully or fraudulently exaggerated report, prospectus, account, statement of operations, values, business, profits, expenditures, or prospects, or any other paper or document intended to produce or give, or having a tendency to produce or give, the shares of stock in such corporation a greater value or a less apparent or market value than they really possess, or refuses to make any book or post any notice required by law, in the manner required by law, is guilty of a felony.

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REPORT
OF THE
California
State Board of Equalization
FOR
1929-1930

Including Special Reports to the Legislature
Concerning Comparative Tax Burdens
and Utility Valuations

STATE BOARD OF EQUALIZATION



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BIENNIAL REPORT TO THE GOVERNOR

LETTER OF TRANSMITTAL

*To His Excellency, C. C. YOUNG,
Governor of California.*

SIR: In compliance with law, the State Board of Equalization submits the following as its biennial report covering the assessment years 1929 and 1930, including a review of the tax litigation in which the state has been involved, as well as of other matters relating to and affecting the revenue system of California. We append a detailed statement of our expenditures during these years and have set forth statistical information on agricultural, horticultural, live stock, city and county values and state revenue sources.

Respectfully submitted.

R. E. COLLINS, *Chairman*,
JOHN C. CORBETT,
FRED E. STEWART,
H. G. CATTELL,
RAY L. RILEY, *Controller*.

DIXWELL L. PIERCE, *Secretary*.
December 1, 1930.

MATTERS OF GENERAL CONCERN AFFECTING THE REVENUE SYSTEM

California is facing an unsatisfactory condition in tax matters. However, we do not believe that this condition has arisen because of inherent defects in our revenue system. We think it is attributable to the fact that our public expenditures, particularly such as are financed from taxes on tangible property, have increased with greater rapidity than the ability of the tax-paying public to meet the governmental charges.

In the course of investigations made to determine relative tax burdens, we have become convinced that the state, counties, cities and various political subdivisions are taking in many instances such a large share of the economic profit from property as to make the exaction approach confiscation through rendering continued ownership unprofitable. Responsibility for this condition may be traced to an attitude of approving expenditure of public funds for numerous purposes desirable in themselves but frequently beyond the means of the taxpayers. The time has come when we must make a definite effort to determine how much may be invested in government before the resulting burden becomes oppressive.

NECESSITY FOR FACT FINDING

As a prerequisite to any adequate program of tax improvement, it is essential that we have full facts and figures with reference to the distribution of such taxes as are already in force. If, perchance, these taxes are incapable of producing sufficient revenues to meet essential governmental demands, or if it is found that they spread the costs of government inequitably, resort should be had to other means of public financing. In order to have the necessary facts from which these determinations can be had, it is obvious that much statistical and research work must be done.

As will readily appear from the Report on Relative Tax Burdens (page 15, *post*), there is wide variation in the proportion of actual value represented by assessed valuations in the various counties of the state. Separate assessments are still made for the purposes of municipal taxation in many cities and these valuations, in turn, frequently diverge widely from the corresponding ratios of the county assessors. Because of these variations, comparison of assessed values and tax rates has become practically meaningless. Of course, so long as the values in each taxing jurisdiction are all at the same percentage, it may be argued that no practical harm results in variations between properties in districts which have no tax rate in common. However, the public impression of such a condition is unfavorable. In addition, there is utter lack of a common denominator for the limitation of tax burdens on property. Obviously, if limitation is desirable, it should be state-wide and a rate limitation applicable to assessed values representing widely divergent percentages of the true value would produce unsatisfactory results.

ASSESSORS' RECOMMENDATION

To meet this problem the creation of a permanent bureau for statistical and research work is imperatively required. Facts are essential and without them no intelligent improvement of the situation can be had. Eloquent recognition of this is to be found in a resolution unanimously adopted at the annual convention of the County Assessors' Association of California in September, 1930. The text of this resolution is as follows:

"WHEREAS, The County Assessors' Association of California, recognizing the steadily increasing demand that exists for the revision of state laws relating to local taxation and assessment procedure, expresses the belief and conviction that before such revision can be intelligently undertaken, it is essential that facts concerning the present conditions in so far as local taxation and assessment procedure are concerned, be secured, and

WHEREAS, The County Assessors of the State of California are firmly of the opinion that any tax legislation based solely upon theory is a dangerous expedient; now, therefore, be it

Resolved, That the County Assessors' Association of California, in annual convention assembled, records itself as recommending the creation of an agency of the state government to consist of men experienced in the practical administration of laws relating to local taxation and assessment procedure, and in the practical handling of the problems that administration of such laws impose—said agency under the direction of elected officials, to be vested with the duty of assembling and compiling as directed, the basic facts which relate to local taxation laws and local assessment procedure, the said agency acting under such direction to devote its entire time to the study of local taxation and assessment problems, with the definite restriction of its powers to such task, said agency to have no powers, duties, functions or jurisdiction beyond assembling and compiling and reporting facts relative to local taxation and assessment problems; and be it further

Resolved, That the chairman of the Legislative Committee of this association be, and hereby is, instructed to transmit on January 5, 1931, duly authenticated copies of this resolution to his Excellency, the Governor of the State of California, the Lieutenant Governor, and the Speaker of the Assembly of the State of California."

It is the earnest hope of our board that the Legislature will find it possible to authorize the compilation of data relating to problems of local assessment and taxation, to the end that such inequalities as now exist in our present administration may be corrected and improvements and additions to our tax laws, tested by all of the facts obtainable, may be effected. We are deeply impressed with the sentiment of the resolution that this work be done by men experienced in the practical administration of laws relating to assessment and taxation, operating under the general direction of elected officials.

LIMITATIONS OF THE EXPERT

Expert advice we certainly should have. Practical knowledge brought to bear upon that advice is also essential. In an illuminating article by Harold J. Laski, professor of political science at the University of London, appearing in Harper's Magazine for December, 1930, there is this comment upon the function of the expert:

"But it is one thing to urge the need for expert consultation at every stage in making policy; it is another thing, and a very different thing, to insist that the expert's judgment must be final. For special knowledge and the highly trained mind produce their own limitations which, in the realm of statesmanship, are of decisive importance. *Expertise*, it may be argued,

sacrifices the insight of common sense to intensity of experience. * * * Too often, also, it lacks humility; and this breeds in its possessors a failure in proportion which makes them fail to see the obvious which is before their very noses. It has, also a certain caste-spirit about it, so that experts tend to neglect all evidence which does not come from those who belong to their own ranks."

Quoting from Sir William Harcourt, Professor Laski continues:

"'Political heads of departments are necessary to tell the civil service what the public will not stand.' That is, indeed, an essential picture of the place of the expert in public affairs. He is an invaluable servant and an impossible master. He can understand the consequences of a proposed policy, indicate its wisdom, measure its danger. He can point out possibilities in a proposed line of action. But it is of the essence of public wisdom to take the final initiative out of his hands.

For any political system in which a wide initiative belongs to the expert is bound to develop the vices of bureaucracy. It will lack insight into the movement and temper of the public mind. * * * For the expert, by definition, lacks contact with the plain man. He not only does not know what the plain man is thinking; he rarely knows how to discover his thoughts. * * * It is only the juxtaposition of the statesman from the expert and the public which makes specialist conclusions capable of application."

NEED FOR CHANGES

While it is probable that no entirely satisfactory solution of the bank tax problem may be had until the provisions of the federal law relating to the power of the states to tax national banks have been liberalized, we do not believe that it is necessary for banks to be taxed so inadequately even under the law as it now exists.

Our Board believes that a tax on bank shares at a moderate rate, with provision for the taxation of competing capital at the same rate, and a corporate excess tax on other corporations, with provision for an adequate technical staff to make the valuations, are to be preferred to the present law. The details of such a plan have been placed before the Joint Legislative Committee on Taxation and it is our sincere hope that through the adoption of it or some comparable method, the inequitable consequences of the present act may be avoided.

Two years ago we refrained from making any extended recommendations as to legislation for the reason that the Tax Commission then functioning was expected to submit its findings and recommendations to the Legislature concerning tax legislation. We find ourselves in a similar situation now inasmuch as the Joint Legislative Committee on Taxation is about to report its findings on tax matters to the Legislature.

We have encountered some administrative difficulties in connection with the highway transportation company and the motor vehicle fuel taxes and have outlined our thoughts with reference to possible solution of these to the Joint Legislative Tax Committee. For the most part the statutory changes necessary to correct the difficulties are of minor character.

On the whole we have found the administration of state taxes relatively free from complexities. While there are always instances in which exception is taken to the application of tax laws, there does not appear to be any occasion for grave concern as to the general stability and utility of our present revenue system. Adequate statistical and research material will doubtless point the way toward some needed

improvements but, in the absence of these definite data upon which to base conclusions, we believe that the interests of the public can best be served through refraining from any drastic revision of revenue provisions at this time.

SUMMARY OF TAXES LEVIED

(Eighty-first and Eighty-second Fiscal Years)

General Fund Revenues

<i>Source of tax</i>	<i>1929 tax</i>	<i>1930 tax</i>
Steam railroads -----	\$11,967,586 22	\$12,129,727 06
Short line steam railroads-----	354,348 62	327,633 24
Electric and street railways-----	2,968,305 12	3,216,370 14
Gas and electric companies-----	13,141,297 20	14,274,866 90
Telephone and telegraph companies-----	4,396,903 46	4,862,732 02
Car companies-----	385,915 24	398,660 76
Express companies -----	92,137 14	93,138 28
Insurance companies -----	6,510,072 58	7,030,197 20
General franchises-----	2,803 50	2,457 00
Totals -----	\$39,819,369 08	\$42,335,782 60

Highway Revenues

<i>Source of tax</i>	<i>1929 tax</i>	<i>1930 tax</i>
Motor vehicle fuel distributors-----	\$34,456,611 14	\$38,617,901 03
Highway transportation companies-----	1,141,613 90	1,253,973 52
Totals -----	\$35,598,225 04	\$39,871,874 55

NOTE.—All amounts are for fiscal years ending June 30, 1930, and 1931, respectively.

DETAILED STATEMENT OF EXPENDITURES

Manner in Which the Appropriation for Support of the State Board of Equalization was Expended for the Eightieth Fiscal Year, Ending June 30, 1929

Function	Salaries and wages	Materials and supplies	Service and expense	Property and equipment	Total
Administration					
Board members.....	\$16,000 00				\$16,000 00
Secretary.....	4,000 00				4,000 00
Porter.....	480 00				480 00
Clerical and office.....	9,293 33	\$170 83	\$158 00	\$1,454 50	11,076 66
Freight, cartage, etc.....			7 56		7 56
Postage.....			175 00		175 00
Printing.....		5,674 30			5,674 30
Telephone and telegraph.....			159 49		159 49
Traveling.....			6,497 96		6,497 96
Appraisals.....			7,835 91		7,835 91
Totals.....	\$29,773 33	\$5,845 13	\$14,833 92	\$1,454 50	\$51,906 88

Manner in Which the Appropriation for Fuel Tax Division of the State Board of Equalization was Expended for the Eightieth Fiscal Year, Ending June 30, 1929

Fuel Tax Division					
Auditors.....	\$5,220 00				\$5,220 00
Clerical and office.....		\$94 62	\$306 50	\$433 68	834 80
Freight, cartage, etc.....			34 49		34 49
Postage.....			164 18		164 18
Printing.....		251 65			251 65
Telephone and telegraph.....			160 99		160 99
Traveling.....			1,482 31		1,482 31
Totals.....	\$5,220 00	\$346 27	\$2,148 47	\$433 68	\$8,148 42

Manner in Which the Appropriation for Transportation Tax Division of the State Board of Equalization was Expended for the Eightieth Fiscal Year, Ending June 30, 1929

Transportation Tax Division					
Manager, Transportation Department.....	\$2,400 00				\$2,400 00
Clerical and office.....	16,941 78	\$148 27	\$592 81	\$652 81	18,335 67
Freight, cartage, etc.....			27 26		27 26
Postage.....			356 75		356 75
Printing.....		874 15			874 15
Telephone and telegraph.....			275 28		275 28
Traveling.....			3,513 01		3,513 01
Totals.....	\$19,341 78	\$1,022 42	\$4,765 11	\$652 81	\$25,782 12

Manner in Which the Appropriation for Support of the State Board of Equalization was Expended for the Eighty-first Fiscal Year Ending June 30, 1930

Administration					
Board members.....	\$16,000 00				\$16,000 00
Secretary.....	4,000 00				4,000 00
Porter.....	480 00				480 00
Clerical and office.....	8,864 75	\$235 58	\$363 97	\$11 23	9,475 53
Freight, cartage, etc.....			7 81		7 81
Postage.....			189 45		189 45
Printing.....		533 45			533 45
Telephone and telegraph.....			421 47		421 47
Traveling.....			7,281 87		7,281 87
Totals.....	\$29,344 75	\$769 03	\$8,264 57	\$11 23	\$38,389 58

REPORT OF THE STATE BOARD OF EQUALIZATION

DETAILED STATEMENT OF EXPENDITURES—Continued

Manner in Which the Appropriation for Fuel Tax Division of the State Board of Equalization was Expended for the Eighty-first Fiscal Year, Ending June 30, 1930

Function	Salaries and wages	Materials and supplies	Service and expense	Property and equipment	Total
Fuel Tax Division					
Auditors.....	\$6,832 74				\$6,832 74
Clerical and office.....		\$83 22	\$80 17	\$101 67	265 06
Freight, cartage, etc.....			3 02		3 02
Printing.....		799 90			799 90
Telephone and telegraph.....			163 63		163 63
Traveling.....			1,762 96		1,762 96
Totals.....	\$6,832 74	\$883 12	\$2,009 78	\$101 67	\$9,827 31

Manner in Which the Appropriation for Transportation Tax Division of the State Board of Equalization was Expended for the Eighty-first Fiscal Year, Ending June 30, 1930

Transportation Tax Division					
Clerical and office.....	\$15,894 24	\$159 45	\$370 40	\$646 00	\$17,070 09
Freight, cartage, etc.....			72 69		72 69
Postage.....			267 33		267 33
Printing.....		389 35			389 35
Telephone and telegraph.....			343 85		343 85
Traveling.....			3,624 32		3,624 32
Totals.....	\$15,894 24	\$548 80	\$4,678 59	\$646 00	\$21,767 63

Manner in Which the Appropriation for Special Investigations by the State Board of Equalization was Expended for the Eighty-first Fiscal Year, Ending June 30, 1930

Special Investigations					
Clerical assistance.....			\$208 00		\$208 00
Appraisers and experts.....			23,467 44		23,467 44
Totals.....			\$23,675 44		\$23,675 44

Manner in Which the Emergency Appropriation (Executive Order No. 145) for the State Board of Equalization was Expended for the Eighty-first Fiscal Year, Ending June 30, 1930

Emergency Appropriation					
Clerical and office.....	\$3,928 00		\$10 07	\$185 95	\$4,124 02
Telephone and telegraph.....			36		36
Traveling.....			717 76		717 76
Totals.....	\$3,928 00		\$728 19	\$185 95	\$4,842 14

SPECIAL REPORT OF ADDITIONAL DATA ON
RELATIVE TAX BURDENS REQUIRED UNDER
SECTION 3664e OF THE POLITICAL CODE

SPECIAL REPORT OF ADDITIONAL DATA ON RELATIVE TAX BURDENS REQUIRED UNDER SECTION 3664-e OF THE POLITICAL CODE

To the Legislature of California:

FOREWORD

Under the system of separation of sources of state and local revenues prescribed by the Constitution of California, taxable property is divided into two major classes: (1) operative, and (2) nonoperative.

Broadly defined, operative property is that owned by public utilities and used by them for the production of gross receipts on which a percentage tax is imposed for the support of the state government to the exclusion of the local taxing power. All other property is non-operative and may be taxed for local purposes.

Since the inauguration of this system in 1910, adjustment of the relative tax burdens imposed on these two classes of property has been the subject of consideration from time to time. In 1921, the Legislature directed the State Board of Equalization to compile, during each even-numbered year thereafter, data showing the comparative weight of taxes on operative and nonoperative properties, so that this information might be available at each regular legislative session.

Pursuant to the requirements of Chapter 154, Statutes of 1921, our Board has endeavored to secure from public utilities reports on the value of their operative properties. We have experienced difficulty in obtaining complete data due to various reasons discussed in a separate report on these studies. (See page 27, *post.*) From these corporate reports, containing in many instances fragmentary and inconclusive information, we have attempted to construct values specified in the statute and have set them forth in detail in our own report to the Legislature above mentioned.

To cover the field of local taxation, we have ascertained the total amount of county, city and district taxes levied during the current year and have estimated the actual value of all nonoperative property. From these data, we have constructed an average tax burden as required by section 3664e of the Political Code.

It should be observed that each rate used in this comparison is "constructive" and is the composite of information gathered from many sources. Thus, the *average* tax burden on either operative or nonoperative property is frequently far from the *actual* burden. Although, in effect, we have determined a "state rate" and a "local rate," these must be used with caution in making tax adjustments, lest the changes upset a revenue system which, on the whole, has proved remarkably well balanced and a most satisfactory method for raising public funds.

AVERAGE BURDEN OF LOCAL TAXATION

The average tax burden for the year 1930 upon each \$100 of actual value of property taxed for local purposes in all counties of California has been determined by the State Board of Equalization to be \$1,757.

It should be noted that this determination is based upon the assumption that the proportion of true value represented by the assessed value of tangible personalty is the same as the corresponding ratio for real property in the several counties. Due to our limited funds and the obvious difficulties of attempting to make analysis of personal property assessments, which vary greatly depending upon the type of personalty, we have concluded that this procedure was warranted. We do not believe that it can affect materially the validity of our conclusions owing to the fact that tangible personal property represents a small part of the assessed wealth in comparison with real property. However, the factor must be considered when comparisons are attempted between the relative tax burdens on operative and nonoperative properties. In arriving at this average we have not included the value of intangible personalty nor the taxes imposed thereon at the special low rates for which provision is made in Section 16 of Article XIII of the Constitution, adopted in November, 1928. Because of the fundamental differences between the methods of taxation employed with reference to other nonoperative property and with reference to intangibles, it has seemed necessary to exclude the latter in the calculation of the average tax burden on the former.

This tax burden is not the average of the tax rates applied to the assessed values of property, but represents the ratio between the aggregate of all kinds of taxes levied against property for local purposes and the total actual value of all property so taxed in this state. The actual value used for this comparison has been ascertained from appraisements and estimates made under the direction of this Board.

Our investigation has disclosed that property taxed on an *ad valorem* basis in California is not assessed ordinarily at its full market value.

Subject to the possible exceptions above noted, we find that the assessments average about 39.95 per cent of the appraised or market value of the property. However, as the tables appended to this report will disclose, there are wide variations from this average in the several counties of the state.

To determine the percentage of actual value represented by the assessments in the several counties, we ascertained the actual value of selected properties in each county for comparison with the values as fixed by the county assessor on the same properties. For this purpose separate calculations were made as to the relative values of property inside and outside of cities as will be observed from tables 1 and 2 on pages 22 and 23 following. The percentages thus determined were applied to the corresponding total assessed valuations of the county, in order to arrive at the aggregate actual value of the property taxed locally therein. Such procedure was followed in forty-one counties of the state, while in the remaining seventeen counties, with relatively small assessed valuations, an average percentage of true value was used without reference to whether the property was inside or outside of municipalities. The computations concerning these seventeen counties will be found in table 3 on page 24 following.

As previously explained, valuations placed upon intangible personalty, such as solvent credits and corporate stocks and bonds, have been omitted from these calculations because property of this character

was taxed in 1929 and 1930 at special low rates on its actual value pursuant to the requirements of a constitutional amendment adopted in November, 1928. Data concerning these assessments are to be found in schedules B and C of the appendix to our current biennial report but for convenient reference we have correlated them into a table appended hereto showing the actual value of solvent credits and other intangibles taxed at special low rates on that basis. (See table 4 on page 25 following.) The law directs the taxation of solvent credits at ten cents per \$100 of actual value and of other intangibles at twenty cents per \$100 of actual value. (Section 3627a, Political Code.) At these rates we estimate the taxes accruing from these sources at \$508,809.59 for solvent credits and \$2,630,271.83 for other intangibles or a total of \$3,139,081.42. However, we feel that the inclusion of the valuation of the intangibles and the taxes thereon in the calculation of the average tax burden on nonoperative property generally would be obviously misleading. We mention the data concerning the taxation of intangibles here in order that they may be given such weight as may be deemed proper by those who desire to study the interrelation of the various tax burdens imposed under authority of the laws of the state.

After thus determining the actual value of property subject to *ad valorem* taxation in the fifty-eight counties, we compared the aggregate of these values with the total taxes levied on the property. As a result we find the constructive tax rate of 1.757. That is to say, the average local taxes levied in 1930 represented 1.757 per cent of the market or actual value of the property taxed.

SOURCES OF INFORMATION

Almost 5000 parcels of property were selected for appraisal in forty-one counties of the state. Of these 1445 were inside of incorporated cities or towns and 3053 were in rural districts. On the basis of assessed valuation these counties contain 98.02 per cent of the non-operative property in California, excluding the valuation of intangibles for the reasons previously stated. The selections were made under the personal supervision of the members of our board, who endeavored to choose only normal or representative properties.

The appraisers were appointed by board members, after careful consideration of their qualifications. Practical knowledge relating to land values was deemed indispensable in every instance. Care was exercised also to secure men of mature judgment, whose appraisals should prove sound and unbiased.

The list of properties to be valued was given to the appraiser with the direction that he fix appraisements thereon as his best judgment might indicate. These values were to be determined as of the first Monday in March, 1930, since that was the date to which all comparative assessments would relate. In several counties the services of two appraisers were used in order to secure the benefit of their combined judgment.

After each list of appraisements and the corresponding assessed valuations had been completed, it was subjected to careful examination in the office of our board and checked with comparative data obtained

from other sources. Whenever discrepancies of any consequence were discovered verification of values was required.

In the remaining seventeen counties, representing only 1.98 per cent of the total assessed valuation of nonoperative property in the state, the board deemed it inadvisable to undertake appraisements on such an intensive scale, as the amount appropriated for the purposes of this investigation was barely adequate to meet the expenses already incurred. The several assessors of these counties were asked to furnish statements as to the percentages of true value represented by their assessments. The information so obtained was verified by resort to official records and other competent sources. Since only a small proportion of the total value is included in the data for these counties, the possibility of a material percentage of error is negligible.

To secure information concerning the amount of local tax levies, we asked for the assistance of county auditors, city clerks and other local revenue officials. Through their courteous response we were enabled to collect the necessary data. We gratefully acknowledge our indebtedness to them for this information.

TOTAL LOCAL TAXES

The aggregate of all county, city and district taxes levied in California for the current fiscal year was \$306,752,050, marking an increase of \$14,883,742 over the corresponding total of \$291,868,308 for 1928, which was the last year covered by similar investigations of this Board. Meanwhile, the actual value of nonoperative property has grown to \$17,454,703,275 as contrasted with \$16,131,847,561 two years ago. It will be observed that the percentage of increase in taxes is only 5.099 as against a percentage of increase in actual value of the property taxed of 8.200, so that the tax burden on each \$100 has decreased from \$1.809 in 1928 to \$1.757 in 1930. However, we repeat that these figures relate only to *average* tax burden and that in many cases the *actual* burden is quite different. In the course of our investigation of tax matters we have encountered numerous instances where the actual tax burden is greater now than it was two years ago.

In arriving at the total amount of taxes all special taxes were considered, including all sums levied "for county and municipal taxation." Special assessments, such as irrigation and reclamation district levies, which do not constitute taxes in contemplation of law, were excluded.

THE AVERAGE BURDEN OF STATE TAXATION

Public utility corporations and others taxed under subdivision (a) of section 14 of article XIII of the constitution on a gross receipts basis in lieu of other taxes were asked to report to the State Board of Equalization concerning the values of their operative property, as required by the provisions of chapter 154, Statutes of 1921. A separate report will be made to the Legislature concerning these returns.

Because of intrinsic differences, the valuation of utility properties for tax purposes presents many difficult problems not encountered in the appraisal of the usual types of nonoperative property. Unless due allowance is made for these factors, comparison of values is apt to lead to serious errors in judgment as to relative tax burdens.

After detailed calculations, described in our separate report on utility values, we have concluded that the average tax burden on each \$100 of actual value of operative property is \$1.466. Naturally, there is a wide range of variance in individual cases, just as there is with nonoperative property, but such conditions are inevitable, and we do not believe the facts warrant any unusual concern.

An intelligent adjustment of tax burden could not be predicated merely upon mathematical comparison of constructive rates, although these are, of course, useful. Complete analysis should be made of the causes in each instance, before attempting to formulate any conclusion as to possible adjustment.

TABULATED STATEMENTS

In the following pages tabulations are set forth, in self-explanatory detail, the data forming the bases of our findings with respect to the average tax burden:

TABLE 1
1930—INSIDE PROPERTIES—COUNTIES APPRAISED

(Table shows per cent assessed to actual value and assessed value increased to actual value, all property, except solvent credits and other intangibles taxed at special low rates on actual value)

County	Appraisement, total	Assessment, total	Per cent	Total assessed value	Total actual value
Alameda.....	\$56,704,620	\$23,458,350	41.37	\$419,767,365	\$1,014,666,099
Butte.....	1,573,395	724,390	46.04	9,876,216	21,451,382
Cobusa.....	214,500	101,850	47.48	2,316,530	4,878,961
Contra Costa.....	5,259,175	1,641,045	31.20	41,140,780	131,861,477
Fresno.....	14,361,050	6,146,535	42.80	59,019,780	137,896,683
Glenn.....	151,025	79,675	52.76	2,638,252	5,000,478
Humboldt.....	751,075	348,460	46.39	14,321,954	30,872,934
Imperial.....	743,800	373,285	50.19	15,617,320	31,116,398
Kern.....	1,456,171	421,980	28.98	24,156,075	83,354,296
Kings.....	966,700	410,630	42.48	5,338,445	12,566,961
Los Angeles.....	80,105,797	32,814,230	40.96	2,720,132,565	6,640,948,645
Madera.....	1,165,050	585,665	50.27	3,467,814	6,898,377
Marin.....	579,750	258,705	44.62	17,075,140	38,267,907
Mendocino.....	304,950	127,920	41.95	4,344,220	10,355,709
Merced.....	2,404,800	678,850	28.23	6,053,205	21,442,455
Monterey.....	890,925	267,265	30.00	20,138,639	67,128,797
Napa.....	575,900	281,250	48.84	7,685,610	15,736,302
Orange.....	2,585,950	746,509	28.87	76,843,845	266,171,961
Placer.....	223,600	116,465	52.09	5,804,110	11,142,465
Riverside.....	1,871,740	516,060	27.57	28,658,780	103,949,148
Sacramento.....	11,381,900	5,141,810	45.18	91,996,500	203,622,178
San Bernardino.....	1,966,200	567,570	28.87	42,664,600	147,781,781
San Diego.....	9,006,900	4,197,570	46.60	190,418,195	408,622,737
San Francisco.....	74,321,375	33,355,385	44.88	801,770,075	1,786,475,211
San Joaquin.....	3,948,542	1,572,506	39.83	48,292,200	121,245,795
San Luis Obispo.....	739,450	233,410	31.57	7,159,885	22,679,395
San Mateo.....	721,875	241,725	33.49	32,596,547	97,332,180
Santa Barbara.....	1,022,850	330,890	32.35	34,982,825	108,138,563
Santa Clara.....	2,673,981	1,032,980	38.63	67,005,870	173,455,527
Santa Cruz.....	621,970	220,925	35.52	12,465,500	35,094,313
Shasta.....	134,350	49,260	36.67	2,692,810	7,343,360
Siskiyou.....	70,800	28,495	40.25	3,442,395	8,552,534
Solano.....	526,750	226,615	43.02	10,710,177	24,895,809
Sonoma.....	1,557,750	425,535	27.32	14,869,024	54,425,417
Stanislaus.....	2,926,500	927,095	31.68	15,642,455	49,376,436
Sutter.....	75,300	35,525	44.52	1,245,490	2,797,587
Tehama.....	269,132	114,060	42.38	2,968,385	7,004,212
Tulare.....	2,664,215	1,131,850	42.48	15,441,917	36,351,029
Ventura.....	1,052,900	305,740	29.04	16,475,170	56,732,679
Yolo.....	732,075	299,125	40.86	4,944,100	12,100,098
Yuba.....	410,615	217,170	52.89	6,960,080	13,159,539
Totals.....	\$289,715,403	\$120,752,360		\$4,909,140,845	\$12,032,893,825

TABLE 2

1930—OUTSIDE PROPERTIES—COUNTIES APPRAISED

(Table shows per cent assessed to actual value and assessed value increased to actual value, all property, except solven credits and other intangibles taxed at special low rates on actual value)

County	Appraisement, total	Assessment, total	Per cent	Total assessed value	Total actual value
Alameda	\$1,652,800	\$748,500	45.29	\$35,797,369	\$79,040,338
Butte	1,432,885	714,785	49.88	26,052,675	52,230,704
Colusa	1,275,660	581,645	45.60	19,602,580	42,988,114
Contra Costa	1,002,750	346,070	34.51	57,188,445	165,715,576
Fresno	1,446,018	733,905	50.75	94,419,120	186,047,528
Glenn	502,674	331,085	65.86	20,463,362	31,071,002
Humboldt	869,994	407,220	46.81	38,512,819	82,274,768
Imperial	1,778,675	867,520	48.79	30,639,911	62,799,572
Kern	347,107	134,500	38.75	151,879,430	391,946,917
Kings	832,246	318,965	38.33	31,602,010	82,447,196
Los Angeles	6,030,301	2,349,160	38.96	461,191,855	1,183,757,328
Madera	343,790	172,230	50.10	21,714,613	43,342,541
Marin	656,150	210,530	32.09	13,606,805	42,402,010
Mendocino	322,000	157,340	48.86	19,639,311	40,195,070
Merced	747,360	194,040	25.96	29,707,160	114,434,361
Monterey	845,580	303,280	35.87	35,285,776	98,371,274
Napa	1,188,050	493,900	41.57	14,195,947	34,149,500
Orange	4,186,702	1,224,630	29.25	100,612,785	343,975,334
Placer	296,875	160,320	54.00	14,567,140	26,976,185
Riverside	363,292	107,790	29.67	30,807,440	103,833,637
Sacramento	2,078,020	1,157,150	55.69	47,041,963	84,471,113
San Bernardino	895,500	231,170	25.81	42,269,490	163,771,756
San Diego	519,975	267,420	51.43	44,935,753	87,372,649
San Francisco					
San Joaquin	2,129,250	1,047,135	49.18	56,515,645	114,915,911
San Luis Obispo	876,230	265,190	30.26	28,748,755	95,005,800
San Mateo	2,450,431	955,300	38.99	17,019,502	43,650,941
Santa Barbara	861,412	268,460	31.17	53,126,435	170,440,921
Santa Clara	1,755,652	619,452	35.28	54,255,670	153,785,913
Santa Cruz	280,535	114,070	40.66	12,532,350	30,822,307
Shasta	339,758	107,020	31.50	11,918,405	37,836,206
Siskiyou	347,600	161,470	46.45	17,955,620	38,655,802
Solano	906,250	371,795	41.03	22,399,453	54,592,866
Sonoma	833,180	243,330	29.21	30,871,077	105,686,673
Stanislaus	1,884,600	732,640	38.88	41,116,140	105,751,389
Sutter	282,375	163,045	57.74	17,171,098	29,738,653
Tehama	527,607	305,955	57.99	15,881,220	27,386,136
Tulare	612,950	192,250	31.36	53,994,588	172,176,620
Ventura	1,025,220	258,280	25.19	78,509,675	311,670,008
Yolo	1,408,051	523,790	37.20	22,676,481	60,958,282
Yuba	914,950	511,640	55.92	9,842,355	17,600,778
Totals	\$47,050,455	\$19,054,277		\$1,926,268,228	\$5,114,289,679

TABLE 3

1930—COUNTIES NOT APPRAISED

(Table shows per cent assessed to actual value and assessed value increased to actual value, all property, except solvent credits and other intangibles taxed at special low rates on actual value)

Counties	Total assessed value	Per cent	Total actual value
Alpine.....	\$724,219	58	\$1,248,653
Amador.....	7,385,668	50	14,771,336
Calaveras.....	7,515,230	50	15,030,460
Del Norte.....	11,192,816	40	27,982,040
El Dorado.....	10,874,370	40	27,185,925
Inyo.....	11,410,439	40	28,526,098
Lake.....	10,027,430	50	20,054,860
Lassen.....	14,371,635	40	35,929,088
Mariposa.....	4,958,080	50	9,916,160
Modoc.....	10,039,635	40	25,099,088
Mono.....	3,235,670	50	6,471,340
Nevada.....	6,218,365	50	12,436,730
Plumas.....	11,338,657	65	17,444,088
San Benito.....	14,199,200	40	35,498,000
Sierra.....	2,736,890	40	6,842,225
Trinity.....	3,300,440	50	6,600,880
Tuolumne.....	8,241,400	50	16,482,800
Totals.....	\$137,770,144	-----	\$307,519,771

TABLE 4

1930—INTANGIBLES, ALL COUNTIES

(Table shows actual value of solvent credits and other intangibles taxed at special low rates on such value)

Counties	Solvent credits	Other intangibles	Total
Alameda.....	\$7,009,941	\$53,424,384	\$60,434,325
Alpine.....			
Amador.....		374,822	374,822
Butte.....		2,108,610	2,108,610
Calaveras.....			
Colusa.....	342,900	345,975	688,875
Contra Costa.....	817,610	3,448,419	4,266,029
Del Norte.....	34,792	171,677	206,469
El Dorado.....	3,640	150,766	154,406
Fresno.....	2,250,680	4,555,015	6,805,695
Glenn.....	12,600	131,293	143,893
Humboldt.....	787,691	2,952,469	3,740,160
Imperial.....	212,490		212,490
Inyo.....		21,422	21,422
Kern.....	2,214,900	4,397,230	6,612,130
Kings.....	565,080	531,980	1,097,060
Lake.....	3,180	522,385	525,565
Lassen.....	1,847,482	205,822	2,053,304
Los Angeles.....	318,536,376	698,534,770	1,017,071,146
Madera.....	500	227,360	227,860
Marin.....		6,648,765	6,648,765
Mariposa.....		87,415	87,415
Mendocino.....	82,394	488,626	571,020
Merced.....	514,462	1,501,328	2,015,790
Modoc.....	56,350		56,350
Mono.....			
Monterey.....	163,187	3,788,346	3,951,533
Napa.....	8,660	5,230,203	5,238,863
Nevada.....		760,610	760,610
Orange.....	2,095,080	5,563,455	7,658,535
Placer.....			
Plumas.....	500	38,132	38,632
Riverside.....	2,185,320	3,312,130	5,497,450
Sacramento.....	1,668,416	1,819,826	3,488,242
San Benito.....		2,688,605	2,688,605
San Bernardino.....	5,579,480	846,860	6,426,340
San Diego.....	5,362,061	10,320,279	15,682,340
San Francisco.....	142,755,055	358,499,935	501,254,990
San Joaquin.....	2,142,870	22,390,860	24,533,730
San Luis Obispo.....		4,539,125	4,539,125
San Mateo.....	601,818	17,034,035	17,635,853
Santa Barbara.....	5,295,004	55,355,693	60,650,697
Santa Clara.....	770,065	12,852,660	13,622,725
Santa Cruz.....	432,071	2,396,958	2,829,029
Shasta.....		617,775	617,775
Sierra.....		53,015	53,015
Siskiyou.....	799,285	378,235	1,177,520
Solano.....		2,016,906	2,016,906
Sonoma.....	56,606	2,133,076	2,189,682
Stanislaus.....	561,230	2,517,830	3,079,060
Sutter.....		421,033	421,033
Tehama.....	50,275	168,170	218,445
Trinity.....	2,500		2,500
Tulare.....	516,177	2,404,817	3,010,994
Tuolumne.....		72,334	72,334
Ventura.....	2,250,210	14,140,064	16,390,274
Yolo.....	20,540	647,070	667,610
Yuba.....	200,120	1,207,345	1,407,465
Totals.....	\$508,809,598	\$1,315,135,915	\$1,823,945,51

SUMMARY

ACTUAL VALUE, ALL PROPERTY

(Except solvent credits and other intangibles)

Value inside, counties appraised	\$12,032,893,825
Value outside, counties appraised	5,114,289,679
Value, counties not appraised	307,519,771
Grand total, actual value all nonoperative property	\$17,454,703,275

AVERAGE RATIO ASSESSED TO ACTUAL VALUE

Total assessment, all property	\$6,973,179,217
Total actual value, all property	17,454,703,275
Average per cent assessed to actual value, all property except solvent credits and other intangibles...	39.95%

AVERAGE TAX BURDEN

Total county and district taxes (except tax on intangibles)	\$233,175,884
Total city taxes	73,576,166
Total, all taxes on nonoperative property	306,752,050
Total actual value, all property	17,454,703,275
Average tax on \$100 actual value	1.7574

SPECIAL REPORT CONCERNING OPERATIVE
PROPERTY VALUES REQUIRED UNDER
CHAPTER 154, STATUTES 1921

SPECIAL REPORT CONCERNING OPERATIVE PROPERTY VALUES REQUIRED UNDER CHAPTER 154, STATUTES 1921

To the Legislature of California:

FOREWORD

“Value” is a variable term. We made this observation in our last report and because of its pertinence to any consideration of operative property values, we repeat it now. There is “value in use” which is synonymous with worth or utility. There is “value in exchange” which is equivalent to price. To employ these terms interchangeably leads to confusion.

For the purpose of taxation “value” means the amount at which property would be taken in payment of a just debt from a solvent debtor. (Political Code, section 3617.) Price, uncontrolled by any unusual circumstances, is synonymous with this conception of value and, therefore, should constitute the criterion for taxation.

Six different methods of valuation are required in connection with operative properties of public utilities for the purposes of the reports prescribed by chapter 154, Statutes 1921. They are:

1. Physical value.
2. Stock and bond value.
3. Value as determined by the Railroad Commission.
4. Value urged for a rate base.
5. Reproduction cost.
6. Original or historical value.

Since no precise basis for “physical value” is fixed by the statute, the companies were asked to state the reproduction cost less depreciation and to supplement this information with original or historical value, less accrued depreciation. Thus, seven distinct values are set forth in the summaries of valuation reports appearing on pages 35 *et seq.*

In these summaries we have included the names of only those companies which have reported at least one of the several valuations. Where no amount is set forth concerning any particular value, the reason is that the taxpayer failed to furnish sufficient data. These omissions have been attributed almost invariably to inability to secure the information.

COMPARATIVE VALUES

Two years ago we expressed a preference for stock and bond values. Since then there has been an almost unprecedented change in these values so that it can not be said with any degree of certainty that they connote “value in exchange” such as is contemplated by the statutory definition of “value” for tax purposes. In time of violent economic adjustment such as we are now experiencing, stock and bond values

do not have that stability which was attributable to them when we made our last report to the Legislature.

Original or historical value, even if depreciated, will not satisfy our need for an equivalent of "value in exchange." Like reproduction values, historical values have reference to costs and may be far from sale values. In many instances utilities now in operation would not be reproduced if the property should cease to exist, for the reason that changing conditions have made the investment so unattractive as to destroy to a large degree its value in exchange. Inasmuch as values, either urged or fixed for rate bases, involve primarily the reasonableness of the return on the investment, they, too, do not appear to furnish acceptable measurements for price, although they are in some cases helpful in testing the reliability of values otherwise obtained.

It should be observed, however, that all of these values are useful in an attempt to arrive at the actual or market value of operative property and should be considered in a study of this character.

To construct an average tax burden we used stock and bond values wherever obtainable for the reason that such values were more generally available and afforded the best common denominator. However, the majority of short line railroads stated this year as they did in 1928, when similar reports were last required, that their securities were practically valueless. We found that through use of "cost" figures, such as historical or reproduction values, fictitiously high worth was ascribed to their properties, which obviously could not be sold for such amounts. Consequently, in order to obtain values whose use could be justified in a tax study, we requested the short line steam railroads to submit data from which we could capitalize their net operative income over the period of the last five years. Because several of the roads had not enjoyed any average net during that time, we were unable to arrive at a valuation for them on this basis. However, in a number of cases we did obtain a valuation which is shown in the "stock and bond" column of the tables on pages 35 *et seq.* In making our capitalization we used the rate of 7 per cent, although it may be that a somewhat larger percentage would have been warranted.

By use of these constructive values necessarily determined by various methods including the employment of depreciated original value, cost of reproduction less depreciation and value fixed for rate purposes, as well as capitalization of net earnings and stock and bond values as above indicated, we were able to arrive at total valuations for the properties of companies taxed on a gross receipts basis.

COMPARATIVE TAX BURDENS

Comparison of this total valuation with the aggregate gross receipts taxes was made to determine the constructive ad valorem tax rate. A weighted average based on the incomplete information available shows that the taxes imposed on the public utilities taxed on a gross receipts basis are equivalent to \$1.466 on each \$100 of actual value of their operative property. While this rate is somewhat lower than the corresponding burden of \$1.757 on nonoperative property, we do not believe the difference is sufficient to occasion concern or to necessitate

immediate revision of rates. Desirable as it may be theoretically, absolute equality of tax burden is unobtainable practically. Each of these rates is "constructive," representing an average of many actual burdens which differ widely. Numerous factors must be weighed and considered before reaching conclusions concerning changes in rates.

POSSIBLE ADJUSTMENTS OF BURDEN

With our limited facilities we have found it impossible to refine the results indicated by our studies to show with reliability the average tax burden on the actual value of the operative property of each class of utilities. In more normal times we might conclude that we could rely upon such stock and bond values as were obtainable, but for the reasons which we have already indicated we hesitate to do so this year. We believe that any tabulation which we might attempt from the data now at hand purporting to show the tax burden on each class of utilities would be of an inconclusive character. However, all of our studies in calculation of relative burdens can be made available for whatever value may attach to them.

Although our data indicate that there are variations both above and below the constructive rate of \$1.757 on nonoperative property we do not believe that the situation demands drastic action. A degree of variance one way or the other is inevitable. Moreover, the fact must be borne in mind that our conclusions are based upon valuations affected by abnormal market conditions and for this reason are less reliable than might be desired for the purpose of adjusting tax rates. In the final analysis, the question of whether or not the variations are sufficient to warrant adjustment of rates is a matter for legislative determination. Therefore, we place our data before the members of the Legislature for such conclusions as their own good judgment may dictate.

VARIATION WITHIN CLASSES

Individual inequalities seem to be inherent in every tax system and the gross receipts method is no exception. At best, all that can be done is to strike a fair average. There are always exceptional cases in which the tax burden will appear either too low or too high. If we attempt to provide for all of these, the overrefinement resulting from our effort to produce absolute equality is more than apt to cause serious disturbance to the whole tax system. Rules of taxation may be likened to rules of law; they are essential to organized society but not always productive of completely satisfactory results in their uniform application. Experience, however, has taught that positive guidance of these rules is necessary for our mutual protection and that their relaxation, even from the best of motives, is fraught with dangerous consequences.

TABULATED STATEMENTS

On the following pages we append tables showing in self-explanatory detail the data from which the conclusions in this report have been deduced. It must be understood that valuations contained in these tables are based upon the reports filed with us by the several companies and that we have had no opportunity to make independent tests of their accuracy.

VALUATION REPORTS—CAR COMPANIES

Name of company	Stock and bond value	Original or historical value	Original or historical value less accrued depreciation	Cost of reproduction new	Cost of reproduction less depreciation	Value fixed by railroad commission plus additions	Value urged for rate base
Pacific Fruit Express Pullman Company, The	\$9,948,294 77	\$16,852,903 90 8,603,548 00	\$10,260,073 41 4,701,918 00	\$19,086,930 00 11,484,547 00	\$12,529 783 00 5,929,791 00		

VALUATION REPORTS—EXPRESS COMPANIES

Name of company	Stock and bond value	Original or historical value	Original or historical value less accrued depreciation	Cost of reproduction new	Cost of reproduction less depreciation	Value fixed by railroad commission plus additions	Value urged for rate base
Railway Express Agency, Incorporated	\$1,603,742 00	\$2,615,712 47	\$1,656,079 72				

VALUATION REPORTS—LONG STEAM RAILROADS

Name of company	Stock and bond value	Original or historical value	Original or historical value less accrued depreciation	Cost of reproduction new	Cost of reproduction less depreciation	Value fixed by railroad commission plus additions	Value urged for rate base
Atchison, Topeka and Santa Fe Railway Company, The	\$167,827,110 00			\$17,203,566 19	\$126,531,412 00		
Los Angeles and Salt Lake Railroad Company				68,788 00 00	14,071,384 55		
Northern Pacific Railroad Company		\$45,640,000 00	\$41,084,000 00	730,903,270 00	60,075,900 00		
Southern Pacific Co.	360,273,012 00	566,979,648 00	473,111,250 00	68,228,036 00	613,650,321 00		
Western Pacific Railroad Company, The		79,152,750 10	76,653,526 86		63,650,310 00		

VALUATION REPORTS—SHORT LINE STEAM RAILROADS

Name of company	Stock and bond value	Original or historical value	Original or historical value less accrued depreciation	Cost of reproduction new	Cost of reproduction less depreciation	Value fixed by railroad commission plus additions	Value urged for rate base
Alameda Belt Line.....		\$792,356 34	\$792,356 34				
Amador Central Railroad Company.....							
Bucksport and Elk River Railroad Company.....	\$134,340 00	271,543 99		\$410,046 63	\$291,846 43	\$378,772 25	
California Central Railroad Company.....	223,588 56	233,155 26	230,053 69	555,420 48	95,956 17	227,019 50	
Camino, Placerville and Lake Tahoe Railroad Company.....							
Death Valley Railroad Company.....		465,523 14	154,724 42			173,862 00	\$465,523 14
Diamond and Caldor Railway.....		650,379 14	467,883 69			460,107 30	
Holton Interurban Railway Company.....	55,520 00	320,546 00		370,861 00	293,227 00	589,311 02	
Howard Terminal Railway.....	124,117 00	79,801 91	62,475 40				
Humboldt Northern Railway Company.....	241,803 90	797,822 72		1,220,606 22	358,596 71		
Indian Valley Junction Railway Company.....	192,140 00	657,094 60	610,963 15	828,051 08	678,837 08	623,108 00	
Los Angeles Junction Railway Company.....	283,911 00	85,166 92	70,715 02				
McCloud River Railroad Company.....	935,950 00	3,123,197 26	2,727,325 44	3,123,197 26	2,797,325 44		
Minarets and Western Railway Company.....	1,483,630 00	3,765,988 73	3,007,411 82	3,765,988 73	3,007,411 82	1,673,392 03	3,123,197 26
Modesto and Empire Traction Company.....		37,292 76	36,126 30				
Outer Harbor Terminal Railway Company.....	680,032 00						
Pacific Coast Railway Company.....		2,792,255 62	2,639,204 81				
Quincy Railroad Company.....	69,834 00	56,726 24				108,350 00	
San Diego and Arizona Railway Company.....	3,085,663 00	14,350,371 39		2,067,545 35	1,623,530 35	1,879,320 35	2,101,923 35
Santa Maria Valley Railroad Company.....	93,100 00	551,041 21	13,778,380 82	87,975 00	35,067 61	110,326 73	110,326 73
Sierra Railway Company of California.....	2,043,345 00						
Southern California Edison Company (San Joaquin and Eastern Railroad Company).....				2,697,589 40	2,432,792 00	532,609 06	
South San Francisco Belt Railway.....	186,263 00	1,735,068 48	1,624,099 94				
Stockton Terminal and Eastern Railroad.....	118,331 00	333,767 59	328,133 82			372,406 32	
Sunset Railway Company.....	787,031 00					289,675 78	
Tonopah and Tidewater Railroad Company.....	308,631 00	1,420,416 00		1,991,195 00	1,564,018 00		
Trona Railway Company.....	499,611 00	3,662,694 95	3,584,168 14			2,393,096 31	3,662,694 95
Ventura County Railway Company.....	75,000 00	735,601 11	662,862 36				
Yosemite Valley Railroad Company.....		292,785 52	185,497 88	307,866 39	250,812 65	288,038 94	
Yreka Railroad Company.....	2,787,011 00	14,342,361 07	126,457 26	8,654,829 00	8,289,963 00	8,341,331 72	9,984,839 72
		159,107 29				159,167 29	

VALUATION REPORTS—SHORT LINE ELECTRIC RAILROADS

Name of company	Stock and bond value	Original or historical value	Original or historical value less accrued depreciation	Cost of reproduction new	Cost of reproduction less depreciation	Value fixed by railroad commission plus additions	Value urged for rate base
Angel's Flight Railway Company		\$82,855 84	\$57,485 00				
California Street Cable Railroad Company	\$721,800 00	1,672,886 89					
Central California Traction Company	1,471,000 00	4,224,257 88					
Fresno Traction Company	545,500 00	7,283,015 86		\$2,269,104 33			
Glendale and Montrose Railway Company		487,701 02	338,579 73			\$487,701 02	
Key System Transit Company	8,351,514 41	28,256,116 01	24,665,765 47	36,172,098 97	\$27,966,122 04	29,670,331 74	\$32,123,362 00
Los Angeles Railway Corporation		45,908,901 00	35,824,913 00	57,296,351 00	36,086,064 00	44,651,784 00	42,000,000 00
Market Street Railway Company	11,389,136 23	31,041,885 10	25,816,922 10	51,748,552 10	41,888,372 10	41,888,372 10	
Pacific Electric Railway Company	53,796,181 44	89,667,940 12					
Pacific Gas and Electric Company	2,836,613 00	2,526,941 72	2,163,961 39				
Pacific Gas and Electric Company (Bakersfield and Kern Electric Railway Company)							
Peninsular Railway Company	413,673 00	703,400 93	334,349 66				
Petaluma and Santa Rosa Railroad Company		15,635,348 32		4,284,933 37		1,897,268 91	
Sacramento Northern Railway		1,897,268 91	1,713,741 30				
San Diego Electric Railway Company		8,734,026 29	8,599,805 52				
San Francisco, Napa and Calistoga Railway		9,039,084 71	6,906,996 89	11,754,295 00	7,718,527 00	9,724,044 78	9,634,379 04
San Jose Railroads	975,252 60	1,848,152 33	1,573,398 85			1,658,485 60	
Southern Pacific Co.	1,296,180 00	1,478,523 13					
Stockton Electric Railroad Company	10,721,749 00	16,873,352 00	14,088,750 00	21,751,730 00	18,261,679 00		
Tidewater Southern Railway Company		1,141,368 32		1,676,346 32	998,071 32		
Visalia Electric Railroad Company		2,962,548 21					
		1,490,728 42		1,729,591 72			

VALUATION REPORTS—GAS AND ELECTRIC COMPANIES

Name of company	Stock and bond value	Original or historical value	Original or historical value less accrued depreciation	Cost of reproduction new	Cost of reproduction less depreciation	Value fixed by railroad commission plus additions	Value urged for rate base
Angel's Electric Light and Power Company	-----	\$1,063,303.40	-----	-----	-----	-----	-----
Bear Valley Utility Company	-----	146,888.65	\$130,233.38	-----	-----	-----	-----
Brown Alex., Electric Plant	-----	23,002.39	-----	-----	-----	-----	-----
California-Oregon Power Company, The	\$10,275,905.22	10,526,080.38	9,604,993.92	-----	-----	\$10,526,080.38	-----
Central Public Service Company	-----	442,900.65	414,340.94	-----	-----	445,852.46	-----
Central Mendocino County Power Company	106,764.00	328,843.33	109,933.33	-----	-----	-----	-----
Coast Counties Gas and Electric Company	1,744,815.65	7,889,213.86	6,465,414.78	-----	-----	6,004,869.50	-----
Fontana Power Company	306,560.00	419,161.35	291,261.38	-----	-----	-----	-----
Imperial Valley Electric Power Company	-----	7,273.00	4,016.27	-----	-----	-----	-----
Inland Empire Gas Company	-----	312,097.44	290,249.12	-----	-----	-----	-----
Los Angeles Gas and Electric Corporation	85,919,007.00	106,980,438.77	88,579,487.06	\$123,409,200.00	\$103,159,794.00	-----	-----
Madera Gas Company	-----	124,838.65	81,210.32	-----	-----	124,838.65	\$124,838.65
Needles Gas and Electric Company	235,219.05	304,155.73	244,244.80	-----	-----	-----	-----
Pacific Gas and Electric Company	587,710,744.00	490,502,025.71	448,581,267.59	-----	-----	-----	-----
Pineole Light and Power Company	30,124.00	43,093.95	-----	43,093.95	18,532.67	43,093.95	43,093.95
Public Utilities California Corporation	-----	281,869.97	238,942.61	-----	-----	-----	-----
San Diego Consolidated Gas and Electric Co.	29,584,077.91	34,198,234.70	29,936,234.25	-----	-----	34,138,650.27	34,138,650.27
Santa Maria Gas Company	1,482,300.00	1,940,010.95	1,499,314.76	-----	-----	1,801,259.95	1,940,010.95
Sierra Pacific Power Company	801,156.84	1,020,900.39	-----	-----	-----	-----	-----
South Coast Gas Company	-----	149,285.33	-----	-----	-----	-----	-----
Southern California Edison Company, Ltd.	425,441,000.53	302,230,294.30	141,551.96	-----	-----	-----	-----
Southern California Gas Company	-----	55,819,274.96	283,143,548.63	-----	-----	-----	-----
Southern Counties Gas Company of California	-----	23,262,410.23	42,032,323.72	-----	-----	-----	-----
Southern Sierras Power Company	18,390,493.08	20,924,694.92	20,924,694.92	-----	-----	25,093,630.10	30,402,723.00
Turlock Gas Company	-----	28,997,579.13	26,312,519.17	-----	-----	-----	145,298.33
Turn Back Creek Light and Power Company	107,170.70	145,298.33	89,791.13	-----	-----	9,036.80	-----
Vallejo Electric Light and Power Co.	-----	488,278.27	7,127.62	-----	-----	-----	-----
West Side Natural Gas Company	-----	283,893.26	143,833.90	-----	-----	264,515.22	267,122.22

VALUATION REPORTS—TELEPHONE AND TELEGRAPH COMPANIES

Name of company	Stock and bond value	Original or historical value	Original or historical value less accrued depreciation	Cost of reproduction new	Cost of reproduction less depreciation	Value fixed by railroad commission plus additions	Value urged for rate base
Associated Telephone Company, Ltd.	\$8,703,199 38	\$9,600,936 52	\$8,520,504 72			\$9,762,239 32	
Bear Valley Utility Company		86,397 02	69,596 79				
Coachella Valley Home Telephone and Telegraph Company		46,062 69	172,744 77				
Colusa County Telephone Co.		276,280 07	442,555 38				\$105,244 94
Consolidated Utilities Company	179,577 57	506,855 87	442,555 38			99,172 07	67,859 08
Corona Home Telephone and Telegraph Co.	101,442 37	136,553 67	121,367 13	\$71,715 34	\$65,667 90	241,062 20	266,948 20
De Carretet, Wm. B. (Exeter Telephone and Telegraph Co.)		241,062 20	171,036 89				
Delta Telephone and Telegraph Company	162,700 52	267,673 41	245,143 94				
Downey Home Telephone and Telegraph Company	205,675 00	46,453 95	21,966 15				
Flower Independent Telephone Co.							
Glroy Telephone Company	58,610 00						
Home Telephone and Telegraph Company of Pasadena	5,535,916 28	7,984,528 62	7,541,385 59				
Interstate Telephone Company		1,036,496 69	984,389 86				
Kern Mutual Telephone Company	300,000 00	329,509 08	68,123 42			315,831 41	417,024 41
Knapp, H. F. (Sanger Telephone Company)		48,572 69	29,643 21			29,643 21	
Lassen Telephone Company, The		22,992 86				24,744 00	23,200 00
Los Gatos Home Telephone and Telegraph Co.	32,300 00	112,752 74	67,620 19				
Los Gatos Telephone Company	162,000 00	159,628 95	122,554 32			143,202 54	146,303 54
Mackay Radio and Telegraph Company				548,217 64	434,188 71		
Magnolia Farmers Telephone Company		9,918 56					
Manitaca Telephone Company		83,609 81				83,609 81	83,609 81
Monrovia Telephone and Telegraph Company	100,000 00		240,792 55				
Needles Gas and Electric Company	38,128 05	48,964 49	39,586 38				692,107 25
Ontario and Upland Telephone Company		628,302 06	498,656 67				
Oxnard Home Telephone Company		182,305 72	105,857 11				
Pacific Telephone and Telegraph Company	178,264,608 55	195,453,818 14	462,286 17			770,523 55	790,592 98
Pomona Valley Telephone and Telegraph Union	350,000 00	766,606 07					
Postal Telegraph Cable Company (California)	250,000 00	1,782,535 57					
Public Utilities California Corporation		387,197 83	328,195 04				
Reedley Telephone Company		73,780 76					
Roseville Telephone Company		72,255 43	53,636 33			65,439 65	65,439 65
San Fernando Telephone and Telegraph Company	50,000 00	166,353 09	136,114 14				
Santa Barbara Telephone Company	1,915,529 96	2,432,421 76	2,197,877 44			2,432,421 76	2,432,421 76
Santa Paula Home Telephone Company		216,859 67	110,461 50				
Sierra Madre Telephone and Telegraph Company	17,400 00	87,531 80	61,610 96				
Siskiyou Telephone Company, The		43,039 59	32,922 30				
Southern California Telephone Company	84,138,812 91	88,773,705 58	735,711 36			32,922 30	
Southern Home Telephone Company		877,281 41				99,144,067 00	105,736,745 00
Sunland Rural Telephone Company	35,400 00	63,515 69	50,484 05				877,281 41
United States Long Distance Telephone and Telegraph Co.	1,041,411 24	2,338,463 24	2,124,181 28			61,392 87	61,392 87
West Coast Telephone Company of California	59,550 00			156,206 19	105,029 36		
Western Union Telegraph Company				14,221,841 00			14,221,841 00
Whittier Home Telephone and Telegraph Company	550,700 00	751,814 65	633,673 23				

APPENDIX

SCHEDULE A

Assessment of Roadway, Roadbed, Rails and Rolling Stock of Intercounty Railroads by the State Board of Equalization

1929

Name	Miles	Amount per mile	Total
Central Pacific Railway Company.....	1,232.217	\$41,500	\$51,137,006 00
South Pacific Coast Railway Company.....	83.424	57,000	4,755,168 00
Northwestern Pacific Railroad Company.....	487.160	26,500	12,909,740 00
Southern Pacific Railroad Company.....	2,631.170	57,000	149,976,690 00
Atchison, Topeka and Santa Fe Railway.....	1,437.210	37,000	53,176,770 00
Western Pacific Railroad Company.....	447.396	26,000	11,632,296 00
Sacramento Northern Railroad.....	249.920	14,000	3,498,880 00
Los Angeles and Salt Lake Railroad.....	258.560	35,200	9,101,312 00
Pacific Electric Railway Company.....	539.376	30,500	16,450,968 00
Pajaro Valley Consolidated Railroad.....	40.033	2,400	96,079 00
Tonopah and Tidewater Railroad Company.....	138.120	4,000	552,480 00
Sierra Railway Company of California.....	75.950	15,000	1,139,250 00
Yosemite Valley Railroad Company.....	78.429	15,000	1,176,435 00
Tidewater Southern Railway Company.....	61.420	6,400	393,088 00
San Francisco, Napa and Calistoga Railway.....	42.360	10,500	444,780 00
Trona Railway Company.....	30.370	5,750	174,628 00
California Central Railroad Company.....	7.947	13,000	103,311 00
Central California Traction Company.....	56.200	14,250	800,850 00
Nevada County Narrow Gauge Railroad Company.....	20.654	7,750	160,069 00
Pacific Coast Railway Company.....	102.120	4,000	408,480 00
Nevada-California-Oregon Railway.....	140.655	3,500	492,293 00
Totals, railroads.....	8,160.691	-----	\$318,580,573 00
The Pullman Company.....	4,963.804	\$1,250	6,204,755 00
Grand totals.....	13,124.495	-----	\$324,785,328 00

1930

Name	Miles	Amount per mile	Total
Central Pacific Railway Company.....	1,456.209	\$41,500	\$60,432,674 00
South Pacific Coast Railway Company.....	82.090	57,000	4,679,130 00
Northwestern Pacific Railroad Company.....	486.460	26,500	12,891,190 00
Southern Pacific Railroad Company.....	2,655.439	57,000	151,360,023 00
Atchison, Topeka and Santa Fe Railway.....	1,437.160	36,500	52,456,340 00
Western Pacific Railroad Company.....	447.396	26,000	11,632,296 00
Sacramento Northern Railroad.....	267.110	13,000	3,472,430 00
Los Angeles and Salt Lake Railroad Company.....	260.560	37,200	9,692,832 00
Pacific Electric Railway Company.....	538.933	30,500	16,437,456 00
Tonopah and Tidewater Railroad Company.....	138.120	4,000	552,480 00
Sierra Railway Company of California.....	75.950	15,000	1,139,250 00
Yosemite Valley Railroad Company.....	77.668	16,000	1,242,688 00
Tidewater Southern Railway Company.....	61.420	6,000	368,520 00
San Francisco, Napa and Calistoga Railway.....	41.600	10,500	436,800 00
Trona Railway Company.....	30.370	5,750	174,628 00
California Central Railroad Company.....	7.947	14,000	111,258 00
Central California Traction Company.....	55.000	14,250	783,750 00
Nevada County Narrow Gauge Railroad Company.....	20.654	7,750	160,069 00
Pacific Coast Railway Company.....	102.640	4,000	410,560 00
Totals, railroads.....	8,242.726	-----	\$328,434,374 00
The Pullman Company.....	5,137.624	\$1,275	6,550,471 00
Grand totals.....	13,380.350	-----	\$334,984,845 00

SCHEDULE B

Showing Value of All Property (Nonoperative and Operative) as Returned by County Auditors, and After Equalization by the State Board, for 1929

Counties	Acres assessed	Value of real estate inside municipalities	Value of real estate outside municipalities	Value of real estate nonoperative	Value of improvements inside municipalities
Alameda	538,112	\$194,652,075	\$21,536,155	\$216,188,230	\$163,267,375
Alpine	50,223		576,599	576,599	
Amador	311,937	465,525	3,526,280	3,991,805	817,970
Butte	922,900	3,475,860	19,731,565	23,207,425	4,340,550
Calaveras	541,127	89,540	4,703,435	4,792,975	176,010
Colusa	630,965	654,565	15,199,290	15,853,855	1,112,690
Contra Costa	456,182	14,286,765	18,349,970	32,636,735	16,381,095
Del Norte	242,143	273,415	9,623,373	9,896,788	343,275
El Dorado	679,824	296,090	6,823,310	7,119,400	736,280
Fresno	2,178,000	24,452,555	63,096,040	87,548,595	24,030,580
Glenn	662,450	781,045	16,490,144	17,271,189	1,222,855
Humboldt	1,735,869	5,125,640	30,332,115	35,457,755	5,461,670
Imperial	1,230,959	4,976,070	24,659,976	29,636,046	6,391,568
Inyo	281,941	326,265	7,179,040	7,505,305	593,115
Kern	3,645,248	9,788,705	108,393,710	118,182,415	9,245,345
Kings	854,360	1,971,070	17,132,075	19,103,145	2,035,380
Lake	373,159	301,540	6,859,555	7,161,095	298,545
Lassen	1,079,052	279,674	7,824,052	8,103,726	562,828
Los Angeles	1,011,153	1,662,797,545	286,820,995	1,949,618,540	811,023,065
Madera	869,793	1,410,625	16,996,305	18,406,930	1,458,015
Marin	280,357	6,498,710	8,435,545	14,934,255	7,101,655
Mariposa	426,389		3,115,967	3,115,967	
Mendocino	1,831,188	1,061,660	15,812,592	16,874,252	1,850,670
Merced	1,215,000	1,429,520	20,378,970	21,808,490	2,769,640
Modoc	827,342	312,460	6,172,413	6,484,873	449,970
Mono	201,399		2,163,202	2,163,202	
Monterey	1,586,747	5,994,290	24,043,834	30,038,124	7,673,760
Napa	420,577	2,555,318	9,481,770	12,037,088	3,741,929
Nevada	462,143	495,630	2,168,310	2,663,940	1,237,370
Orange	420,707	45,569,745	66,831,470	112,401,215	21,115,000
Placer	672,503	1,354,705	9,604,520	10,959,225	3,720,270
Plumas	552,703		7,401,152	7,401,152	
Riverside	1,835,972	11,105,840	21,181,370	32,287,210	13,906,620
Sacramento	583,873	39,990,010	32,043,339	72,033,349	39,739,100
San Benito	706,380	668,170	7,690,175	8,358,345	1,165,920
San Bernardino	3,331,547	17,389,250	23,955,440	41,344,690	18,617,920
San Diego	1,229,910	111,229,600	33,332,432	144,562,032	65,317,680
San Francisco	29,760	349,466,200		349,466,200	349,912,760
San Joaquin	861,748	18,702,590	42,090,295	60,792,885	22,132,535
San Luis Obispo	1,728,243	2,510,625	19,229,290	21,739,915	3,030,675
San Mateo	299,030	12,859,885	11,854,300	24,714,185	13,850,435
Santa Barbara	1,187,780	11,984,340	7,912,550	19,896,890	15,607,675
Santa Clara	748,690	24,292,805	33,232,110	57,524,915	33,258,120
Santa Cruz	253,966	5,479,675	7,706,240	13,185,915	5,087,410
Shasta	1,760,194	570,685	9,199,585	9,770,270	1,276,825
Sierra	271,399	108,410	1,729,300	1,837,710	128,025
Siskiyou	1,126,502	631,865	12,018,980	12,650,840	1,749,800
Solano	517,726	2,729,280	15,503,850	18,233,130	6,073,875
Sonoma	940,983	4,492,090	20,815,485	25,307,575	7,372,445
Stanislaus	870,000	4,451,380	27,964,985	32,416,365	7,131,215
Sutter	374,513	194,455	12,825,115	13,019,570	752,595
Tehama	1,538,071	835,700	12,167,155	13,002,855	1,466,125
Trinity	625,489		2,683,495	2,683,495	
Tulare	1,987,217	3,968,425	36,257,177	40,225,602	7,892,135
Tuolumne	449,406	278,215	4,400,740	4,678,955	794,280
Ventura	600,032	5,807,690	65,516,054	71,323,744	6,921,840
Yolo	600,475	1,015,410	17,213,825	18,229,235	2,820,340
Yuba	566,795	2,287,805	6,752,470	9,040,275	3,326,455
Totals	52,218,153	\$2,624,727,007	\$1,346,739,486	\$3,971,466,493	\$1,728,491,280

SCHEDULE B—Continued

Showing Value of All Property (Nonoperative and Operative) as Returned by County Auditors, and After Equalization by the State Board, for 1929

Counties	Value of improvements outside municipalities	Value of all improvements nonoperative	Value of real estate and improvements	Value of personal property inside municipalities	Value of personal property outside municipalities
Alameda.....	\$8,819,925	\$172,087,300	\$388,275,530	\$54,075,707	\$4,122,330
Alpine.....	86,165	86,165	662,764	-----	58,409
Amador.....	957,715	1,775,685	5,767,490	315,955	927,175
Butte.....	3,626,740	7,967,290	31,174,715	1,996,533	2,898,905
Calaveras.....	1,506,190	1,682,200	6,475,175	92,135	846,430
Colusa.....	2,353,945	3,466,635	19,320,490	121,115	2,758,300
Contra Costa.....	19,193,920	35,575,015	68,211,750	8,461,685	17,239,720
Del Norte.....	315,775	659,050	10,555,838	309,855	356,480
El Dorado.....	1,495,490	2,231,770	9,351,170	260,380	1,120,350
Fresno.....	19,400,780	43,431,360	130,979,955	9,148,105	12,177,205
Glenn.....	1,821,395	3,044,250	20,315,439	779,245	2,522,858
Humboldt.....	2,956,625	8,418,295	43,876,050	3,523,009	5,367,895
Imperial.....	2,247,250	8,638,818	38,274,864	3,844,492	3,506,139
Inyo.....	2,273,885	2,867,000	10,372,305	190,851	652,749
Kern.....	17,189,995	26,435,340	144,617,755	4,590,305	23,696,505
Kings.....	2,737,625	4,773,005	23,876,150	1,019,905	2,709,710
Lake.....	1,772,305	2,070,850	9,231,945	104,620	570,985
Lassen.....	2,481,357	3,044,185	11,147,911	202,855	3,005,926
Los Angeles.....	103,780,120	914,803,185	2,864,421,725	362,784,005	67,071,855
Madera.....	2,393,650	3,851,665	22,258,595	583,765	2,354,633
Marin.....	2,753,835	9,855,490	24,789,745	1,115,890	1,460,150
Mariposa.....	872,040	872,040	3,988,007	-----	1,016,095
Mendocino.....	1,775,313	3,625,983	20,500,235	1,384,375	2,591,270
Merced.....	4,083,080	6,852,720	28,661,210	1,466,500	4,877,969
Modoc.....	816,054	1,266,024	7,750,897	164,750	1,630,229
Mono.....	683,981	683,981	2,847,183	-----	446,304
Monterey.....	4,985,518	12,659,278	42,697,402	3,154,057	4,264,299
Napa.....	3,188,790	6,930,719	18,967,807	1,160,491	1,597,729
Nevada.....	1,163,695	2,401,065	5,065,005	463,000	736,805
Orange.....	20,111,455	41,226,455	153,627,670	9,592,935	10,739,500
Placer.....	4,142,405	7,862,675	18,821,900	640,590	778,695
Plumas.....	2,242,580	2,242,580	9,643,732	-----	2,473,459
Riverside.....	7,109,040	21,015,660	53,302,870	2,421,270	1,955,570
Sacramento.....	10,470,380	50,209,480	122,242,829	11,301,040	3,751,750
San Benito.....	2,243,840	3,409,760	11,768,105	484,890	1,827,175
San Bernardino.....	12,733,420	31,351,340	72,696,030	5,571,860	5,258,885
San Diego.....	9,778,105	75,095,785	219,657,817	14,379,763	1,934,117
San Francisco.....	-----	349,912,760	699,378,960	107,265,723	-----
San Joaquin.....	9,537,760	31,670,295	92,463,180	7,702,670	5,316,525
San Luis Obispo.....	3,555,320	6,585,995	28,325,910	1,530,155	4,587,625
San Mateo.....	5,310,185	19,160,620	43,874,805	2,426,375	671,710
Santa Barbara.....	25,123,822	40,731,497	60,628,387	5,460,115	12,632,435
Santa Clara.....	16,990,155	50,248,275	107,773,190	8,052,215	3,264,810
Santa Cruz.....	3,571,090	8,658,500	21,844,415	1,621,260	937,655
Shasta.....	1,408,090	2,684,915	12,455,185	774,195	1,470,480
Sierra.....	366,545	494,570	2,332,280	116,820	353,255
Siskiyou.....	2,829,675	4,579,475	17,230,320	1,050,530	3,464,895
Solano.....	4,169,910	10,243,785	28,476,915	1,846,827	2,295,080
Sonoma.....	7,619,990	14,992,435	40,300,010	2,948,176	2,974,928
Stanislaus.....	7,038,285	14,169,500	46,585,865	3,535,720	5,573,990
Sutter.....	2,331,120	3,083,715	16,103,285	249,470	1,998,227
Tehama.....	1,645,370	3,111,495	16,114,350	689,300	2,121,020
Trinity.....	286,255	286,255	2,969,750	-----	353,345
Tulare.....	13,170,660	21,062,795	61,288,397	3,445,755	5,471,162
Tuolumne.....	1,506,525	2,300,805	6,979,760	281,640	1,263,785
Ventura.....	9,015,732	15,937,572	87,261,316	2,723,460	4,571,195
Yolo.....	2,742,410	5,562,750	23,791,985	1,074,306	2,915,508
Yuba.....	2,364,535	5,690,990	14,731,265	1,369,905	863,445
Totals.....	\$407,147,817	\$2,135,639,097	\$6,107,105,590	\$659,870,550	\$264,405,635

SCHEDULE B—Continued

Showing Value of All Property (Nonoperative and Operative) as Returned by County Auditors, and After Equalization by the State Board, for 1929

Counties	Solvent credits outside municipalities	Total value of solvent credits	Value of stock, bonds, notes, etc., inside municipalities	Value of stock, bonds, notes, etc., outside municipalities	Total value of stock, bonds, notes, etc.
Alameda	\$52,700	\$6,803,353	\$34,690,967	\$825,415	\$35,516,382
Alpine					
Amador			195,232	16,651	211,883
Butte		11,950	332,190	817,830	1,150,020
Calaveras					
Colusa	73,150	427,090	64,115	58,250	122,365
Contra Costa	86,165	613,482	548,603	453,515	1,002,118
Del Norte	60,381	80,109			
El Dorado	4,000	4,305	13,327	165,740	179,067
Fresno	204,660	2,550,430	3,581,310	300,135	3,881,445
Glenn	28,336	36,637	50,677	86,145	136,822
Humboldt	703,360	1,670,645	1,725,499	346,947	2,072,446
Imperial	8,720	172,922			
Inyo					
Kern	159,835	973,510	941,870	318,455	1,260,325
Kings	25,990	499,690	105,355	22,450	127,805
Lake			209,475	109,210	318,685
Lassen					
Los Angeles	9,832,625	272,469,615	601,201,950	32,720,735	633,922,685
Madera			71,146	21,942	93,088
Marin			5,554,935	611,935	6,166,870
Mariposa				115,186	115,186
Mendocino	170,740	392,450	76,260	37,720	113,980
Merced	317,844	877,153	501,242	216,220	717,462
Modoc			35,550	67,400	102,950
Mono					
Monterey	51,984	112,881	2,151,380	1,455,159	3,606,539
Napa	8,817	73,897	2,180,534	409,183	2,589,717
Nevada	50,000	50,000	695,565	104,690	800,255
Orange	166,090	1,327,105	2,892,550	1,249,060	4,141,610
Placer					
Plumas	3,498	3,498		24,030	24,030
Riverside	81,800	1,784,860	1,618,380	182,950	1,801,330
Sacramento	518,758	1,994,278	1,742,988	73,427	1,816,415
San Benito			769,150	1,028,025	1,797,175
San Bernardino	131,950	1,399,360	2,587,010	159,790	2,746,800
San Diego			11,888,837		11,888,837
San Francisco		105,963,510	282,798,274		282,798,274
San Joaquin	162,785	2,523,585	11,789,180	2,536,585	14,325,765
San Luis Obispo			1,767,480	743,070	2,510,550
San Mateo	81,560	379,840	15,226,135	723,435	15,949,570
Santa Barbara	320,397	2,799,412	25,122,470	19,732,119	44,854,589
Santa Clara	23,485	781,335	5,510,230	3,032,670	8,542,900
Santa Cruz	24,789	538,004	666,972	405,503	1,072,475
Shasta	105,030	381,410			
Sierra					
Siskiyou					
Solano			503,731	820,357	1,324,088
Sonoma	170,524	358,388	721,850	42,445	764,295
Stanislaus	29,990	448,885	855,280	195,100	1,050,380
Sutter	61,069	61,069	132,629	14,142	146,771
Tehama	7,100	12,625	140,805	56,090	196,895
Trinity				2,800	2,800
Tulare	53,825	506,125	608,566	1,396,335	2,004,901
Tuolumne			9,342	8,500	17,842
Ventura	784,340	2,489,606	6,761,225	3,493,778	10,255,003
Yolo	49,810	49,810	61,360	664,575	725,935
Yuba	65,005	267,780	257,465	104,135	361,600
Totals	\$14,681,112	\$411,890,604	\$1,029,359,091	\$75,969,834	\$1,105,328,925

SCHEDULE B—Continued

Showing Value of All Property (Nonoperative and Operative) as Returned by County Auditors, and After Equalization by the State Board, for 1929

Counties	Total value of personal property	Money inside municipalities	Money outside municipalities	Total value of money	Solvent credits inside municipalities
Alameda	\$58,198,037	\$216,085	\$225	\$216,310	\$6,750,653
Alpine	58,409				
Amador	1,243,130				
Butte	4,895,438				11,950
Calaveras	938,565				
Colusa	2,879,415	8,950		8,950	353,940
Contra Costa	25,701,405				527,317
Del Norte	666,335				19,728
El Dorado	1,380,730				305
Fresno	21,325,310	81,690	3,710	85,400	2,345,770
Glenn	3,302,103				8,301
Humboldt	8,890,904	22,103	8,524	30,627	967,285
Imperial	7,350,631				164,202
Inyo	843,600				
Kern	28,286,810	250		250	813,675
Kings	3,729,615				473,700
Lake	675,605	1,500	1,890	3,390	
Lassen	3,208,781				
Los Angeles	429,855,860	1,727,030	553,395	2,280,425	262,636,990
Madera	2,938,398	70		70	
Marin	2,576,040				
Mariposa	1,016,095				
Mendocino	3,975,645				221,710
Merced	6,344,469				559,309
Modoc	1,794,979				
Mono	446,304		603	603	
Monterey	7,418,356				60,897
Napa	2,758,220	5,200	4,600	9,800	65,080
Nevada	1,199,805	960		960	
Orange	20,332,435	6,330	25,600	31,930	1,161,015
Placer	1,419,285				
Plumas	2,473,459				
Riverside	4,376,840				1,703,060
Sacramento	15,052,790	50,990	3,050	54,040	1,475,520
San Benito	2,312,065				
San Bernardino	10,830,745				1,267,410
San Diego	16,313,880	14,639		14,639	
San Francisco	107,265,723	978,522		978,522	105,963,510
San Joaquin	13,019,195	64,975	23,215	88,190	2,360,800
San Luis Obispo	6,117,780				
San Mateo	3,098,085				298,280
Santa Barbara	18,092,550				2,479,015
Santa Clara	11,317,025	13,050		13,050	757,850
Santa Cruz	2,558,915	7,795		7,795	513,215
Shasta	2,244,675				276,380
Sierra	470,075				
Siskiyou	4,515,425				
Solano	4,141,907				
Sonoma	5,923,104				187,864
Stanislaus	9,109,710	43,025	2,595	45,620	418,895
Sutter	2,247,697				
Tehama	2,810,320				5,525
Trinity	353,345		2,230	2,230	
Tulare	8,916,917				452,300
Tuolumne	1,545,425				
Ventura	7,294,655				1,705,266
Yolo	3,989,814				
Yuba	2,233,350				202,775
Totals	\$924,276,185	\$3,243,164	\$629,637	\$3,872,801	\$397,209,492

SCHEDULE B—Continued

Showing Value of All Property (Nonoperative and Operative) as Returned by County Auditors, and After Equalization by the State Board, for 1929

Counties	Total assessment of nonoperative property	Value of operative property assessed locally	Total value of property as returned by auditors	Railroad assessments made by State Board of Equalization	Grand total value of all property
Alameda.....	\$489,009,612	\$74,077,354	\$563,086,966	\$9,789,567	\$572,876,533
Alpine.....	721,173	177,456	898,629	-----	898,629
Amador.....	7,222,503	627,585	7,849,888	458,223	8,308,111
Butte.....	37,232,123	3,301,810	40,533,933	6,101,023	46,634,956
Calaveras.....	7,413,740	500,525	7,914,265	1,272,267	9,186,532
Colusa.....	22,758,310	706,420	23,464,730	4,286,119	27,750,849
Contra Costa.....	95,528,755	5,125,020	100,653,775	7,868,125	108,521,900
Del Norte.....	11,302,282	12,047	11,514,329	-----	11,514,329
El Dorado.....	10,915,272	857,730	11,773,002	1,721,628	13,494,630
Fresno.....	158,822,540	31,959,635	190,782,175	16,859,817	207,641,992
Glenn.....	23,791,001	805,691	24,596,692	4,555,768	29,152,460
Humboldt.....	56,540,672	1,669,572	58,210,244	3,403,022	61,613,266
Imperial.....	45,798,417	3,894,693	49,693,110	6,018,924	55,712,034
Inyo.....	11,215,905	1,391,737	12,607,642	6,204,416	18,812,058
Kern.....	175,138,650	21,282,110	196,420,760	16,980,999	213,401,759
Kings.....	28,233,260	1,131,214	29,364,474	4,284,718	33,649,192
Lake.....	10,229,625	99,795	10,329,420	-----	10,329,420
Lassen.....	14,356,692	211,398	14,568,090	4,419,767	18,987,857
Los Angeles.....	4,202,950,310	286,311,270	4,489,261,580	33,634,264	4,522,895,844
Madera.....	25,290,151	1,935,041	27,225,192	3,457,613	30,682,805
Marin.....	33,532,655	1,780,625	35,313,280	2,407,400	37,720,680
Mariposa.....	5,119,288	128,757	5,248,045	875,956	6,124,001
Mendocino.....	24,982,310	1,638,364	26,620,674	3,444,150	30,064,824
Merced.....	36,600,294	824,355	37,424,649	6,682,442	44,107,091
Modoc.....	9,648,826	642,485	10,291,311	238,805	10,530,116
Mono.....	3,294,090	2,001,750	5,295,840	1,388,382	6,684,222
Monterey.....	53,835,178	1,816,574	55,651,752	7,621,589	63,273,341
Napa.....	24,399,441	652,656	25,052,097	3,552,441	28,604,538
Nevada.....	7,116,025	1,343,215	8,459,240	1,473,331	9,932,571
Orange.....	179,460,750	30,000,750	209,461,500	8,807,287	218,268,787
Placer.....	20,241,185	3,405,531	23,646,716	5,441,335	29,088,051
Plumas.....	12,144,719	5,511,784	17,656,503	3,123,509	20,780,012
Riverside.....	61,265,900	5,063,080	66,328,980	12,687,533	79,016,513
Sacramento.....	141,160,352	28,446,898	169,607,250	7,322,738	176,929,988
San Benito.....	15,877,345	351,370	16,228,715	1,117,467	17,346,182
San Bernardino.....	87,672,935	15,810,650	103,483,585	28,775,677	132,259,262
San Diego.....	247,875,173	20,042,500	267,917,673	4,026,288	271,943,961
San Francisco.....	1,196,384,989	388,052,737	1,584,437,726	682,724	1,585,120,450
San Joaquin.....	122,419,915	9,217,215	131,637,130	10,380,886	142,018,016
San Luis Obispo.....	36,954,240	1,389,351	38,343,591	4,348,753	42,692,344
San Mateo.....	63,302,300	2,834,290	66,136,590	2,066,897	68,203,487
Santa Barbara.....	126,374,938	4,850,410	131,225,348	7,179,183	138,404,531
Santa Clara.....	128,427,500	5,685,385	134,112,885	5,741,197	139,854,082
Santa Cruz.....	26,021,604	1,559,800	27,581,404	2,649,703	30,231,107
Shasta.....	15,081,270	7,141,020	22,222,290	3,426,968	25,649,258
Sierra.....	2,802,355	77,930	2,880,285	326,572	3,206,857
Siskiyou.....	21,745,745	2,308,740	24,054,485	6,428,146	30,482,631
Solano.....	35,942,910	2,449,041	36,391,951	4,925,588	41,317,539
Sonoma.....	47,345,797	2,872,775	50,218,572	5,514,571	55,733,143
Stanislaus.....	57,240,460	3,169,995	60,410,455	5,775,736	66,186,191
Sutter.....	18,558,822	586,578	19,145,400	4,382,874	23,528,274
Tehama.....	19,134,190	1,334,305	20,468,495	2,740,374	23,208,869
Trinity.....	3,328,125	111,090	3,439,215	342,158	3,781,373
Tulare.....	72,716,340	11,934,310	84,650,650	12,591,093	97,241,743
Tuolumne.....	8,543,027	3,192,575	11,735,602	705,750	12,441,352
Ventura.....	107,300,580	5,816,690	113,117,270	6,246,870	119,364,140
Yolo.....	28,557,544	1,518,765	30,076,309	5,533,454	35,609,763
Yuba.....	17,593,995	1,891,280	19,485,275	2,493,241	21,978,516
Totals.....	\$8,552,474,105	\$1,013,733,529	\$9,566,207,634	\$324,785,328	\$9,890,992,962

SCHEDULE C

Showing Value of all Property (Nonoperative and Operative) as Returned by County Auditors, and After Equalization by the State Board, for 1930

Counties	Acres assessed	Value of real estate inside municipalities	Value of real estate outside municipalities	Value of real estate nonoperative	Value of improvements inside municipalities
Alameda.....	538,104	\$193,664,000	\$21,723,735	\$215,387,735	\$171,458,350
Alpine.....	50,318	573,881	573,881	573,881	573,881
Amador.....	324,040	407,395	3,945,908	4,353,303	845,460
Butte.....	924,471	3,458,995	19,738,220	23,197,215	4,419,250
Calaveras.....	529,446	88,815	4,831,035	4,919,850	167,645
Colusa.....	633,718	653,840	15,009,190	15,663,030	1,106,325
Contra Costa.....	455,296	14,656,415	18,342,740	32,999,155	17,166,625
Del Norte.....	220,882	274,490	9,538,191	9,812,681	349,325
El Dorado.....	682,405	296,660	6,756,410	7,053,070	749,550
Fresno.....	2,178,000	24,370,485	62,963,375	87,333,860	24,717,280
Glenn.....	580,467	815,410	16,532,845	17,348,255	1,225,905
Humboldt.....	1,736,985	5,093,840	29,948,770	35,042,610	5,532,025
Imperial.....	1,143,048	4,940,713	24,903,253	29,843,966	6,524,692
Inyo.....	274,504	342,010	7,348,325	7,690,335	602,055
Kern.....	3,836,060	9,719,785	112,009,205	121,728,990	9,565,475
Kings.....	856,583	2,015,445	24,156,210	26,171,655	2,203,275
Lake.....	373,263	305,425	6,993,660	7,299,085	294,650
Lassen.....	982,123	761,580	7,317,160	8,078,740	858,740
Los Angeles.....	1,263,930	1,540,763,595	281,744,100	1,822,507,695	804,331,280
Madera.....	860,583	1,313,205	16,851,775	18,164,980	1,500,440
Marin.....	299,713	8,583,295	9,287,635	17,870,930	6,993,485
Mariposa.....	426,900	305,425	3,144,522	3,144,522	3,144,522
Mendocino.....	1,835,445	1,064,205	15,569,937	16,634,142	1,927,715
Merced.....	1,215,000	1,453,075	20,420,110	21,873,185	2,890,250
Modoc.....	820,331	315,000	6,393,855	6,708,855	641,370
Mono.....	203,872	2,020,320	2,020,320	2,020,320	2,020,320
Monterey.....	1,594,131	7,760,497	25,062,276	32,822,773	8,520,472
Napa.....	443,639	2,542,362	9,434,613	11,976,975	3,816,012
Nevada.....	462,326	486,295	2,120,580	2,606,875	1,240,970
Orange.....	432,520	44,499,065	64,938,745	109,437,810	22,359,575
Placer.....	655,782	1,352,815	9,585,730	10,938,545	3,783,815
Plumas.....	545,202	7,247,947	7,247,947	7,247,947	7,247,947
Riverside.....	1,837,935	11,444,150	21,403,040	32,847,190	14,627,800
Sacramento.....	579,552	40,114,820	33,086,118	73,200,938	40,648,740
San Benito.....	709,116	669,755	7,688,925	8,358,680	1,206,910
San Bernardino.....	3,144,472	17,567,280	23,967,520	41,534,800	19,362,740
San Diego.....	1,270,830	109,117,220	31,476,302	140,593,522	67,838,875
San Francisco.....	29,760	346,787,760	346,787,760	346,787,760	348,341,335
San Joaquin.....	865,741	18,657,920	41,772,545	60,430,465	21,616,205
San Luis Obispo.....	1,724,934	2,507,725	19,286,115	21,793,840	3,103,905
San Mateo.....	298,970	14,633,720	11,021,255	25,654,975	15,222,870
Santa Barbara.....	1,183,149	12,693,070	25,899,086	38,592,156	16,354,395
Santa Clara.....	765,850	23,849,715	33,261,270	57,110,985	34,731,840
Santa Cruz.....	253,867	5,512,665	7,841,450	13,354,115	5,253,855
Shasta.....	1,580,469	572,600	9,043,550	9,616,150	1,310,685
Sierra.....	299,160	109,820	1,728,890	1,838,710	128,600
Siskiyou.....	1,910,625	632,835	11,914,480	12,547,315	1,801,735
Solano.....	604,008	2,748,810	15,610,285	18,359,095	6,166,775
Sonoma.....	942,010	4,498,640	20,269,220	24,767,860	7,444,945
Stanislaus.....	870,000	4,465,340	28,072,365	32,537,705	7,348,760
Sutter.....	374,513	195,160	12,793,110	12,988,270	775,075
Tehama.....	1,455,374	830,815	12,129,880	12,960,695	1,481,085
Trinity.....	631,069	2,686,870	2,686,870	2,686,870	2,686,870
Tulare.....	1,492,690	3,937,635	35,878,840	39,816,475	8,116,585
Tuolumne.....	450,000	279,705	4,279,830	4,559,535	807,230
Ventura.....	598,885	5,897,420	63,723,380	69,620,800	8,019,140
Yolo.....	590,148	1,016,445	17,166,860	18,183,305	2,882,160
Yuba.....	366,796	2,289,240	6,740,540	9,029,780	3,375,440
Totals.....	52,209,010	\$2,503,028,977	\$1,365,195,984	\$3,868,224,961	\$1,743,759,696

SCHEDULE C—Continued

Showing Value of All Property (Nonoperative and Operative) as Returned by County Auditors, and After Equalization by the State Board, for 1930

Counties	Value of improvements outside municipalities	Value of all improvements nonoperative	Value of real estate and improvements	Value of personal property inside municipalities	Value of personal property outside municipalities
Alameda.....	\$9,274,225	\$180,732,575	\$396,120,310	\$54,414,052	\$4,799,009
Alpine.....	90,485	90,485	664,366	-----	59,853
Amador.....	1,001,825	1,847,285	6,200,588	292,640	892,440
Butte.....	3,757,330	8,176,580	31,373,795	1,997,971	2,557,125
Calaveras.....	1,214,555	1,382,200	6,302,050	99,310	1,113,870
Colusa.....	2,431,460	3,537,785	19,200,815	539,915	2,146,130
Contra Costa.....	20,835,200	38,001,825	71,000,980	9,317,740	18,010,505
Del Norte.....	355,730	705,055	10,517,736	290,295	384,785
El Dorado.....	1,561,450	2,311,000	9,364,070	257,960	1,252,340
Fresno.....	19,296,680	44,013,960	131,347,820	9,856,370	12,153,810
Glenn.....	1,808,910	3,034,815	20,383,070	596,937	2,121,607
Humboldt.....	3,102,045	8,634,070	43,676,680	3,670,466	5,454,834
Imperial.....	2,247,131	8,771,823	38,615,789	4,151,915	3,489,527
Inyo.....	2,354,195	2,956,250	10,646,585	164,715	599,139
Kern.....	14,798,235	24,363,710	146,092,700	4,868,835	25,071,030
Kings.....	4,550,775	6,754,050	32,925,705	1,117,555	2,895,025
Lake.....	1,771,230	2,065,880	9,364,965	114,230	546,035
Lassen.....	2,180,625	3,039,365	11,118,105	210,510	3,043,020
Los Angeles.....	105,523,250	909,854,530	2,732,362,225	374,003,870	73,864,865
Madera.....	2,484,005	3,984,445	22,149,425	654,169	2,378,833
Marin.....	3,087,260	10,080,745	27,951,675	1,498,360	1,231,910
Mariposa.....	351,883	351,883	3,496,405	-----	1,461,675
Mendocino.....	1,780,808	3,708,523	20,342,665	1,352,300	2,288,566
Merced.....	3,985,380	6,875,630	28,748,815	1,709,880	5,301,670
Modoc.....	929,510	1,570,880	8,279,735	201,540	1,558,360
Mono.....	797,805	797,805	2,818,125	-----	417,275
Monterey.....	5,323,245	13,843,717	46,666,490	3,857,670	4,900,255
Napa.....	3,177,103	6,993,115	18,970,090	1,326,456	1,572,424
Nevada.....	1,132,320	2,373,290	4,980,165	461,705	776,495
Orange.....	21,231,285	43,590,860	153,028,670	9,976,175	14,441,655
Placer.....	4,161,575	7,945,390	18,883,935	667,480	819,835
Plumas.....	1,756,010	1,756,010	9,003,957	-----	2,334,700
Riverside.....	7,333,250	21,961,050	54,808,240	2,586,830	2,071,150
Sacramento.....	10,265,715	50,914,455	124,115,393	11,231,590	3,633,075
Santa Benito.....	2,323,950	3,530,860	11,889,540	465,685	1,843,975
San Bernardino.....	13,082,090	32,444,830	73,979,630	5,734,580	5,219,880
San Diego.....	11,271,560	79,110,435	219,703,957	13,462,100	2,187,891
San Francisco.....	-----	348,341,335	695,129,095	105,669,559	-----
San Joaquin.....	9,359,170	30,975,375	91,405,840	7,995,015	5,379,265
San Luis Obispo.....	3,652,600	6,756,505	28,550,345	1,548,255	5,810,040
San Mateo.....	5,336,210	20,559,080	46,214,055	2,739,957	662,037
Santa Barbara.....	9,132,680	25,487,075	64,079,231	5,935,360	18,094,669
Santa Clara.....	17,591,645	52,323,485	109,434,470	8,398,870	3,402,755
Santa Cruz.....	3,659,225	8,913,080	22,267,195	1,697,535	1,031,675
Shasta.....	1,405,130	2,715,815	12,331,965	809,525	1,469,725
Sierra.....	351,640	480,240	2,318,950	149,055	268,885
Siskiyou.....	2,652,480	4,454,215	17,001,530	1,007,825	3,388,660
Solano.....	4,392,705	10,559,480	28,918,575	1,794,592	2,396,463
Sonoma.....	7,595,370	15,040,315	39,808,175	2,925,439	3,006,48
Stanislaus.....	7,397,060	14,745,820	47,283,525	3,792,325	5,643,05
Sutter.....	2,432,100	3,207,175	16,195,445	275,255	1,945
Tehama.....	1,671,040	3,152,125	16,112,820	656,485	2,080
Trinity.....	280,830	280,830	2,967,700	-----	330
Tulare.....	12,995,708	21,112,293	60,928,768	3,387,697	5,120,0
Tuolumne.....	1,588,980	2,396,210	6,955,745	150,590	1,135,065
Ventura.....	9,748,240	17,767,380	87,388,180	2,558,610	5,038,055
Yolo.....	2,750,305	5,632,465	23,815,770	1,045,495	2,759,316
Yuba.....	2,307,560	5,683,000	14,712,780	1,295,400	794,255
Totals.....	\$398,930,768	\$2,142,690,464	\$6,010,915,425	\$674,986,650	\$284,651,233

SCHEDULE C—Continued

Showing Value of All Property (Nonoperative and Operative) as Returned by County Auditors, and After Equalization by the State Board, for 1930

Counties	Total value of personal property	Money inside municipalities	Money outside municipalities	Total value money	Solvent credits inside municipalities
Alameda	\$59,213,061	\$230,963	\$400	\$231,363	\$6,967,491
Alpine	59,853				
Amador	1,185,080				
Butte	4,555,096				
Calaveras	1,213,180				
Colusa	2,686,045	16,450	15,800	32,250	264,600
Contra Costa	27,328,245				443,979
Del Norte	675,080				29,225
El Dorado	1,510,300				300
Fresno	22,010,180	75,645	5,255	80,900	1,752,710
Glenn	2,718,544				12,530
Humboldt	9,125,300	25,623	7,170	32,793	551,140
Imperial	7,641,442				207,610
Inyo	763,854				
Kern	29,939,865	1,980	960	2,940	2,021,895
Kings	4,012,580	2,170		2,170	555,080
Lake	660,265		2,200	2,200	
Lassen	3,253,530				
Los Angeles	447,870,735	1,031,820	59,640	1,091,460	305,508,226
Madera	3,033,002				500
Marin	2,730,270				
Mariposa	1,461,675				
Mendocino	3,640,866				39,764
Merced	7,011,550				378,787
Modoc	1,759,900				8,700
Mono	417,275		270	270	
Monterey	8,757,925				87,054
Napa	2,898,880	780	11,807	12,587	8,660
Nevada	1,238,200				
Orange	24,417,830	9,030	1,100	10,130	1,868,315
Placer	1,487,315				
Plumas	2,334,700				
Riverside	4,657,980				2,014,120
Sacramento	14,864,665	57,055	1,350	58,405	1,157,456
San Benito	2,309,660				
San Bernardino	10,954,460				3,812,150
San Diego	15,649,991				5,226,367
San Francisco	105,669,559	971,421		971,421	142,755,055
San Joaquin	13,374,280	23,060	4,665	27,725	1,948,665
San Luis Obispo	7,358,295				
San Mateo	3,401,994				532,718
Santa Barbara	24,030,029				4,609,441
Santa Clara	11,801,625	25,445		25,445	726,290
Santa Cruz	2,729,210	1,445		1,445	409,155
Shasta	2,279,250				
Sierra	417,940				
Siskiyou	4,396,485				48,800
Solano	4,191,055				
Sonoma	5,931,926				39,831
Stanislaus	9,435,380	36,030	3,660	39,690	56,635
Sutter	2,221,143				
Tehama	2,736,785				9,990
Trinity	330,025		2,715	2,715	
Tulare	8,507,737				358,370
Tuolumne	1,285,655				
Ventura	7,596,665				1,650,510
Yolo	3,804,811				11,800
Yuba	2,089,655				195,555
Totals	\$959,637,883	\$2,508,917	\$116,992	\$2,625,909	\$486,269,474

SCHEDULE C—Continued

Showing Value of All Property (Nonoperative and Operative) as Returned by County Auditors, and After Equalization by the State Board, for 1930

Counties	Solvent credits outside municipalities	Total value of solvent credits	Value of stock, bonds, notes, etc., inside municipalities	Value of stock, bonds, notes, etc., outside municipalities	Total value of stock, bonds, notes, etc.
Alameda	\$42,450	\$7,009,941	\$51,020,886	\$2,403,498	\$53,424,384
Alpine					
Amador			300,751	74,071	374,822
Butte			1,399,265	709,345	2,108,610
Calaveras					
Colusa	78,300	342,900	251,185	94,790	345,975
Contra Costa	373,631	817,610	306,179	3,142,240	3,448,419
Del Norte	5,567	34,792	133,835	37,842	171,677
El Dorado	3,340	3,640	970	149,796	150,766
Fresno	497,970	2,250,680	4,178,900	376,115	4,555,015
Glenn	70	12,600	83,740	47,553	131,293
Humboldt	236,551	787,691	2,566,955	385,514	2,952,469
Imperial	4,880	212,490			
Inyo			1,485	19,937	21,422
Kern	193,005	2,214,900	2,744,320	1,652,910	4,397,230
Kings	10,000	565,080	524,845	7,135	531,980
Lake	3,180	3,180	284,150	238,235	522,385
Lassen	1,847,482	1,847,482		205,822	205,822
Los Angeles	13,028,150	318,536,376	654,769,150	43,765,620	698,534,770
Madera		500	129,553	97,807	227,360
Marin			6,046,700	602,065	6,648,765
Mariposa				87,415	87,415
Mendocino	42,630	82,394	235,932	252,694	488,626
Merced	135,675	514,462	774,403	726,925	1,501,328
Modoc	47,650	56,350			
Mono					
Monterey	76,133	163,187	2,542,427	1,245,919	3,788,346
Napa		8,660	4,151,241	1,078,962	5,230,203
Nevada			594,910	165,700	760,610
Orange	226,765	2,095,080	3,780,570	1,782,885	5,563,455
Placer					
Plumas	500	500		38,132	38,132
Riverside	171,200	2,185,320	2,692,210	619,920	3,312,130
Sacramento	510,960	1,668,416	1,755,626	64,200	1,819,826
San Benito			1,242,260	1,446,345	2,688,605
San Bernardino	1,767,330	5,579,480	746,430	100,430	846,860
San Diego	135,694	5,362,061	9,047,090	1,273,189	10,320,279
San Francisco		142,755,055	358,499,935		358,499,935
San Joaquin	194,205	2,142,870	18,049,190	4,341,670	22,390,860
San Luis Obispo			3,247,605	1,291,520	4,539,125
San Mateo	69,100	601,818	16,256,935	777,100	17,034,035
Santa Barbara	685,563	5,295,004	29,343,667	26,012,026	55,355,693
Santa Clara	43,775	770,065	7,568,950	5,283,710	12,852,660
Santa Cruz	22,916	432,071	1,976,116	420,842	2,396,958
Shasta			476,860	140,915	617,775
Sierra				53,015	53,015
Siskiyou	750,485	799,285	219,850	158,385	378,235
Solano			1,070,395	946,511	2,016,906
Sonoma	16,775	56,606	1,727,389	405,687	2,133,076
Stanislaus	504,595	561,230	1,987,035	530,795	2,517,830
Sutter			126,752	294,281	421,033
Tehama	40,285	50,275	153,050	15,120	168,170
Trinity	2,500	2,500			
Tulare	157,807	516,177	718,965	1,775,852	2,494,817
Tuolumne			36,327	36,007	72,334
Ventura	599,700	2,250,210	7,786,460	6,353,604	14,140,064
Yolo	8,740	20,540	312,315	334,755	647,070
Yuba	4,565	200,120	1,019,330	188,015	1,207,345
Totals	\$22,540,124	\$508,809,598	\$1,202,883,094	\$112,252,821	\$1,315,135,915

SCHEDULE C—Continued

Showing Value of All Property (Nonoperative and Operative) as Returned by County Auditors, and After Equalization by the State Board, for 1930

Counties	Total assessment of nonoperative property	Value of operative property assessed locally	Total value of property as returned by auditors	Railroad assessments made by State Board of Equalization	Grand total value of all property
Alameda.....	\$515,999,059	\$77,005,845	\$593,004,904	\$9,784,722	\$602,789,626
Alpine.....	724,219	177,635	901,854	-----	901,854
Amador.....	7,760,490	643,605	8,404,095	458,223	8,862,318
Butte.....	38,037,501	3,543,350	41,580,851	6,061,741	47,642,592
Calaveras.....	7,515,230	512,310	8,027,540	1,529,565	9,557,105
Colusa.....	22,607,985	731,100	23,339,085	4,365,106	27,704,191
Contra Costa.....	102,595,254	5,606,250	108,201,504	7,817,320	116,018,824
Del Norte.....	11,399,285	212,047	11,611,332	-----	11,611,332
El Dorado.....	11,028,776	878,560	11,907,336	1,721,628	13,628,964
Fresno.....	160,244,595	34,051,520	194,296,115	17,140,899	211,437,014
Glenn.....	23,245,507	962,056	24,207,563	4,556,484	28,764,047
Humboldt.....	56,574,933	1,898,190	58,473,123	3,405,077	61,878,200
Imperial.....	46,469,721	3,425,807	49,895,528	6,022,893	55,918,421
Inyo.....	11,431,861	1,304,670	12,736,531	6,207,417	18,943,948
Kern.....	182,647,635	21,796,205	204,443,840	16,948,097	221,391,937
Kings.....	38,037,515	1,983,055	40,020,570	4,267,647	44,288,217
Lake.....	10,552,995	651,210	11,204,205	-----	11,204,205
Lassen.....	16,424,939	256,704	16,681,643	7,239,245	23,920,888
Los Angeles.....	4,198,395,566	281,812,815	4,480,208,381	33,828,527	4,514,036,908
Madera.....	25,410,287	2,199,063	27,609,350	3,445,781	31,057,131
Marin.....	37,330,710	1,468,930	38,799,640	2,408,034	41,207,674
Mariposa.....	5,045,495	128,757	5,174,252	918,184	6,092,436
Mendocino.....	24,554,551	1,706,050	26,260,601	3,446,677	29,707,278
Merced.....	37,776,155	1,323,945	39,100,100	6,688,841	45,788,941
Modoc.....	10,095,985	913,697	11,009,682	5,875,035	16,884,717
Mono.....	3,235,670	2,001,870	5,237,540	1,388,382	6,625,922
Monterey.....	59,375,948	3,306,875	62,682,823	7,530,616	70,213,439
Napa.....	27,120,420	863,915	27,984,335	3,548,892	31,533,227
Nevada.....	6,978,975	1,591,775	8,570,750	1,474,113	10,044,863
Orange.....	185,115,165	10,534,970	195,650,135	8,797,705	204,447,840
Placer.....	20,371,250	3,907,351	24,278,601	5,443,173	29,721,774
Plumas.....	11,377,289	6,795,872	18,173,161	3,125,903	21,299,064
Riverside.....	64,963,670	5,372,930	70,336,600	12,650,050	82,986,650
Sacramento.....	142,526,705	28,208,500	170,735,205	7,659,035	178,394,240
San Benito.....	16,887,805	827,760	17,715,565	1,125,066	18,840,631
San Bernardino.....	91,360,430	17,282,320	108,642,750	28,850,915	137,493,665
San Diego.....	251,036,288	20,522,685	271,558,973	3,977,233	275,536,206
San Francisco.....	1,303,025,065	388,052,737	1,691,077,802	632,854	1,691,760,656
San Joaquin.....	129,341,575	10,173,270	139,514,845	10,337,063	149,851,908
San Luis Obispo.....	40,447,765	1,541,206	41,988,971	4,350,552	46,339,523
San Mateo.....	67,251,902	3,399,400	70,651,302	2,070,473	72,721,775
Santa Barbara.....	148,759,957	4,919,437	153,679,394	7,183,983	160,863,377
Santa Clara.....	134,884,265	6,463,380	141,347,645	5,667,721	147,015,366
Santa Cruz.....	27,826,879	1,704,540	29,531,419	2,648,206	32,179,625
Shasta.....	15,228,990	7,127,155	22,356,145	3,428,972	25,785,117
Sierra.....	2,789,905	97,725	2,887,630	326,610	3,214,240
Siskiyou.....	22,575,535	2,423,205	24,998,740	6,648,047	31,646,787
Solano.....	35,126,536	3,179,828	38,306,364	4,893,436	43,199,800
Sonoma.....	47,929,783	2,881,475	50,811,258	5,497,396	56,308,654
Stanislaus.....	59,837,655	3,282,150	63,119,805	5,751,533	68,871,338
Sutter.....	18,837,621	690,957	19,528,578	4,339,609	23,868,187
Tehama.....	19,068,050	1,398,910	20,466,960	2,741,820	23,208,780
Trinity.....	3,302,940	117,155	3,420,095	342,466	3,762,561
Tulare.....	72,447,499	13,095,150	85,542,649	12,532,022	98,074,671
Tuolumne.....	8,313,734	3,381,860	11,695,594	705,750	12,401,344
Ventura.....	111,375,119	7,097,250	118,472,369	6,248,315	124,720,684
Yolo.....	28,288,191	1,614,865	29,903,056	6,399,441	36,302,497
Yuba.....	18,209,900	1,970,105	20,180,005	2,480,350	22,660,355
Totals.....	\$8,797,124,730	\$1,011,021,959	\$9,808,146,689	\$334,984,845	\$10,143,131,534

SCHEDULE D

Exemptions for 1929-1930

Counties	1929		1930	
	Veterans' exemptions		Veterans' exemptions	
	Number	Amount	Number	Amount
Alameda.....	15,941	\$11,132,290	16,377	\$11,660,025
Alpine.....	6	1,830	7	3,367
Amador.....	212	103,000	224	102,245
Butte.....	1,012	606,450	1,129	655,085
Calaveras.....	203	120,165	200	105,185
Colusa.....	286	142,760	334	167,780
Contra Costa.....	2,851	1,564,360	3,096	1,589,470
Del Norte.....	88	66,644	120	75,154
El Dorado.....	314	166,050	328	172,550
Fresno.....	4,064	2,574,600	4,111	2,645,590
Glenn.....	300	180,000	302	196,161
Humboldt.....	1,115	572,295	1,257	601,335
Imperial.....	1,054	610,001	1,096	645,934
Inyo.....	189	86,449	152	51,308
Kern.....	2,985	1,544,680	3,205	1,610,845
Kings.....	562	349,860	579	355,735
Lake.....	550	219,765	678	252,990
Lassen.....	443	159,990	461	187,440
Los Angeles.....	63,558	39,649,205	68,517	42,358,780
Madera.....	477	272,325	494	286,340
Marin.....	1,589	848,245	1,757	1,129,310
Mariposa.....	130	43,275	130	43,275
Mendocino.....	597	265,145	520	383,945
Merced.....	892	672,299	933	534,045
Modoc.....	132	72,790	155	77,500
Mono.....	20	11,785	30	15,930
Monterey.....	1,240	755,400	1,463	650,130
Napa.....	628	304,355	630	321,300
Nevada.....	337	156,175	359	161,280
Orange.....	3,569	1,961,085	3,551	2,028,030
Placer.....	744	428,685	766	400,010
Plumas.....	134	48,765	130	39,995
Riverside.....	2,218	1,318,860	2,322	1,372,300
Sacramento.....	4,407	2,626,220	4,536	2,692,660
San Benito.....	305	180,265	290	179,080
San Bernardino.....	3,580	2,019,830	3,760	2,150,630
San Diego.....	8,715	6,255,285	9,497	7,127,850
San Francisco.....	16,725	11,081,707	19,235	11,775,914
San Joaquin.....	2,185	1,215,075	2,298	1,296,775
San Luis Obispo.....	806	439,785	895	497,125
San Mateo.....	2,115	1,222,555	2,446	1,396,670
Santa Barbara.....	1,712	868,175	1,903	973,570
Santa Clara.....	2,197	1,960,500	2,428	2,062,720
Santa Cruz.....	1,178	693,000	1,271	735,905
Shasta.....	481	242,575	500	263,110
Sierra.....	66	21,355	69	28,055
Siskiyou.....	816	422,415	835	436,525
Solano.....	1,497	908,245	1,511	875,490
Sonoma.....	1,739	1,172,595	1,784	1,121,745
Stanislaus.....	1,582	983,275	1,675	1,036,310
Sutter.....	423	377,090	434	303,025
Tehama.....	404	206,570	501	227,105
Trinity.....	105	51,920	98	52,915
Tulare.....	1,600	969,820	1,800	1,005,530
Tuolumne.....	298	164,800	283	163,726
Ventura.....	1,317	669,760	1,764	791,540
Yolo.....	598	365,500	591	373,250
Yuba.....	447	226,550	401	230,000
Totals.....	163,738	\$102,354,510	176,218	\$108,677,494

SCHEDULE D—Continued

Exemptions for 1929-1930

Counties	1929		1930	
	College exemptions		College exemptions	
	Number	Amount	Number	Amount
Alameda.....	8	\$705,750	8	\$797,675
Alpine.....				
Amador.....				
Butte.....				
Calaveras.....				
Colusa.....				
Contra Costa.....				
Del Norte.....				
El Dorado.....				
Fresno.....				
Glenn.....				
Humboldt.....				
Imperial.....				
Inyo.....				
Kern.....				
Kings.....				
Lake.....				
Lassen.....				
Los Angeles.....	11	12,146,875	14	15,086,735
Madera.....				
Marin.....	2	172,870	2	178,610
Mariposa.....				
Mendocino.....				
Merced.....	1	37,380	1	37,380
Modoc.....				
Mono.....				
Monterey.....	1	13,000	1	13,000
Napa.....	1	47,000	1	47,000
Nevada.....				
Orange.....				
Placer.....				
Plumas.....				
Riverside.....				
Sacramento.....	1	404,000	1	404,000
San Benito.....				
San Bernardino.....	2	1,490,550	2	1,464,810
San Diego.....	2	260,810	2	260,812
San Francisco.....	2	520,800	2	520,800
San Joaquin.....	1	750,000	1	760,000
San Luis Obispo.....				
San Mateo.....	3	130,900	3	130,955
Santa Barbara.....				
Santa Clara.....	3	3,228,155	3	3,638,105
Santa Cruz.....				
Shasta.....				
Sierra.....				
Siskiyou.....				
Solano.....				
Sonoma.....				
Stanislaus.....				
Sutter.....				
Tehama.....				
Trinity.....				
Tulare.....				
Tuolumne.....				
Ventura.....				
Yolo.....				
Yuba.....				
Totals.....	38	\$19,908,090	40	\$23,303,082

SCHEDULE E

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
Exclusive of Operative Property of Corporations Exempt from Local Taxation

Counties and cities	Value real estate	Improvements thereon	Personal property including money
Alameda—			
Alameda, 1929	\$11,412,200	\$11,003,125	\$3,097,073
1930	11,392,550	11,134,925	3,293,723
Albany, 1929	2,158,275	2,505,675	286,675
1930	2,160,000	2,642,675	284,525
Berkeley, 1929	30,021,375	34,045,600	8,702,025
1930	29,930,450	35,404,875	7,727,375
Emeryville, 1929	2,664,600	2,894,100	3,483,575
1930	2,665,800	3,315,975	3,980,175
Hayward, 1929	2,197,325	1,781,800	602,250
1930	2,190,625	1,870,525	616,050
Livermore, 1929	362,075	772,950	367,250
1930	362,125	829,650	341,225
Oakland, 1929	136,008,960	99,962,950	33,593,025
1930	135,554,050	104,880,150	33,249,750
Piedmont, 1929	5,443,600	6,521,500	1,821,425
1930	5,498,150	7,053,375	1,858,075
Pleasanton, 1929	218,550	297,200	152,250
1930	217,450	310,850	132,150
San Leandro, 1929	3,936,175	3,785,475	2,075,625
1930	3,930,800	4,240,550	2,267,450
Amador—			
Amador, 1929	55,830	75,595	12,150
1930	52,375	81,525	11,220
Jackson, 1929	159,340	441,905	152,380
1930	158,565	464,390	142,415
Plymouth, 1929	90,390	87,555	73,760
1930	87,240	89,680	80,055
Sutter Creek, 1929	159,965	205,030	77,665
1930	159,365	213,580	70,580
Butte—			
Biggs, 1929	60,490	113,915	55,350
1930	57,140	111,605	55,305
Chico, 1929	2,310,530	2,480,710	1,043,960
1930	2,296,280	2,524,800	1,036,556
Gridley, 1929	278,525	406,345	217,553
1930	277,535	414,250	206,270
Oroville, 1929	1,066,480	1,190,320	542,840
1930	1,069,930	1,211,900	535,655
Calaveras—			
Angels City, 1929	89,540	176,010	92,135
1930	88,815	167,645	99,310
Colusa—			
Colusa, 1929	513,390	874,135	387,390
1930	512,070	865,030	402,770
Williams, 1929	141,175	238,555	145,995
1930	142,120	241,545	138,485
Contra Costa—			
Antioch, 1929	304,065	695,320	369,170
1930	312,110	819,590	412,505
Concord, 1929	145,385	319,580	89,265
1930	143,285	327,080	76,850
El Cerrito, 1929	1,427,190	738,960	126,510
1930	1,482,205	804,565	145,120
Hercules, 1929	168,760	489,750	328,285
1930	167,725	489,750	302,045
Martinez, 1929	1,097,090	1,801,095	964,870
1930	1,250,335	1,894,530	1,695,725
Pinole, 1929	58,235	111,430	37,295
1930	57,605	111,410	43,175
Pittsburg, 1929	1,274,790	1,534,890	392,745
1930	1,259,560	1,876,075	537,520
Richmond, 1929	9,617,250	10,463,670	5,972,120
1930	9,776,300	10,556,095	5,788,825
Walnut Creek, 1929	215,750	230,905	104,450
1930	216,790	234,910	63,575
Del Norte—			
Crescent City, 1929	302,265	342,575	318,350
1930	302,990	349,325	293,605
El Dorado—			
Placerville, 1929	296,090	736,280	260,380
1930	296,660	749,550	257,960

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
Exclusive of Operative Property of Corporations Exempt from Local Taxation

Counties and cities	Solvent credits	Notes, stocks, bonds, etc.	Total value of all property
Alameda—			
Alameda, 1929	\$48,000	\$2,639,400	\$28,199,800
1930	48,560	3,320,422	29,190,182
Albany, 1929		15,500	4,966,125
1930	2,620		5,089,820
Berkeley, 1929	422,270	7,661,000	80,852,270
1930	671,595	12,761,691	86,495,886
Emeryville, 1929	504,030	217,605	9,763,910
1930	931,192	261,426	11,154,568
Hayward, 1929	4,400	221,000	4,806,775
1930	18,960	370,268	5,066,428
Livermore, 1929	92,780	785,000	2,380,055
1930	7,470	1,601,805	3,142,275
Oakland, 1929	4,993,150	13,517,700	288,075,785
1930	4,626,961	18,714,394	297,024,305
Piedmont 1929	355,610	10,770,000	24,912,135
1930	396,685	12,401,889	27,208,174
Pleasanton, 1929		62,520	730,520
1930	2,200	151,720	814,370
San Leandro, 1929	13,450	129,990	9,940,715
1930	14,687	447,962	10,901,449
Amador—			
Amador, 1929		6,490	150,065
1930		1,596	146,716
Jackson, 1929		83,369	836,994
1930		39,606	804,976
Plymouth, 1929			251,705
1930			256,975
Sutter Creek 1929		105,373	548,033
1930		259,549	703,074
Butte—			
Biggs, 1929			229,755
1930			224,050
Chico, 1929		180,650	6,015,850
1930		1,030,965	6,888,601
Gridley, 1929	11,950	69,885	984,263
1930		190,945	1,089,000
Oroville, 1929		81,655	2,881,295
1930		112,985	2,930,470
Calaveras—			
Angels City, 1929			357,685
1930			355,770
Colusa—			
Colusa, 1929	348,420	61,125	2,184,460
1930	269,200	222,350	2,271,420
Williams, 1929	12,270	5,190	543,185
1930	9,900	30,785	562,835
Contra Costa—			
Antioch, 1929	50,000	7,125	1,425,680
1930	40,000	85	1,584,290
Concord, 1929			554,230
1930	4,300	12,500	564,015
El Cerrito, 1929			2,292,660
1930		2,330	2,434,220
Hercules, 1929	2,940	198,740	1,188,475
1930	2,935	30,255	992,710
Martinez, 1929	136,930	146,790	4,146,775
1930	203,025	133,720	5,177,335
Pinole, 1929			206,960
1930		1,840	214,030
Pittsburg, 1929	3,890		3,206,315
1930	4,040		3,677,195
Richmond, 1929	210,955	151,685	26,415,680
1930	213,105	4,310	26,338,635
Walnut Creek, 1929	21,000	80,710	652,815
1930	9,500	81,060	605,835
Del Norte—			
Crescent City, 1929		68,672	1,031,862
1930	29,271	111,326	1,086,517
El Dorado—			
Placerville, 1929	305	13,327	1,306,382
1930	300	970	1,305,440

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
Exclusive of Operative Property of Corporations Exempt from Local Taxation

Counties and cities	Value real estate	Improvements thereon	Personal property including money
Fresno—			
Clovis, 1929	\$235,570	\$176,705	\$74,350
1930	230,710	181,450	77,970
Coalinga, 1929	353,960	398,540	350,835
1930	354,115	421,430	542,855
Firebaugh, 1929	60,385	44,620	35,945
1930	59,690	49,620	37,900
Fowler, 1929	177,840	207,355	172,275
1930	179,270	220,630	157,305
Fresno, 1929	21,791,300	20,872,060	7,488,090
1930	21,742,065	21,403,050	7,651,255
Kingsburg, 1929	314,070	396,695	205,960
1930	312,665	416,465	289,515
Parlier, 1929	136,785	139,710	96,000
1930	135,255	146,225	98,835
Reedley, 1929	471,665	549,295	292,785
1930	464,050	601,150	372,585
Sanger, 1929	389,210	472,295	166,200
1930	381,465	487,040	195,465
San Joaquin, 1929	42,205	37,400	22,935
1930	30,060	36,850	25,130
Selma, 1929	479,565	735,905	324,420
1930	481,140	753,370	483,200
Glenn—			
Orland, 1929	256,547	375,300	212,078
1930	243,865	369,115	223,077
Willows, 1929	573,155	847,555	517,510
1930	556,960	838,895	427,545
Humboldt—			
Arcata, 1929	311,170	425,760	325,893
1930	309,295	433,175	362,723
Blue Lake, 1929	34,910	70,090	37,365
1930	35,240	69,030	38,100
Eureka, 1929	4,390,085	4,449,730	2,759,415
1930	4,369,985	4,507,515	2,873,600
Ferndale, 1929	257,560	278,540	220,929
1930	257,345	280,815	228,351
Fortuna, 1929	117,135	225,410	181,440
1930	106,205	230,380	174,865
Trinidad, 1929	14,780	12,140	20,060
1930	15,770	11,110	18,450
Imperial—			
Brawley, 1929	1,259,145	1,564,611	967,431
1930	1,252,945	1,623,550	1,121,135
Calexico, 1929	1,185,235	1,306,090	671,031
1930	1,173,645	1,326,055	732,412
Calipatria, 1929	345,220	268,410	158,099
1930	334,928	276,290	174,412
El Centro, 1929	1,838,900	2,514,053	1,614,570
1930	1,834,139	2,645,096	1,605,574
Holtville, 1929	134,185	450,365	275,020
1930	129,310	384,575	298,055
Imperial, 1929	218,760	282,539	135,923
1930	216,262	275,796	119,486
Inyo—			
Bishop, 1929	339,745	593,115	422,826
1930	342,010	602,055	269,544
Kern—			
Bakersfield, 1929	8,294,835	7,847,885	3,515,005
1930	8,300,280	8,146,590	3,736,850
Delano, 1929	388,855	363,840	190,625
1930	390,670	380,320	254,380
Maricopa, 1929	98,055	153,970	125,235
1930	95,755	143,950	118,570
Taft, 1929	944,055	797,470	699,200
1930	870,710	794,785	719,250
Tehachapi, 1929	55,085	100,070	50,170
1930	54,565	103,740	43,700
Kings—			
Corcoran, 1929	191,680	293,885	220,870
1930	190,785	314,105	265,755
Hanford, 1929	1,518,660	1,461,630	652,310
1930	1,520,885	1,601,885	702,420
Lemoore, 1929	260,730	241,130	185,460
1930	303,775	246,510	190,085

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
Exclusive of Operative Property of Corporations Exempt from Local Taxation

Counties and cities	Solvent credits	Notes, stocks, bonds, etc.	Total value of all property
Fresno—			
Clovis, 1929	\$28,375		\$515,000
1930	2,200	\$15,630	507,960
Coalinga, 1929	3,350	81,080	1,187,765
1930	5,490	98,070	1,421,960
Firebaugh, 1929			140,950
1930		11,120	158,330
Fowler, 1929	10,720		568,190
1930	12,885	11,405	581,495
Fresno, 1929	2,243,000	3,471,915	55,866,365
1930	1,687,665	3,927,930	56,411,965
Kingsburg, 1929	3,850		920,575
1930	5,245		1,023,890
Parlier, 1929	9,995		382,490
1930	8,870	2,600	391,785
Reedley, 1929	28,935	15,120	1,357,800
1930	16,915	26,290	1,480,990
Sanger, 1929	9,945	1,805	1,039,455
1930	5,625	27,105	1,096,700
San Joaquin, 1929	250		102,790
1930			92,040
Selma, 1929	7,350	11,390	1,558,630
1930	7,815	58,750	1,784,275
Glenn—			
Orland, 1929	825		844,750
1930		1,822	837,879
Willows, 1929	9,476	50,677	1,998,373
1930	11,830	70,885	1,906,115
Humboldt—			
Arcata, 1929	101,295	196,675	1,360,793
1930	117,470	404,628	1,627,291
Blue Lake, 1929	13,130	1,400	156,895
1930	9,235	1,125	152,730
Eureka, 1929	615,883	1,250,998	13,466,111
1930	261,870	1,887,639	13,900,609
Ferndale, 1929	116,687	125,273	998,989
1930	106,830	126,823	1,000,164
Fortuna, 1929	92,990	148,863	765,838
1930	37,225	175,050	723,725
Trinidad, 1929	200		47,180
1930	200		45,530
Imperial—			
Brawley, 1929	18,000		3,809,187
1930	62,500		4,060,130
Calexico, 1929	60,050		3,222,406
1930	35,150		3,267,262
Calipatria, 1929	4,500		776,229
1930	4,500		790,130
El Centro, 1929	61,215		6,028,738
1930	96,160		6,180,969
Holtville, 1929	5,800		865,370
1930	5,000		816,940
Imperial, 1929	10,200		647,422
1930	2,000		613,544
Inyo—			
Bishop, 1929			1,355,686
1930		15,100	1,228,709
Kern—			
Bakersfield, 1929	250		19,657,975
1930	1,495		20,185,195
Delano, 1929			943,320
1930	115		1,025,485
Maricopa, 1929			377,260
1930	140		358,415
Taft, 1929			2,440,725
1930	230		2,384,975
Tehachapi, 1929			205,325
1930			202,005
Kings—			
Corcoran, 1929	33,820		740,255
1930	9,205		779,850
Hanford, 1929	431,880	103,970	4,168,450
1930	545,875	505,485	4,876,550
Lemoore, 1929	8,000		696,705
1930		19,360	759,730

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
Exclusive of Operative Property of Corporations Exempt from Local Taxation

Counties and cities	Value real estate	Improvements thereon	Personal property including money
Lake—			
Lakeport, 1929	\$301,540	\$298,545	\$104,070
1930	305,425	294,880	112,865
Lassen—			
Susanville, 1929	279,674	562,828	202,595
1930	268,940	577,700	203,080
Los Angeles—			
Alhambra, 1929	14,694,745	10,883,730	3,285,845
1930	14,975,090	10,959,440	3,903,330
Arcadia, 1929	7,156,905	2,051,070	518,470
1930	6,368,545	1,975,020	553,105
Avalon, 1929	1,186,050	1,489,980	539,040
1930	1,293,340	1,508,780	576,540
Azusa, 1929	1,481,450	910,130	397,210
1930	1,405,450	942,200	347,575
Bell, 1929	2,161,940	1,899,800	438,510
1930	2,416,995	1,910,050	444,465
Beverly Hills, 1929	35,875,800	20,026,310	5,966,820
1930	34,887,715	21,818,780	7,075,945
Burbank, 1929	19,813,790	5,894,615	1,945,690
1930	17,708,445	5,932,210	2,191,670
Claremont, 1929	841,505	1,890,870	372,140
1930	317,860	2,185,390	497,580
Compton, 1929	7,041,765	3,451,830	1,276,935
1930	6,236,060	3,488,030	966,530
Covina, 1929	907,395	904,400	457,060
1930	807,400	936,420	447,630
Culver City, 1929	8,301,700	3,214,565	2,428,445
1930	7,720,975	3,294,555	2,645,585
El Monte, 1929	1,288,955	962,830	507,115
1930	1,178,710	973,830	397,375
El Segundo, 1929	3,091,220	2,895,820	9,044,690
1930	2,788,765	2,952,350	10,354,630
Glendale, 1929	44,501,160	26,859,020	6,662,355
1930	40,334,380	26,221,060	6,770,910
Glendora, 1929	936,075	900,440	307,060
1930	883,950	902,070	293,410
Hawthorne, 1929	2,154,925	1,529,750	293,135
1930	1,920,470	1,371,060	264,405
Hermosa Beach, 1929	3,748,905	2,174,840	610,735
1930	3,365,560	1,960,400	603,195
Huntington Park, 1929	10,078,345	7,047,730	2,926,180
1930	10,954,530	7,039,320	2,909,400
Inglewood, 1929	11,259,510	5,368,820	1,756,900
1930	10,205,235	5,001,940	1,803,140
La Verne, 1929	814,935	791,970	181,895
1930	641,490	763,820	189,840
Long Beach, 1929	111,376,660	51,427,810	24,429,600
1930	107,756,455	52,913,065	23,863,805
Los Angeles, 1929	1,127,264,745	542,183,995	236,696,320
1930	1,039,551,755	529,164,450	241,545,145
Lynwood, 1929	3,986,395	2,071,165	436,380
1930	3,845,310	2,136,850	513,370
Manhattan Beach, 1929	3,199,010	1,396,140	3,564,440
1930	3,088,700	1,300,960	3,629,335
Maywood, 1929	2,138,420	1,568,320	481,955
1930	2,169,230	1,600,830	381,820
Monrovia, 1929	5,134,895	3,620,765	1,239,005
1930	4,923,345	3,578,920	1,290,380
Montebello, 1929	6,571,925	2,268,805	1,407,845
1930	6,944,530	2,271,150	1,480,595
Monterey Park, 1929	3,140,330	1,476,570	355,625
1930	3,349,425	1,399,900	355,580
Pasadena, 1929	65,443,870	41,618,425	15,564,795
1930	60,677,080	39,645,455	15,323,950
Pomona, 1929	7,508,965	6,517,560	2,457,265
1930	6,728,265	6,205,770	2,685,000
Redondo Beach, 1929	5,605,515	2,695,780	889,330
1930	5,276,235	2,449,775	861,345
San Fernando, 1929	3,174,375	1,769,015	717,890
1930	2,954,295	1,693,690	728,970
San Gabriel, 1929	4,016,275	2,139,530	474,550
1930	4,165,970	2,190,440	492,525
San Marino, 1929	8,561,075	4,805,790	1,216,875
1930	8,045,430	5,431,220	1,385,970

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
Exclusive of Operative Property of Corporations Exempt from Local Taxation

Counties and cities	Solvent credits	Notes, stocks, bonds, etc.	Total value of all property
Lake—			
Lakeport, 1929		\$215,930	\$920,085
1930		284,150	997,320
Lassen—			
Susanville, 1929			1,045,097
1930			1,049,720
Los Angeles—			
Alhambra, 1929	\$797,715	2,933,625	32,595,660
1930	937,085	3,253,740	34,028,685
Arcadia, 1929	77,840	846,880	10,651,165
1930	87,640	867,855	9,852,165
Avalon, 1929		532,100	3,747,170
1930	6,720	757,320	4,142,700
Azusa, 1929	75,795	37,640	2,902,225
1930	235,050	41,990	2,972,265
Bell, 1929	34,525	34,320	4,569,095
1930	44,275	66,840	4,882,625
Beverly Hills, 1929	990,375	20,138,330	82,997,635
1930	1,502,385	31,989,720	97,274,545
Burbank, 1929	363,865	697,240	28,715,200
1930	694,575	776,720	27,303,620
Claremont, 1929	219,145	1,036,685	4,360,345
1930	57,080	1,416,810	4,474,720
Compton, 1929	349,245	141,440	12,261,215
1930	413,950	222,710	11,327,280
Covina, 1929	114,205	207,770	2,590,470
1930	96,460	301,690	2,589,600
Culver City, 1929	2,213,740	3,174,010	19,332,460
1930	1,429,970	1,099,460	16,190,545
El Monte, 1929	42,940	57,665	2,859,505
1930	55,080	86,430	2,691,425
El Segundo, 1929	9,290	56,890	15,097,910
1930	15,340	74,700	16,185,785
Glendale, 1929	1,984,095	5,463,895	85,470,525
1930	2,066,585	6,582,920	81,975,855
Glendora, 1929	12,750	247,600	2,403,925
1930	21,380	337,025	2,437,835
Hawthorne, 1929	28,140	116,065	4,122,015
1930	7,340	159,260	3,722,535
Hermosa Beach, 1929	85,255	417,850	7,037,585
1930	45,720	538,740	6,513,615
Huntington Park, 1929	1,590,605	1,537,010	23,179,870
1930	2,083,055	1,682,035	24,668,340
Inglewood, 1929	430,750	1,338,765	20,154,745
1930	486,405	1,538,035	19,034,755
La Verne, 1929	15,535	100,410	1,904,745
1930	16,275	454,050	2,065,475
Long Beach, 1929	6,294,220	16,255,815	209,784,105
1930	6,985,210	20,506,080	212,024,615
Los Angeles, 1929	232,565,515	466,082,740	2,604,793,315
1930	255,622,620	472,370,520	2,538,254,490
Lynwood, 1929	100,940	184,885	6,779,765
1930	205,490	235,390	6,936,410
Manhattan Beach, 1929	16,670	111,570	8,287,830
1930	82,480	111,010	8,212,485
Maywood, 1929	9,500	25,705	4,223,900
1930	24,885	29,720	4,206,485
Monrovia, 1929	193,465	1,884,150	12,072,280
1930	352,090	2,256,725	12,401,460
Montebello, 1929	127,615	438,580	10,814,770
1930	160,820	427,965	11,285,060
Monterey Park, 1929	15,380	46,615	5,034,520
1930	22,790	80,915	5,208,610
Pasadena, 1929	6,125,255	96,167,200	224,919,545
1930	7,934,525	98,545,415	222,126,425
Pomona, 1929	1,166,805	1,765,770	19,416,365
1930	1,083,830	1,868,885	18,571,750
Redondo Beach, 1929	82,630	360,675	9,633,930
1930	66,125	396,685	9,050,165
San Fernando, 1929	119,880	330,710	6,111,870
1930	102,720	237,795	5,717,470
San Gabriel, 1929	42,100	647,245	7,319,700
1930	33,630	859,785	7,742,350
San Marino, 1929	212,805	6,435,555	21,232,100
1930	153,830	7,396,340	22,412,790

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
Exclusive of Operative Property of Corporations Exempt from Local Taxation

Counties and cities	Value real estate	Improvements thereon	Personal property including money
Los Angeles—Continued			
Santa Monica, 1929.....	\$41,523,385	\$17,518,140	\$5,825,245
1930.....	37,539,255	16,736,880	5,779,050
Sierra Madre, 1929.....	2,421,680	1,549,320	437,270
1930.....	1,902,285	1,253,620	427,065
Signal Hill, 1929.....	20,086,885	3,232,360	10,736,115
1930.....	21,286,735	3,418,250	8,133,300
South Gate, 1929.....	7,714,855	5,073,765	2,121,195
1930.....	7,897,385	5,344,920	2,756,375
South Pasadena 1929.....	6,823,405	6,500,020	1,691,265
1930.....	6,208,785	5,937,780	1,654,780
Torrance, 1929.....	9,641,220	4,913,035	8,431,495
1930.....	9,286,995	4,755,910	10,321,910
Tujunga, 1929.....	1,328,630	706,010	148,445
1930.....	1,246,795	672,170	135,640
Vernon City, 1929.....	19,906,700	8,976,570	18,278,140
1930.....	18,002,480	10,118,195	22,418,590
West Covina 1929.....	1,857,280	943,550	100,140
1930.....	1,670,395	710,020	98,615
Whittier, 1929.....	5,903,385	4,641,300	1,825,205
1930.....	5,367,275	4,630,300	1,892,000
Madera—			
Chowchilla, 1929.....	235,980	214,455	96,275
1930.....	137,795	226,135	108,488
Madera, 1929.....	1,174,515	1,242,840	482,895
1930.....	1,176,540	1,276,115	545,643
Marin—			
Belvedere, 1929.....	304,865	220,300	74,480
1930.....	322,885	230,420	57,835
Corte Madera, 1929.....	185,080	221,000	19,130
1930.....	231,750	215,535	24,215
Larkspur, 1929.....	356,935	375,825	42,540
1930.....	459,120	373,185	39,975
Mill Valley, 1929.....	808,700	1,130,625	238,680
1930.....	1,034,400	1,093,450	150,070
Ross, 1929.....	581,450	646,320	153,060
1930.....	766,120	677,740	113,070
San Anselmo, 1929.....	961,200	1,353,195	188,040
1930.....	1,326,980	1,390,020	175,555
San Rafael, 1929.....	2,425,385	2,131,455	508,730
1930.....	3,174,300	2,163,420	475,425
Sausalito, 1929.....	881,710	1,024,265	131,535
1930.....	1,272,130	851,055	116,325
Mendocino—			
Fort Bragg, 1929.....	358,910	758,790	890,720
1930.....	348,810	740,590	854,008
Point Arena, 1929.....	92,720	75,400	66,060
1930.....	89,780	76,900	45,590
Ukiah, 1929.....	465,960	736,390	361,485
1930.....	437,660	754,320	359,587
Willits, 1929.....	223,650	359,770	127,940
1930.....	206,630	326,840	114,905
Merced—			
Atwater, 1929.....	100,055	179,815	64,955
1930.....	99,040	178,350	70,515
Gustine, 1929.....	68,900	268,075	103,365
1930.....	66,815	226,525	135,320
Livingston, 1929.....	117,415	140,510	45,075
1930.....	117,985	144,165	69,530
Los Banos, 1929.....	240,305	448,860	73,560
1930.....	236,665	476,330	207,500
Merced, 1929.....	902,845	1,690,700	585,555
1930.....	932,570	1,832,520	1,060,160
Modoc—			
Alturas, 1929.....	371,890	652,089	332,977
1930.....	315,000	641,370	306,540
Monterey—			
Carmel, 1929.....	716,665	1,064,935	236,765
1930.....	909,400	1,144,510	300,300
King City, 1929.....	299,995	325,775	188,979
1930.....	356,340	356,050	246,674
Monterey, 1929.....	2,071,765	2,232,875	1,184,103
1930.....	2,883,595	2,554,770	1,403,100
Pacific Grove, 1929.....	1,036,020	1,626,080	367,670
1930.....	1,065,410	1,646,105	456,420
Salinas, 1929.....	1,830,445	2,324,740	1,073,520
1930.....	2,454,075	2,718,825	1,290,365

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
Exclusive of Operative Property of Corporations Exempt from Local Taxation

Counties and cities	Solvent credits	Notes, stocks, bonds, etc.	Total value of all property
Los Angeles—Continued			
Santa Monica, 1929	\$2,527,530	\$12,351,775	\$79,746,075
1930	2,467,780	10,830,325	73,353,290
Sierra Madre, 1929	40,775	1,147,555	5,596,600
1930	95,105	915,220	4,593,295
Signal Hill, 1929	262,395	151,960	34,469,715
1930	1,020,925	407,905	34,267,115
South Gate, 1929	188,055	201,580	15,299,450
1930	162,525	114,605	16,275,810
South Pasadena, 1929	250,240	6,168,880	21,433,810
1930	350,465	6,394,140	20,545,945
Torrance, 1929	133,740	168,050	23,287,540
1930	54,570	175,440	24,594,825
Tujunga, 1929	6,640	189,845	2,379,570
1930	11,975	184,790	2,251,370
Vernon City, 1929	9,389,000	2,636,275	56,186,685
1930	10,270,260	2,627,935	63,437,460
West Covina, 1929	2,450	31,060	2,934,480
1930	11,600	52,010	2,542,640
Whittier, 1929	709,710	1,731,400	14,811,000
1930	885,660	2,369,305	15,144,540
Madera—			
Chowchilla, 1929			546,710
1930			472,418
Madera, 1929	70	71,146	2,971,466
1930		192,553	3,190,851
Marin—			
Belvedere, 1929		548,365	1,148,010
1930		613,300	1,224,440
Corte Madera, 1929			425,210
1930			471,500
Larkspur, 1929		850	776,150
1930		18,550	890,830
Mill Valley, 1929		35,770	2,213,775
1930	4,745	76,920	2,359,585
Ross, 1929		2,329,490	3,710,320
1930	3,790	2,088,605	3,649,325
San Anselmo, 1929		280,720	2,783,155
1930	28,010	356,550	3,277,115
San Rafael, 1929		2,196,665	7,262,235
1930		2,370,555	8,183,700
Sausalito, 1929		50,200	2,087,710
1930	1,570	278,760	2,519,840
Mendocino—			
Fort Bragg, 1929	510	2,200	2,011,130
1930	7,234	21,115	1,971,757
Point Arena, 1929		1,730	235,910
1930	1,500		213,770
Ukiah, 1929	50,440	130,000	1,744,275
1930	25,530	210,997	1,788,094
Willits, 1929	4,500	83,180	799,040
1930	5,500	3,820	657,695
Merced—			
Atwater, 1929	4,825	281,695	631,345
1930	11,890	279,015	638,810
Gustine, 1929		2,170	442,510
1930	100	24,595	453,355
Livingston, 1929	7,829	2,092	312,921
1930	15,505	6,145	353,330
Los Banos, 1929	1,030	138,485	902,240
1930	19,180	275,105	1,214,780
Merced, 1929	545,625	76,800	3,801,525
1930	332,112	189,543	4,346,905
Modoc—			
Alturas, 1929		15,550	1,372,506
1930			1,262,910
Monterey—			
Carmel, 1929	3,292	475,730	2,497,387
1930	1,209	448,830	2,804,249
King City, 1929		209	814,958
1930		48,301	1,007,365
Monterey, 1929	51,925	732,678	6,273,346
1930	71,268	767,447	7,680,180
Pacific Grove, 1929	1,000	469,398	3,500,168
1930	775	513,144	3,681,854
Salinas, 1929	4,680	399,799	5,633,184
1930	4,290	480,892	6,948,447

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
Exclusive of Operative Property of Corporations Exempt from Local Taxation

Counties and cities	Value real estate	Improvements thereon	Personal property including money
Monterey—Continued			
Soledad, 1929	\$53,070	\$105,000	\$91,900
1930	71,115	108,235	132,405
Napa—			
Calistoga, 1929	291,592	557,564	196,034
1930	289,990	556,580	192,177
Napa, 1929	1,682,263	2,487,863	836,367
1930	1,674,172	2,548,382	893,026
St. Helena, 1929	581,462	697,302	261,461
1930	578,200	711,050	253,060
Nevada—			
Grass Valley, 1929	355,660	817,565	312,470
1930	349,025	829,745	306,610
Nevada City, 1929	139,970	419,805	153,920
1930	137,270	409,825	155,815
Orange—			
Anaheim, 1929	3,726,605	3,202,345	1,129,095
1930	3,722,950	3,299,170	1,161,745
Brea, 1929	564,670	430,085	371,540
1930	563,615	446,790	359,555
Fullerton, 1929	4,713,970	3,615,480	909,725
1930	4,777,575	3,890,570	3,963,485
Huntington Beach, 1929	1,704,400	722,045	4,724,675
1930	1,618,980	724,220	8,440,020
Laguna Beach, 1929	2,098,765	776,360	175,675
1930	2,268,225	878,420	190,580
La Habra, 1929	493,110	385,110	145,445
1930	490,790	419,030	161,555
Newport Beach, 1929	4,693,385	1,290,700	510,620
1930	4,419,385	1,429,470	491,760
Orange, 1929	2,736,795	2,303,255	634,935
1930	2,737,820	2,450,015	716,805
Placentia, 1929	127,325	224,530	99,130
1930	124,875	235,015	98,910
San Clemente, 1929	1,074,635	339,740	65,610
1930	1,117,655	399,350	98,535
Santa Ana, 1929	10,868,865	7,441,610	2,595,015
1930	11,287,865	7,889,045	2,733,045
Seal Beach, 1929	1,544,015	172,860	158,325
1930	1,561,820	194,430	124,600
Tustin, 1929	285,550	210,640	65,470
1930	299,460	214,860	89,400
Placer—			
Auburn, 1929	467,470	959,290	181,775
1930	464,895	967,995	190,590
Colfax, 1929	59,385	213,550	43,900
1930	59,500	218,650	46,450
Lincoln, 1929	139,320	615,415	162,890
1930	140,015	628,575	159,970
Rocklin, 1929	35,110	82,230	15,215
1930	34,675	81,445	16,455
Roseville, 1929	653,520	1,851,785	232,520
1930	653,730	1,887,250	252,045
Riverside—			
Banning, 1929	433,970	493,030	173,000
1930	433,300	524,220	170,560
Beaumont, 1929	198,860	269,030	73,000
1930	208,690	273,960	54,840
Blythe, 1929	103,740	186,750	75,000
1930	98,880	181,210	62,780
Corona, 1929	1,777,300	2,022,000	417,000
1930	1,813,960	2,183,730	447,070
Elsinore, 1929	371,130	373,640	85,000
1930	405,190	394,730	104,630
Hemet, 1929	388,610	596,350	215,000
1930	391,850	629,170	198,270
Perris, 1929	87,540	105,670	48,000
1930	86,130	103,000	31,730
Riverside, 1929	7,429,290	9,579,370	2,060,000
1930	7,560,940	9,805,950	2,254,100
San Jacinto, 1929	307,330	277,600	90,000
1930	302,210	271,040	62,470
Sacramento—			
Isleton, 1929	22,920	197,050	166,660
1930	23,710	204,120	147,090

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
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Counties and cities	Solvent credits	Notes, stocks, bonds, etc.	Total value of all property
Monterey—Continued			
Soledad, 1929			\$249,970
1930			311,755
Napa—			
Calistoga, 1929		\$63,130	1,108,320
1930	\$1,000	129,310	1,169,057
Napa, 1929	12,266	1,881,681	6,900,440
1930	7,660	3,665,970	8,789,210
St. Helena, 1929		160,185	1,700,410
1930		355,961	1,898,271
Nevada—			
Grass Valley, 1929		361,795	1,847,490
1930	10,000	275,290	1,770,670
Nevada City, 1929		333,770	1,047,465
1930	10,000	216,850	929,760
Orange—			
Anaheim, 1929		103,485	8,161,530
1930	973,715		9,157,580
Brea, 1929		1,375	1,367,670
1930	18,385		1,388,345
Fullerton, 1929	54,775	81,170	9,375,120
1930	160,815		12,792,445
Huntington Beach, 1929	15	15,435	7,166,570
1930	130,365		10,913,585
Laguna Beach, 1929	12,115	232,060	3,294,975
1930	161,315		3,498,540
La Habra, 1929		9,080	1,032,745
1930	17,065		1,088,440
Newport Beach, 1929		176,280	6,670,985
1930	13,915		6,354,530
Orange, 1929	39,710	241,450	5,956,145
1930	517,470		6,422,110
Placentia, 1929		5,000	455,985
1930	5,015		463,815
San Clemente, 1929			1,479,985
1930	60,000		1,675,540
Santa Ana, 1929	1,004,000	1,606,970	23,516,460
1930	3,349,090		25,259,045
Seal Beach, 1929		1,345	1,876,545
1930	46,210		1,927,060
Tustin, 1929		44,815	606,475
1930	100,815		704,535
Placer—			
Auburn, 1929			1,608,535
1930			1,623,480
Colfax, 1929			316,835
1930			324,600
Lincoln, 1929			917,625
1930			928,560
Rocklin, 1929			132,555
1930			132,575
Roseville, 1929			2,737,825
1930			2,793,025
Riverside—			
Banning, 1929	9,680	50,000	1,159,680
1930	28,110	122,310	1,278,500
Beaumont, 1929			540,890
1930		15,040	552,530
Blythe, 1929			365,490
1930			342,870
Corona, 1929			4,216,300
1930	28,350	18,080	4,491,190
Elsinore, 1929		7,000	836,770
1930			904,550
Hemet, 1929	6,300	40,000	1,246,260
1930	74,450	48,430	1,342,170
Perris, 1929			241,210
1930			220,860
Riverside, 1929	2,000,000	2,000,000	23,068,660
1930	2,021,300	2,797,730	24,440,020
San Jacinto, 1929			674,930
1930	350	104,540	740,610
Sacramento—			
Isleton, 1929			386,630
1930			374,920

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
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Counties and cities	Value real estate	Improvements thereon	Personal property including money
Sacramento—Continued			
North Sacramento, 1929.....	\$449,050	\$533,920	\$130,070
1930.....	449,760	541,640	143,760
Sacramento, 1929.....	39,587,840	39,254,430	11,210,960
1930.....	39,338,140	39,521,600	11,071,830
San Benito—			
Hollister, 1929.....	613,060	1,052,615	450,225
1930.....	614,130	1,087,395	432,270
San Juan, 1929.....	55,110	113,305	34,665
1930.....	55,625	119,515	33,155
San Bernardino—			
Chino, 1929.....	525,640	400,140	115,680
1930.....	535,540	412,670	117,080
Colton, 1929.....	946,430	983,200	355,670
1930.....	936,250	1,002,670	318,950
Needles, 1929.....	231,430	358,030	149,230
1930.....	238,730	377,350	152,960
Ontario, 1929.....	2,483,690	2,928,750	949,460
1930.....	2,554,130	3,011,420	976,980
Redlands, 1929.....	3,673,070	4,520,930	1,067,490
1930.....	3,674,200	4,628,280	1,115,477
Rialto, 1929.....	543,140	539,690	131,370
1930.....	535,540	516,790	163,500
San Bernardino, 1929.....	7,817,040	7,455,130	2,658,580
1930.....	7,993,860	7,993,015	2,622,995
Upland, 1929.....	1,137,050	1,447,140	327,265
1930.....	1,150,830	1,485,560	357,368
San Diego—			
Chula Vista, 1929.....	2,536,120	1,369,440	308,912
1930.....	2,414,290	1,503,320	304,990
Coronado, 1929.....	5,386,700	2,901,160	275,975
1930.....	2,922,630	1,432,280	197,815
El Cajon, 1929.....	380,165	243,700	42,343
1930.....	433,270	271,480	56,780
Escondido, 1929.....	957,270	811,370	296,406
1930.....	949,840	891,600	227,323
La Mesa, 1929.....	1,792,305	806,600	69,285
1930.....	1,627,725	857,840	89,035
National City, 1929.....	2,121,215	1,581,270	267,510
1930.....	1,609,755	1,218,250	152,550
Oceanside, 1929.....	1,908,985	1,197,390	209,470
1930.....	3,764,395	1,665,310	218,325
San Diego, 1929.....	96,464,975	56,353,140	12,873,904
1930.....	94,217,815	58,145,995	12,329,680
San Joaquin—			
Lodi, 1929.....	1,207,135	2,416,115	727,075
1930.....	1,191,635	2,404,340	704,310
Manteca, 1929.....	235,745	426,750	129,175
1930.....	224,005	431,290	141,960
Stockton, 1929.....	16,478,750	18,052,140	6,876,395
1930.....	16,251,820	18,028,245	6,862,735
Tracy, 1929.....	698,835	907,180	339,560
1930.....	682,180	947,255	366,430
San Luis Obispo—			
Arroyo Grande, 1929.....	182,785	196,475	82,065
1930.....	181,445	188,750	85,065
Paso Robles, 1929.....	502,480	742,790	405,990
1930.....	504,910	724,280	387,645
San Luis Obispo, 1929.....	1,848,490	2,093,525	1,040,020
1930.....	1,833,960	2,179,640	1,070,970
San Mateo—			
Atherton, 1929.....	1,271,150	1,079,700	175,025
1930.....	1,268,605	1,126,550	186,200
Belmont, 1929.....			
1930.....	336,370	183,620	24,975
Burlingame, 1929.....	2,042,360	3,306,750	334,870
1930.....	2,075,935	3,554,100	430,505
Daly City, 1929.....	608,215	876,615	39,100
1930.....	604,950	941,175	54,945
Hillsborough, 1929.....	2,793,875	2,136,200	561,300
1930.....	2,736,850	2,491,600	547,200
Lawndale, 1929.....	323,055	38,045	13,700
1930.....	254,200	90,865	14,000
Menlo Park, 1929.....	442,550	365,375	44,150
1930.....	439,280	381,385	64,530

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
Exclusive of Operative Property of Corporations Exempt from Local Taxation

Counties and cities	Solvent credits	Notes, stocks, bonds, etc.	Total value of all property
Sacramento—Continued			
North Sacramento, 1929			\$1,113,040
1930	\$13,500		1,148,660
Sacramento, 1929	1,465,520	\$1,957,277	93,476,027
1930	1,741,580	1,738,430	93,411,580
San Benito—			
Hollister, 1929		744,360	2,860,260
1930		1,209,910	3,343,705
San Juan, 1929		24,790	227,870
1930		32,350	240,645
San Bernardino—			
Chino, 1929			1,041,460
1930			1,065,290
Colton, 1929		1,200	2,286,500
1930	14,960	22,100	2,294,930
Needles, 1929			738,690
1930			769,040
Ontario, 1929	180,380	74,180	6,616,460
1930	140,660	474,390	7,157,580
Redlands, 1929	555,240	3,259,460	13,076,190
1930	149,990	3,171,420	12,739,367
Rialto, 1929	4,500	9,800	1,228,500
1930	23,500	14,620	1,253,950
San Bernardino, 1929	677,750	69,460	18,677,960
1930	144,550	739,830	19,494,250
Upland, 1929	87,260	272,110	3,270,825
1930	51,370	304,420	3,349,548
San Diego—			
Chula Vista, 1929			4,214,472
1930			4,282,600
Coronado, 1929			8,563,835
1930	234,400		4,787,125
El Cajon, 1929			666,208
1930	40,000		801,530
Escondido, 1929			2,065,046
1930	48,860		2,117,623
La Mesa, 1929			2,668,190
1930			2,628,467
National City, 1929	53,867		3,969,995
1930			3,020,555
Oceanside, 1929		40,000	3,315,845
1930			5,679,230
San Diego, 1929		31,200	165,692,019
1930	11,357,378		176,050,868
San Joaquin—			
Lodi, 1929	354,100	635,840	5,340,265
1930	191,515	1,105,430	5,597,230
Manteca, 1929	1,060	79,240	871,970
1930	565	73,025	870,845
Stockton, 1929	1,962,750	11,625,805	54,995,840
1930	1,717,495	16,021,165	58,881,460
Tracy, 1929	28,945	95,350	2,069,870
1930	12,590	177,790	2,186,245
San Luis Obispo—			
Arroyo Grande, 1929		102,105	563,430
1930		144,365	599,625
Paso Robles, 1929		150,130	1,801,390
1930		374,385	1,991,220
San Luis Obispo, 1929		1,508,200	6,490,235
1930		2,735,650	7,820,220
San Mateo—			
Atherton, 1929	31,145	946,965	3,503,985
1930		1,182,250	3,763,605
Belmont, 1929			
1930			544,965
Burlingame, 1929		68,500	5,752,480
1930		181,345	6,241,885
Daly City, 1929		4,000	1,527,930
1930			1,601,070
Hillsborough, 1929	91,080	11,377,720	16,960,175
1930		13,076,380	18,852,030
Lawndale, 1929			374,800
1930			359,065
Menlo Park, 1929			852,075
1930			885,195

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
Exclusive of Operative Property of Corporations Exempt from Local Taxation

Counties and cities	Value real estate	Improvements thereon	Personal property including money
San Mateo—Continued			
Redwood City, 1929.....	\$1,554,355	\$1,561,955	\$270,085
1930.....	1,548,330	1,645,030	345,465
San Bruno, 1929.....	714,290	426,550	23,035
1930.....	725,345	444,050	28,750
San Carlos, 1929.....	583,150	257,410	16,925
1930.....	609,040	320,450	25,625
San Mateo, 1929.....	2,621,710	2,637,000	335,220
1930.....	3,107,060	2,892,875	493,535
South San Francisco, 1929.....	885,320	1,162,860	463,615
1930.....	882,055	1,213,735	474,140
Santa Barbara—			
Lompoc, 1929.....	361,440	387,310	345,825
1930.....	361,790	416,110	388,930
Santa Barbara, 1929.....	10,043,420	13,538,505	4,166,850
1930.....	10,237,760	14,052,980	5,252,179
Santa Maria, 1929.....	1,570,640	1,690,650	846,055
1930.....	1,559,880	1,870,745	1,038,676
Santa Clara—			
Alviso, 1929.....	200,380	63,860	40,935
1930.....	204,295	71,165	59,870
Gilroy, 1929.....	393,185	763,855	161,125
1930.....	398,780	802,055	177,910
Los Gatos, 1929.....	606,445	1,196,225	250,040
1930.....	579,930	1,242,490	246,800
Morgan Hill, 1929.....	149,235	173,480	41,485
1930.....	149,170	181,145	47,995
Mountain View, 1929.....	283,825	696,410	143,230
1930.....	286,815	736,325	141,295
Palo Alto, 1929.....	3,082,395	5,935,420	743,495
1930.....	3,098,850	6,266,685	765,475
San Jose, 1929.....	17,522,265	19,572,425	4,619,870
1930.....	17,080,990	20,389,070	4,574,815
Santa Clara, 1929.....	933,875	1,662,035	620,220
1930.....	935,655	1,712,505	638,325
Sunnyvale, 1929.....	475,300	705,195	232,150
1930.....	492,505	735,895	257,345
Willow Glen, 1929.....	638,790	870,855	118,715
1930.....	663,270	1,080,635	154,740
Santa Cruz—			
Santa Cruz, 1929.....	4,216,695	3,434,805	904,790
1930.....	4,232,680	3,515,235	930,305
Watsonville, 1929.....	1,263,390	1,653,815	718,500
1930.....	1,279,985	1,738,720	760,420
Shasta—			
Kennett, 1929.....	12,700	26,950	10,955
1930.....	11,980	20,320	7,865
Redding, 1929.....	557,985	1,249,875	765,240
1930.....	572,600	1,290,365	801,660
Sierra—			
Loyalton, 1929.....	108,410	128,025	116,820
1930.....	109,820	128,600	149,055
Siskiyou—			
Dorris, 1929.....	44,510	94,540	64,540
1930.....	40,120	99,850	68,435
Dunsuir, 1929.....	144,450	529,920	245,980
1930.....	144,675	540,580	233,415
Etna, 1929.....	46,135	109,220	67,115
1930.....	45,690	108,230	48,720
Fort Jones, 1929.....	26,280	89,220	66,070
1930.....	26,545	89,625	66,525
Montague, 1929.....	68,280	115,820	113,200
1930.....	68,075	118,815	104,425
Mt. Shasta, 1929.....	121,955	261,180	191,625
1930.....	120,335	259,630	172,590
Yreka, 1929.....	182,460	549,900	277,920
1930.....	187,745	585,255	289,605
Solano—			
Benicia, 1929.....	280,595	547,245	214,515
1930.....	280,780	561,300	159,410
Dixon, 1929.....	140,710	446,425	180,549
1930.....	141,200	448,395	171,151
Fairfield, 1929.....	139,185	272,625	109,693
1930.....	136,665	304,425	114,326

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
Exclusive of Operative Property of Corporations Exempt from Local Taxation

Counties and cities	Solvent credits	Notes, stocks, bonds, etc.	Total value of all property
San Mateo—Continued			
Redwood City, 1929	\$13,000	\$313,765	\$3,713,160
1930			3,538,825
San Bruno, 1929			1,163,875
1930		2,900	1,201,045
San Carlos, 1929		30,000	887,485
1930			955,115
San Mateo, 1929		2,000	5,595,930
1930		2,402,635	8,896,105
South San Francisco, 1929		30,500	2,542,295
1930		27,500	2,597,430
Santa Barbara—			
Lompoc, 1929	89,100	503,720	1,687,395
1930	42,185	1,081,854	2,290,869
Santa Barbara, 1929	2,200,930	24,176,700	54,126,405
1930	3,693,529	27,309,454	60,545,902
Santa Maria, 1929	11,525	164,725	4,283,595
1930	176,128	637,362	5,282,791
Santa Clara—			
Alviso, 1929			305,175
1930			335,330
Gilroy, 1929		59,710	1,377,875
1930		154,605	1,533,350
Los Gatos, 1929	600	85,225	2,138,535
1930		451,195	2,520,415
Morgan Hill, 1929			364,200
1930			378,310
Mountain View, 1929			1,123,465
1930		12,420	1,170,855
Palo Alto, 1929	10,530	1,436,120	11,207,960
1930	2,200	1,375,280	11,508,490
San Jose, 1929	422,245	1,435,905	43,572,710
1930	401,185	1,497,125	43,943,185
Santa Clara, 1929	42,295	17,885	3,276,310
1930			3,286,485
Sunnyvale, 1929			1,412,645
1930		2,000	1,487,745
Willow Glen, 1929		188,530	1,916,890
1930	4,105	474,155	2,376,905
Santa Cruz—			
Santa Cruz, 1929	77,903	371,892	9,006,085
1930	55,110	1,640,838	10,374,168
Watsonville, 1929	435,312	295,080	4,366,097
1930	354,125	335,277	4,468,527
Shasta—			
Kennett, 1929	1,000		51,605
1930		1,900	42,065
Redding, 1929	23,935	251,445	2,846,480
1930	13,500	461,460	3,139,585
Sierra—			
Loyalton, 1929			353,255
1930			387,475
Siskiyou—			
Dorris, 1929			203,590
1930			208,405
Dunsmuir, 1929			920,350
1930		34,160	952,830
Etna, 1929			222,470
1930	2,000	17,000	221,640
Fort Jones, 1929			181,570
1930	2,000	2,900	187,595
Montague, 1929			297,300
1930	3,000		294,315
Mt. Shasta, 1929			574,760
1930	2,300	17,155	572,010
Yreka, 1929			1,010,280
1930	42,500	145,635	1,250,740
Solano—			
Benicia, 1929			1,042,355
1930		1,702	1,003,192
Dixon, 1929			767,684
1930		10,750	771,496
Fairfield, 1929		13,140	534,643
1930		15,020	570,436

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
Exclusive of Operative Property of Corporations Exempt from Local Taxation

Counties and cities	Value real estate	Improvements thereon	Personal property including money
Solano—Continued			
Rio Vista, 1929	\$94,925	\$412,830	\$173,863
1930	94,805	426,660	212,617
Suisun, 1929	135,925	292,400	113,631
1930	136,205	297,260	108,800
Vacaville, 1929	151,600	473,145	171,920
1930	156,765	467,775	164,197
Vallejo, 1929	1,787,690	3,626,755	874,927
1930	1,803,645	3,669,360	849,605
Sonoma—			
Cloverdale, 1929	112,275	185,325	44,560
1930	111,625	187,175	74,025
Healdsburg, 1929	384,730	609,655	128,870
1930	386,535	609,955	209,460
Petaluma, 1929	1,354,300	2,102,195	621,770
1930	1,356,565	2,165,615	1,160,953
Santa Rosa, 1929	2,251,460	3,703,585	622,315
1930	2,255,265	3,730,280	1,200,915
Sebastopol, 1929	221,030	445,395	93,380
1930	220,145	440,945	173,965
Sonoma, 1929	168,295	294,420	56,070
1930	168,505	303,175	113,801
Stanislaus—			
Ceres, 1929	76,885	142,085	45,940
1930	76,600	143,125	53,795
Modesto, 1929	2,681,950	4,558,935	2,296,095
1930	2,694,825	4,714,075	2,271,180
Newman, 1929	267,380	335,995	179,890
1930	264,965	340,395	246,655
Oakdale, 1929	273,370	441,695	210,860
1930	273,675	461,295	234,480
Patterson, 1929	167,415	195,435	127,690
1930	166,795	209,160	183,615
Riverbank, 1929	87,055	111,615	42,345
1930	86,275	111,755	41,550
Turlock, 1929	897,325	1,345,455	663,995
1930	902,205	1,368,955	694,460
Sutter—			
Yuba City, 1929	272,835	752,595	232,240
1930	273,020	775,075	178,615
Tehama—			
Corning, 1929	225,250	425,810	220,185
1930	225,150	433,215	195,010
Red Bluff, 1929	566,495	1,008,530	453,770
1930	562,510	1,017,320	446,015
Tehama, 1929	43,955	31,785	15,345
1930	43,155	30,550	15,460
Tulare—			
Dinuba, 1929	458,725	1,052,270	315,241
1930	381,395	847,355	206,155
Exeter, 1929	243,850	584,870	200,547
1930	244,020	575,220	205,375
Lindsay, 1929	495,075	861,140	508,720
1930	484,480	897,370	500,130
Porterville, 1929	808,340	1,632,080	668,035
1930	808,840	1,662,570	678,100
Tulare, 1929	761,545	1,650,190	624,837
1930	758,350	1,724,055	712,576
Visalia, 1929	1,200,350	2,110,498	934,235
1930	1,196,665	2,266,715	965,275
Tuolumne—			
Sonora, 1929	278,215	791,280	298,690
1930	279,705	807,230	288,305
Ventura—			
Fillmore, 1929	380,310	517,870	168,380
1930	397,250	473,210	167,340
Ojai, 1929	223,430	323,580	90,570
1930	341,350	320,220	111,290
Oxnard, 1929	881,080	1,106,310	671,780
1930	913,830	1,110,340	425,210
San Buena Ventura, 1929	3,362,120	3,554,740	1,371,770
1930	3,409,860	3,930,730	1,456,920
Santa Paula, 1929	1,146,500	1,601,750	504,230
1930	1,147,260	1,764,330	536,010

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
Exclusive of Operative Property of Corporations Exempt from Local Taxation

Counties and cities	Solvent credits	Notes, stocks, bonds, etc.	Total value of all property
Solano—Continued			
Rio Vista, 1929.....		\$95,970	\$777,588
1930.....		74,685	808,767
Suisun, 1929.....		15,944	557,900
1930.....		28,379	570,644
Vacaville, 1929.....		222,540	1,019,205
1930.....		696,162	1,484,899
Vallejo 1929.....		109,550	6,398,922
1930.....		449,417	6,772,027
Sonoma—			
Cloverdale, 1929.....			342,160
1930.....		56,210	429,035
Healdsburg, 1929.....		15,700	1,138,955
1930.....		28,780	1,234,730
Petaluma, 1929.....		166,035	4,244,300
1930.....	\$32,735	546,208	5,262,076
Santa Rosa, 1929.....			6,577,360
1930.....	6,080	864,936	8,057,476
Sebastopol, 1929.....			759,805
1930.....			835,055
Sonoma, 1929.....			518,785
1930.....	1,018	138,021	724,620
Stanislaus—			
Ceres, 1929.....	6,250	78,900	350,060
1930.....	18,200	1,700	293,420
Modesto, 1929.....	351,475	594,115	10,482,570
1930.....	373,585	1,820,445	11,874,110
Newman, 1929.....	15,100	840	799,205
1930.....		560	852,575
Oakdale, 1929.....	350	3,040	929,315
1930.....	10,900	19,310	999,660
Patterson, 1929.....	4,200		494,740
1930.....	4,900		564,470
Riverbank, 1929.....	1,020	12,050	254,085
1930.....	4,850	2,095	246,525
Turlock, 1929.....	38,000	79,005	3,023,780
1930.....	92,160	143,015	3,200,795
Sutter—			
Yuba City, 1929.....		132,629	1,390,299
1930.....		126,532	1,353,242
Tehama—			
Corning, 1929.....		43,255	914,500
1930.....		39,825	893,200
Red Bluff, 1929.....	5,125	97,550	2,131,470
1930.....	9,990	113,225	2,149,060
Tehama, 1929.....	400		91,485
1930.....			89,165
Tulare—			
Dinuba, 1929.....			1,826,236
1930.....	77,000	8,580	1,520,485
Exeter, 1929.....	31,500	101,441	1,162,208
1930.....	30,000	106,890	1,161,505
Lindsay, 1929.....	500	27,530	1,892,965
1930.....	1,500	15,870	1,899,350
Porterville, 1929.....	18,650	188,935	3,316,040
1930.....	4,300	230,165	3,383,975
Tulare, 1929.....	199,800	53,000	3,289,372
1930.....	176,270	104,270	3,475,521
Visalia, 1929.....	106,850	233,900	4,585,833
1930.....	63,300	247,130	4,739,085
Tuolumne—			
Sonora, 1929.....			1,368,185
1930.....			1,375,240
Ventura—			
Fillmore, 1929.....		269,360	1,335,920
1930.....	142,390	124,110	1,304,300
Ojai, 1929.....		153,680	791,240
1930.....	3,230	283,000	1,059,090
Ormond, 1929.....		864,410	3,526,580
1930.....	403,080	321,763	3,174,223
San Buena Ventura, 1929.....		6,402,710	14,691,340
1930.....	735,668	6,478,844	15,992,022
Santa Paula, 1929.....		803,430	4,055,910
1930.....	366,882	544,763	4,349,245

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
Exclusive of Operative Property of Corporations Exempt from Local Taxation

Counties and cities	Value real estate	Improvements thereon	Personal property including money
Yolo—			
Davis, 1929	\$157,120	\$422,655	\$165,075
1930	156,230	422,930	144,420
Winters, 1929	143,245	212,025	100,010
1930	143,225	218,145	105,480
Woodland, 1929	715,035	2,185,670	802,070
1930	716,590	2,241,485	787,125
Yuba—			
Marysville, 1929	2,252,260	3,063,545	1,435,840
1930	2,253,565	3,110,940	1,356,670
Wheatland, 1929	35,545	130,435	66,540
1930	35,675	132,790	70,440

SCHEDULE E—Continued

Assessment of Municipalities (Incorporated Cities and Towns) by County Assessors for the Years 1929 and 1930,
Exclusive of Operative Property of Corporations Exempt from Local Taxation

Counties and cities	Solvent credits	Notes, stocks, bonds, etc.	Total value of all property
Yolo—			
Davis, 1929.....		\$11,500	\$756,350
1930.....	\$4,800	27,940	756,320
Winters, 1929.....		7,485	462,765
1930.....		7,265	474,115
Woodland, 1929.....	10,350	249,270	3,962,395
1930.....	5,000	279,110	4,029,310
Yuba—			
Marysville, 1929.....		453,175	7,204,820
1930.....	191,555	1,016,265	7,928,995
Wheatland, 1929.....		7,065	239,585
1930.....	4,000	3,065	245,970

SCHEDULE F

Showing Certain Kinds of Property Assessed and the Assessed Value for 1929

Counties	Pure bred cattle		Stock cattle		Dairy cows		Hogs	
	Number	Value	Number	Value	Number	Value	Number	Value
Alameda	700	\$52,500	25,500	\$510,000	10,000	\$400,000	14,500	\$87,000
Alpine			756	18,390	135	6,750	45	225
Amador	10	1,000	11,410	217,748	953	33,355	2,023	6,119
Butte			22,500	450,000	2,200	66,000	11,400	45,600
Calaveras	200	8,000	6,000	100,000	50	1,500	1,000	5,000
Colusa	176	12,300	7,842	141,100	4,216	139,100	7,300	20,700
Contra Costa	650	97,500	10,300	154,500	9,300	418,500	*425,000	17,000
Del Norte			1,150	23,000	5,300	185,550		
El Dorado	140	7,000	7,500	112,500	1,500	45,000	1,000	9,000
Fresno	346	20,760	28,171	436,460	21,089	949,005	*833,245	33,330
Glenn	1,600	96,000	15,000	300,000	5,600	196,000	9,000	45,000
Humboldt			23,552	435,605	25,009	1,004,360	1,697	8,485
Imperial			36,386	1,091,580	21,902	876,080	13,983	69,915
Inyo	108	4,195	7,560	164,430	889	38,730	426	2,833
Kern	400	24,000	72,082	1,047,345	6,172	276,090	*599,380	72,675
Kings			10,553	112,715	20,002	835,210	*487,500	19,500
Lake			3,760	59,155	1,417	42,510	1,930	5,965
Lassen	800	32,000	18,500	462,500	4,000	160,000	2,500	18,750
Los Angeles	461	27,401	8,130	243,585	27,448	1,397,350	11,017	48,034
Madera	4,640	61,410	18,989	284,450	14,346	407,690	*490,705	22,237
Marin	534	26,445	11,260	127,340	20,214	482,155	3,489	17,130
Mariposa			13,000	260,000	200	8,000	1,500	4,500
Mendocino	300	30,000	10,000	250,000	6,000	240,000	*70,000	2,800
Merced	960	57,600	27,121	406,815	42,894	1,930,000	7,403	37,015
Modoc	245	14,700	39,647	578,884	3,290	98,700	2,638	13,190
Mono			3,271	42,968	266	7,230	128	1,258
Monterey	810	72,900	41,586	831,720	22,490	1,124,500	8,970	44,850
Napa	750	60,000	7,000	210,000	10,000	400,000	10,000	70,000
Nevada	400	26,000	3,700	74,000	1,200	42,000	420	2,730
Orange			10,200	408,000	9,000	1,125,000	2,300	46,000
Placer			5,840	116,800	890	31,150	970	3,880
Plumas			4,941	123,800	2,048	83,880	366	3,580
Riverside	600	12,800	4,009	49,800	8,450	183,000	1,730	7,500
Sacramento	1,700	119,000	11,000	165,000	8,000	280,000	3,000	12,000
San Benito	560	22,400	31,849	597,895	1,961	96,370	2,021	8,650
San Bernardino	443	17,720	6,450	215,400	7,354	588,320	29,370	183,270
San Diego			17,000	255,000	6,200	186,000	14,000	98,000
San Francisco								
San Joaquin	820	82,000	9,803	147,045	22,863	1,028,865	*855,375	34,215
San Luis Obispo	1,015	50,750	29,850	447,750	23,600	708,000	9,800	58,800
San Mateo	250	15,000	3,000	60,000	7,500	225,000	1,500	3,000
Santa Barbara	750	45,000	41,000	820,000	8,500	340,000	5,500	27,500
Santa Clara	1,550	155,000	27,000	675,000	5,600	280,000	3,700	37,000
Santa Cruz	120	6,000	357	7,140	2,615	65,380	*37,100	1,855
Shasta			28,358	567,160	2,068	72,380	7,962	31,850
Sierra	78	1,930	2,276	33,970	953	26,075		
Siskiyou	3,820	229,200	13,280	265,600	6,371	254,840	5,823	29,115
Solano	400	24,000	7,866	118,000	7,119	249,175	1,985	9,825
Sonoma	500	25,000	10,000	200,000	20,000	500,000	4,000	20,000
Stanislaus	1,137	62,150	19,230	325,400	67,250	3,026,250	*477,605	19,105
Sutter	113	5,540	1,356	26,200	4,101	146,650	4,616	19,236
Tehama	337	20,220	13,125	328,125	3,925	137,375	6,225	24,900
Trinity			5,190	103,800	520	15,600	498	2,490
Tulare	2,000	120,000	45,000	675,000	42,000	1,890,000	24,000	96,000
Tuolumne	100	9,000	7,000	210,000	300	18,000	*3,500	280
Ventura	250	25,000	7,300	109,000	6,500	195,000		
Yolo	1,480	92,500	6,500	107,500	9,100	318,500	27,800	83,420
Yuba			4,590	106,580	2,370	78,890	778	3,440
Totals	32,253	\$1,871,921	865,596	\$16,411,755	575,240	\$23,961,065		\$1,595,852

*Pounds.

SCHEDULE F—Continued

Showing Certain Kinds of Property Assessed and the Assessed Value for 1929

Counties	Mules		Horses		Sheep		Stock goats	
	Number	Value	Number	Value	Number	Value	Number	Value
Alameda.....	1,000	\$75,000	8,000	\$400,000	45,000	\$180,000	500	\$1,000
Alpine.....	4	200	51	2,480	4,366	17,464	-----	-----
Amador.....	35	940	829	23,668	15,453	49,295	2,113	3,148
Butte.....	500	20,000	2,600	104,000	43,800	175,200	250	375
Calaveras.....	10	400	400	12,000	9,000	27,000	500	500
Colusa.....	650	22,800	1,175	28,460	110,500	438,000	-----	-----
Contra Costa.....	200	10,000	3,500	175,000	27,600	110,400	-----	-----
Del Norte.....	-----	-----	125	5,000	350	1,050	-----	-----
El Dorado.....	50	3,500	2,000	80,000	11,000	44,000	5,000	7,500
Fresno.....	4,011	120,330	11,975	239,500	160,684	463,657	31	62
Glenn.....	900	27,000	2,500	75,000	175,000	700,000	2,000	3,000
Humboldt.....	153	4,745	3,406	143,665	76,438	346,545	4,099	14,325
Imperial.....	2,350	94,000	5,130	102,600	26,917	80,751	822	2,466
Inyo.....	417	8,650	1,690	35,645	10,462	52,988	-----	-----
Kern.....	1,572	43,050	5,401	117,445	116,066	392,320	635	2,150
Kings.....	785	23,790	4,235	105,480	34,604	122,650	22	90
Lake.....	68	2,110	763	25,975	18,440	55,320	760	1,140
Lassen.....	180	7,200	3,500	140,000	41,500	249,000	-----	-----
Los Angeles.....	1,670	79,475	6,320	266,388	3,208	6,480	602	2,504
Madera.....	1,003	24,270	4,697	52,977	31,632	82,245	435	900
Marin.....	2	75	1,562	61,085	11,008	38,035	-----	-----
Mariposa.....	50	1,250	700	14,000	15,000	75,000	300	300
Mendocino.....	100	2,000	750	22,500	130,000	520,000	500	500
Merced.....	1,740	52,200	6,819	136,380	69,600	278,400	76	152
Modoc.....	252	5,040	4,174	73,045	76,553	382,765	221	1,326
Mono.....	44	1,919	324	9,765	13,859	56,780	284	1,248
Monterey.....	800	32,000	5,450	163,500	42,500	170,000	200	400
Napa.....	800	40,000	2,000	80,000	30,000	150,000	250	1,250
Nevada.....	50	1,250	585	23,400	8,650	34,600	590	1,180
Orange.....	1,500	150,000	3,000	220,000	1,000	12,000	-----	-----
Placer.....	286	8,580	1,680	50,400	39,800	159,200	670	1,005
Plumas.....	11	390	852	45,035	3,238	12,911	-----	-----
Riverside.....	990	21,450	4,220	99,000	1,940	5,050	550	1,000
Sacramento.....	150	6,000	900	22,500	25,000	100,000	200	300
San Benito.....	24	655	2,279	82,130	30,428	97,360	263	680
San Bernardino.....	557	42,290	2,509	202,935	1,146	8,810	-----	-----
San Diego.....	1,000	30,000	8,000	320,000	5,000	15,000	-----	-----
San Francisco.....	-----	-----	-----	-----	-----	-----	-----	-----
San Joaquin.....	987	39,485	6,172	246,895	49,726	198,905	360	720
San Luis Obispo.....	310	12,400	4,160	104,000	7,600	30,400	260	520
San Mateo.....	15	750	300	7,500	6,000	15,000	-----	-----
Santa Barbara.....	300	12,000	1,500	60,000	18,000	72,000	-----	-----
Santa Clara.....	170	17,000	2,850	142,500	-----	-----	200	2,400
Santa Cruz.....	20	400	1,387	41,615	582	1,755	-----	-----
Shasta.....	162	4,860	1,926	48,150	21,394	85,575	2,637	4,055
Sierra.....	10	250	301	9,500	1,510	3,775	-----	-----
Siskiyou.....	172	6,880	4,680	210,600	47,275	236,375	227	1,135
Solano.....	538	21,520	4,166	166,640	106,999	427,996	-----	-----
Sonoma.....	100	2,500	1,000	25,000	40,000	120,000	1,000	2,000
Stanislaus.....	1,350	38,590	8,750	275,750	60,250	180,750	600	1,200
Sutter.....	403	14,835	1,828	51,270	40,085	158,300	59	475
Tehama.....	635	15,875	1,875	46,875	198,150	792,600	8,500	12,750
Trinity.....	100	3,950	605	20,115	3,818	15,272	509	1,080
Tulare.....	4,000	100,000	12,000	240,000	90,000	360,000	600	1,200
Tuolumne.....	25	1,000	350	10,500	5,000	35,000	800	1,600
Ventura.....	800	24,000	2,800	84,000	5,000	15,000	-----	-----
Yolo.....	1,110	33,140	4,720	116,200	161,300	635,300	-----	-----
Yuba.....	158	4,740	1,198	27,085	38,941	155,765	150	225
Totals.....	35,279	\$1,316,734	176,669	\$5,695,153	2,368,372	\$9,250,044	37,775	\$77,861

SCHEDULE F—Continued

Showing Certain Kinds of Property Assessed and the Assessed Value for 1929

Counties	Milk goats		Poultry		Tractors		Automobiles	
	Number	Value	Dozen	Value	Number	Value	Number	Value
Alameda	3,500	\$35,000	70,000	\$70,000	1,000	\$600,000	117,200	\$19,572,400
Alpine			46	138	1	200	39	6,690
Amador			471	1,338			1,937	26,661
Butte	50	250	9,250	47,250	85	12,750	8,874	1,097,305
Calaveras	15	150	1,000	3,000			1,500	300,000
Colusa			1,000	5,000	475	187,000	3,560	565,200
Contra Costa	100	1,000	9,150	36,600			18,270	3,105,900
Del Norte					38	3,040	750	75,000
El Dorado	400	2,000	2,500	12,500	30	4,500	2,500	307,500
Fresno	323	3,230	15,111	60,444	1,000	50,000	38,149	4,768,625
Glenn	40	400	4,000	16,000	650	130,000	5,000	625,000
Humboldt	10	100	6,464	19,578			11,096	1,836,195
Imperial	475	1,425	7,133	35,665	736	103,670	11,129	1,112,900
Inyo			540	3,179			1,558	228,015
Kern			8,625	37,250	240	24,075	31,712	3,772,010
Kings			2,959	11,920			6,032	760,610
Lake	400	725	2,184	10,920	207	20,645	1,931	225,240
Lassen			1,500	7,500	130	111,750	3,457	691,400
Los Angeles	772	3,775	108,351	359,755	870	95,047	544,354	96,503,086
Madera	83	830	2,412	10,391	157	32,880	5,202	600,830
Marin	163	405	22,490	64,035			7,704	993,025
Mariposa	50	100	150	750			1,100	165,000
Mendocino			7,500	22,500			5,500	550,000
Merced	17	170	14,290	57,160	871	243,880	11,103	999,270
Modoc			384	1,920			1,437	86,220
Mono			777	3,885			224	48,749
Monterey	50	350	13,750	55,000	1,250	250,000	16,085	2,412,750
Napa	800	8,000	25,000	100,000	800	80,000	7,000	1,750,000
Nevada			940	4,700	20	2,000	2,707	323,145
Orange	200	4,000	15,500	186,000	1,700	650,000	39,000	15,600,000
Placer	183	915	12,900	64,500	183	18,800	7,690	692,100
Plumas			383	1,042	62	68,675	1,464	212,873
Riverside	150	750	26,300	78,900	695	71,600	19,500	2,134,130
Sacramento	140	700	28,000	140,000	50	5,000	30,250	3,025,000
San Benito			5,756	28,780	474	62,890	3,692	452,920
San Bernardino	60	750	37,445	117,950	315	68,340	24,713	9,330,630
San Diego	900	2,700	30,000	120,000			57,907	11,581,400
San Francisco							102,749	22,516,330
San Joaquin			19,941	79,765			31,950	4,504,950
San Luis Obispo			7,340	22,020	218	43,600	7,640	764,000
San Mateo			2,000	5,000	30	4,500	16,000	1,975,000
Santa Barbara	300	3,000	5,000	25,000			20,270	3,141,850
Santa Clara	400	2,800	31,190	187,140			36,385	6,367,375
Santa Cruz	44	220	18,746	46,865	132	15,840	11,064	1,149,560
Shasta			2,995	14,975			3,994	430,520
Sierra					10	5,000	450	76,370
Siskiyou	42	420	3,671	18,355	77	12,320	5,684	966,280
Solano			5,549	22,196			11,563	1,676,635
Sonoma	100	300	500,000	1,500,000	500	50,000	20,000	3,000,000
Stanislaus	375	3,750	28,652	95,150	910	273,000	21,466	2,427,720
Sutter			6,580	31,185	1,083	239,460	3,925	780,420
Tehama	10	100	5,800	23,200	225	22,500	4,328	584,280
Trinity			286	1,450			504	52,230
Tulare	100	1,000	35,000	140,000	2,000	200,000	22,000	2,200,000
Tuolumne	10	50	1,500	7,500			2,060	412,000
Ventura							18,500	2,775,000
Yolo			8,600	35,450			7,230	1,048,230
Yuba			1,298	5,395			3,564	479,960
Totals	10,262	\$79,365	1,178,409	\$4,056,196	17,224	\$3,762,962	1,402,652	\$243,866,489

SCHEDULE F—Continued

Showing Certain Kinds of Property Assessed and the Assessed Value for 1930

Counties	Pure bred cattle		Stock cattle		Dairy cows		Hogs	
	Number	Value	Number	Value	Number	Value	Number	Value
Alameda.....	700	\$52,500	27,000	\$540,000	10,000	\$400,000	15,000	\$90,000
Alpine.....			813	19,755	115	5,750	40	200
Amador.....	11	900	10,366	193,844	855	29,925	1,841	13,680
Butte.....			23,500	470,000	4,200	147,000	14,000	56,000
Calaveras.....	200	8,000	8,500	155,000	50	2,000	1,000	5,000
Colusa.....	200	15,000	9,743	145,000	4,465	156,275	15,431	40,870
Contra Costa.....	675	101,250	11,330	147,290	8,370	334,800	*375,000	15,000
Del Norte.....	115	5,750	1,230	24,600	5,150	180,250		
El Dorado.....	150	7,500	7,400	148,000	1,500	45,000	950	8,550
Fresno.....	10	500	24,096	330,455	29,240	1,169,600	2,861	14,305
Glenn.....	511	15,611	6,304	119,776	8,000	244,400	8,739	39,762
Humboldt.....			25,338	473,644	24,975	999,000	1,485	7,425
Imperial.....	10,904	490,680	18,419	552,570	12,590	503,600	13,653	68,265
Inyo.....			8,953	223,825	520	20,800	387	1,935
Kern.....	400	24,000	46,881	687,975	7,000	266,530	*495,065	18,875
Kings.....			11,594	118,100	20,311	724,110	*373,875	14,955
Lake.....			3,130	49,235	1,337	40,110	1,209	3,850
Lassen.....	832	33,280	17,830	445,750	4,260	170,400	2,600	19,500
Los Angeles.....	1,889	101,645	6,675	135,335	31,568	1,482,674	12,574	53,635
Madera.....	277	11,455	24,155	309,662	10,220	305,513	*290,825	11,633
Marin.....	557	33,025	9,552	139,335	19,820	499,565	2,404	11,255
Mariposa.....			12,000	240,000	200	8,000	1,500	4,500
Mendocino.....	300	30,000	8,500	255,000	5,000	250,000	*60,000	2,400
Merced.....	614	36,840	32,148	417,924	39,762	1,590,480	4,696	18,784
Modoc.....			38,870	680,225	3,140	94,200	2,190	8,760
Mono.....			2,120	42,080	204	6,235	54	465
Monterey.....	950	85,500	40,300	806,000	21,500	1,075,000	10,800	54,000
Napa.....	500	40,000	10,000	300,000	7,000	280,000	8,000	40,000
Nevada.....	390	24,350	4,010	80,200	1,305	45,675	350	2,275
Orange.....			12,500	500,000	6,500	650,000	4,500	90,000
Placer.....			2,760	55,200	630	22,050	760	3,040
Plumas.....	66	6,600	2,617	79,380	1,644	98,360	240	2,400
Riverside.....	600	12,120	6,209	80,720	6,420	182,970	1,715	7,290
Sacramento.....	1,700	119,000	12,000	180,000	8,500	297,500	3,000	12,000
San Benito.....	550	22,000	31,000	597,895	1,764	85,750	1,470	5,820
San Bernardino.....	470	18,800	3,197	125,520	9,726	869,550	29,192	193,110
San Diego.....			16,870	253,050	6,500	195,000	13,000	91,000
San Francisco.....								
San Joaquin.....	835	83,500	9,865	128,245	21,725	869,000	*878,000	35,120
San Luis Obispo.....	1,150	57,500	30,700	460,500	24,300	729,000	9,400	47,000
San Mateo.....	200	12,000	2,500	50,000	7,000	210,000	1,500	3,000
Santa Barbara.....	750	45,000	39,000	780,000	9,600	384,000	5,500	27,500
Santa Clara.....	1,550	155,000	27,000	675,000	5,600	280,000	3,700	37,000
Santa Cruz.....	150	7,500	384	7,680	2,971	74,275	*20,300	1,015
Shasta.....			27,486	549,720	2,138	74,830	6,115	19,080
Sierra.....	4	125	2,264	30,560	950	24,330		
Siskiyou.....	3,760	225,600	12,117	242,340	6,280	251,200	5,781	28,905
Solano.....	350	21,000	7,214	144,280	6,637	232,305	1,586	7,930
Sonoma*.....	500	25,000	10,000	200,000	20,000	500,000	4,000	20,000
Stanislaus.....	1,623	51,735	19,164	349,385	66,067	2,264,885	*482,395	25,295
Sutter.....	134	5,500	1,233	23,470	3,827	140,735	4,354	16,540
Tehama.....	262	15,720	14,005	280,100	4,255	147,875	6,650	26,600
Trinity.....			5,025	100,500	424	12,720	248	1,240
Tulare.....	1,700	85,000	30,000	390,000	27,000	1,080,000	20,000	80,000
Tuolumne.....	100	8,000	7,200	144,000	325	19,500	500	4,000
Ventura.....	17	1,700	5,138	77,070	2,958	88,740	1,336	5,340
Yolo.....	1,300	82,100	6,700	109,200	9,170	321,250	26,980	80,350
Yuba.....			6,981	131,100	2,401	83,525	725	3,485
Totals.....	37,956	\$2,178,286	801,886	\$14,995,495	547,939	\$21,266,242	-----	\$1,499,939

*Pounds.

SCHEDULE F—Continued

Showing Certain Kinds of Property Assessed and the Assessed Value for 1930

Counties	Mules		Horses		Sheep		Stock goats	
	Number	Value	Number	Value	Number	Value	Number	Value
Alameda.....	1,000	\$75,000	8,000	\$400,000	46,000	\$184,000	500	\$1,000
Alpine.....	6	300	56	2,505	4,000	16,000	-----	-----
Amador.....	33	957	779	22,007	15,006	48,770	1,947	1,986
Butte.....	420	16,800	2,800	84,000	69,000	276,000	275	400
Calaveras.....	20	800	400	12,000	30,000	90,000	500	500
Colusa.....	630	18,900	1,104	22,100	152,700	490,000	-----	-----
Contra Costa.....	200	10,000	3,250	162,500	26,700	80,100	-----	-----
Del Norte.....	-----	-----	125	5,000	750	1,875	-----	-----
El Dorado.....	40	2,800	2,000	80,000	10,000	35,000	5,100	7,650
Fresno.....	4,483	134,490	11,783	235,660	167,736	372,160	290	580
Glenn.....	274	6,850	1,843	47,918	267,091	803,943	924	1,885
Humboldt.....	139	4,150	3,258	136,350	80,708	370,775	2,643	5,285
Imperial.....	2,071	82,840	4,542	90,840	26,010	78,030	494	1,482
Inyo.....	395	7,800	1,719	34,380	9,259	46,295	-----	-----
Kern.....	1,580	38,285	4,966	98,050	159,543	358,755	546	1,570
Kings.....	726	22,300	3,797	101,075	44,186	108,415	16	110
Lake.....	62	1,820	663	21,520	17,260	51,780	1,134	1,690
Lassen.....	150	6,000	2,130	85,200	52,000	260,000	-----	-----
Los Angeles.....	2,413	96,525	5,715	233,320	7,358	11,710	416	2,080
Madera.....	1,157	30,605	3,340	73,361	41,793	93,975	353	700
Marin.....	-----	-----	1,404	53,680	11,524	40,970	-----	-----
Mariposa.....	50	1,250	700	14,000	15,000	45,000	300	300
Mendocino.....	100	2,000	750	22,500	130,000	520,000	500	500
Merced.....	1,243	37,290	6,150	123,000	60,436	181,208	69	138
Modoc.....	274	5,480	4,668	46,680	72,160	288,640	437	655
Mono.....	56	2,275	426	17,640	20,096	81,115	285	1,360
Monterey.....	750	30,000	5,200	156,000	33,500	100,500	200	400
Napa.....	800	40,000	2,000	100,000	30,000	150,000	1,000	5,000
Nevada.....	30	750	560	22,400	8,000	32,000	450	900
Orange.....	1,300	104,000	2,700	202,505	2,500	20,000	-----	-----
Placer.....	234	7,020	1,420	42,600	32,175	128,700	740	1,110
Plumas.....	14	580	761	36,215	8,155	12,639	-----	-----
Riverside.....	1,253	25,690	4,240	97,520	6,365	15,810	90	270
Sacramento.....	150	6,000	1,000	25,000	30,000	120,000	200	500
San Benito.....	24	770	2,235	76,970	33,270	102,360	168	380
San Bernardino.....	572	47,790	2,624	215,445	1,348	10,860	52	360
San Diego.....	1,000	30,000	7,500	300,000	5,000	15,000	-----	-----
San Francisco.....	-----	-----	-----	-----	-----	-----	-----	-----
San Joaquin.....	912	36,480	5,174	206,960	44,850	134,550	258	515
San Luis Obispo.....	260	7,800	3,420	85,500	3,800	11,400	270	540
San Mateo.....	10	400	300	7,500	3,000	7,500	-----	-----
Santa Barbara.....	300	12,000	1,500	60,000	16,000	64,000	-----	-----
Santa Clara.....	170	17,000	2,850	142,500	-----	-----	200	2,400
Santa Cruz.....	19	475	1,254	37,630	720	1,800	-----	-----
Shasta.....	183	5,490	2,057	41,140	21,791	87,165	2,819	4,230
Sierra.....	11	275	284	7,875	2,515	6,295	-----	-----
Siskiyou.....	138	5,520	4,673	210,285	51,873	207,492	282	1,410
Solano.....	461	18,430	4,127	165,110	110,029	440,116	-----	-----
Sonoma.....	100	2,500	1,000	25,000	40,000	120,000	1,000	2,000
Stanislaus.....	1,623	51,735	8,850	346,610	68,836	259,295	600	3,000
Sutter.....	333	11,220	1,634	43,965	44,901	185,555	63	315
Tehama.....	655	16,375	1,775	44,375	200,250	801,000	8,220	12,330
Trinity.....	90	2,980	576	21,125	3,316	13,264	332	664
Tulare.....	5,000	125,000	7,000	140,000	25,000	75,000	500	1,000
Tuolumne.....	25	1,000	325	9,750	4,800	19,200	1,000	2,000
Ventura.....	1,020	30,600	2,887	86,600	21,180	63,540	710	1,420
Yolo.....	1,020	29,350	4,220	86,350	155,100	614,140	-----	-----
Yuba.....	108	3,065	974	20,930	36,301	149,240	369	735
Totals.....	36,087	\$1,275,812	161,488	\$5,289,146	2,575,891	\$8,902,937	36,252	\$71,350

SCHEDULE F—Continued

Showing Certain Kinds of Property Assessed and the Assessed Value for 1930

Counties	Milk goats		Poultry		Tractors		Automobiles	
	Number	Value	Dozen	Value	Number	Value	Number	Value
Alameda	3,500	\$35,000	75,000	\$75,000	1,000	\$600,000	120,100	\$23,539,600
Alpine			44	132	5	1,250	39	7,072
Amador			459	1,024	55	15,490	2,058	575,800
Butte	60	300	16,500	49,500	125	18,750	9,980	1,206,645
Calaveras	20	200	1,000	3,000			2,000	400,000
Colusa			1,500	6,000	475	182,000	3,680	460,900
Contra Costa	130	1,300	9,400	32,900			19,570	2,837,650
Del Norte					45	3,600	850	85,000
El Dorado	380	1,900	2,600	7,800	50	7,500	2,600	312,000
Fresno	147	1,470	16,094	56,330	943	37,720	41,595	5,199,375
Glenn			15,771	34,894	524	96,940	3,302	430,549
Humboldt	10	100	7,164	21,490			11,829	1,913,380
Imperial	149	447	8,646	43,230	824	115,360	11,964	1,196,400
Inyo			520	1,820			2,088	243,200
Kern			9,089	35,500	275	30,000	32,727	4,131,040
Kings			2,870	9,615			6,582	853,245
Lake			2,406	12,030	122	15,120	1,796	297,770
Lassen			2,000	10,000	140	130,000	3,425	685,000
Los Angeles	746	3,955	132,643	409,722	789	86,987	608,640	101,874,163
Madera	24	235	2,818	9,930	355	90,069	5,663	641,815
Marin	156	390	17,207	52,130			7,899	1,086,990
Mariposa	50	100	150	750			1,100	165,000
Mendocino			8,000	24,000			5,500	550,000
Merced	3	30	13,128	45,948	865	237,875	11,538	980,730
Modoc			972	2,430			1,476	75,276
Mono			174	870	7	2,050	315	48,725
Monterey	50	350	13,330	53,320	2,500	500,000	18,125	2,718,750
Napa	200	2,000	25,000	100,000	1,000	100,000	7,286	1,821,000
Nevada			1,125	3,375	20	4,000	2,780	350,280
Orange	250	5,000	16,000	192,000	2,000	800,000	35,000	12,250,000
Placer	146	730	20,300	60,900	194	19,400	8,313	748,170
Plumas	1	5	345	1,740	40	69,725	1,201	206,935
Riverside	130	730	30,405	92,990	805	75,670	21,700	2,170,000
Sacramento	150	1,125	34,000	170,000	300	75,000	32,490	3,249,000
San Benito			5,800	29,000	505	69,110	3,840	494,465
San Bernardino	26	390	42,741	163,215	281	89,190	30,417	7,930,320
San Diego	1,000	3,000	35,000	140,000			61,370	10,274,000
San Francisco							103,358	22,738,761
San Joaquin			19,752	59,255			30,829	4,077,135
San Luis Obispo			8,950	26,850	185	33,300	8,760	876,000
San Mateo			2,000	5,000			21,000	2,100,000
Santa Barbara	400	4,000	5,000	25,000			25,074	4,262,580
Santa Clara	400	2,800	31,190	93,570			47,865	5,265,150
Santa Cruz	41	205	21,510	53,775	141	14,800	12,311	1,171,965
Shasta			1,579	5,525			4,079	461,920
Sierra			3	25	16	10,960	495	91,400
Siskiyou	56	560	3,874	19,370	62	9,300	6,120	856,800
Solano			5,064	20,255	871	174,205	12,392	1,679,815
Sonoma	100	300	500,000	1,500,000	500	50,000	20,000	2,000,000
Stanislaus	214	2,140	29,159	102,300	1,010	275,380	22,254	2,773,870
Sutter			6,307	27,509	1,036	209,245	3,669	498,438
Tehama	15	150	6,975	20,925	270	27,000	4,417	552,125
Trinity			259	1,295			501	50,885
Tulare	300	3,000	30,000	105,000	6,000	600,000	17,000	2,380,000
Tuolumne	12	60	1,200	4,800	26	5,200	1,963	294,450
Ventura			3,879	9,700	716	96,950	17,915	2,059,480
Yolo			9,100	27,600			7,345	1,036,260
Yuba			1,112	5,230	206	32,685	3,527	543,845
Totals	8,866	\$71,972	1,257,114	\$4,065,569	25,283	\$5,011,831	1,511,712	\$247,781,624

SCHEDULE G

Number of Fruit Trees Growing in Spring of 1929

Counties	Apple		Apricot		Cherry		Fig	
	Bearing	Non-bearing	Bearing	Non-bearing	Bearing	Non-bearing	Bearing	Non-bearing
Alameda.....	30,000	1,000	25,000	2,000	80,000	2,000	2,000	-----
Alpine.....	650	-----	8	-----	58	-----	-----	-----
Amador.....	5,550	200	1,060	-----	2,500	-----	500	-----
Butte.....	35,000	5,000	7,500	960	3,200	1,000	20,000	15,000
Calaveras.....	6,000	1,000	2,000	100	500	100	400	100
Colusa.....	800	-----	30,000	15,000	100	-----	3,000	750
Contra Costa.....	1,600	1,350	115,000	8,600	12,000	5,000	2,500	1,000
Del Norte.....	-----	-----	-----	-----	-----	-----	-----	-----
El Dorado.....	37,310	700	2,000	80	24,000	1,000	960	40
Fresno.....	11,700	-----	158,475	-----	-----	-----	743,560	-----
Glenn.....	1,755	5	55,981	2,300	1,233	5	26,556	1,400
Humboldt.....	50,000	-----	500	-----	2,500	-----	-----	-----
Imperial.....	-----	-----	2,178	310	-----	-----	735	210
Inyo.....	-----	-----	-----	-----	-----	-----	-----	-----
Kern.....	68,180	-----	133,520	4,000	2,100	-----	8,000	800
Kings.....	-----	-----	280,975	-----	-----	-----	-----	-----
Lake.....	20,300	1,735	3,425	1,300	1,125	905	1,020	605
Lassen.....	9,000	-----	4,000	-----	2,800	-----	-----	-----
Los Angeles.....	8,665	2,281	13,526	1,201	936	84	3,999	797
Madera.....	7,626	381	104,503	2,599	49	-----	72,707	13,701
Marin.....	500	-----	200	-----	200	-----	-----	-----
Mariposa.....	22,000	-----	500	-----	50	-----	500	-----
Mendocino.....	93,000	-----	250	-----	1,000	-----	200	-----
Merced.....	4,600	-----	175,950	-----	3,105	-----	529,260	-----
Modoc.....	9,550	1,000	510	100	4,050	225	-----	-----
Mono.....	-----	-----	-----	-----	-----	-----	-----	-----
Monterey.....	75,150	-----	63,000	-----	2,500	-----	-----	-----
Napa.....	50,000	30,000	10,000	10,000	50,000	20,000	6,000	3,000
Nevada.....	19,500	100	50	-----	1,325	-----	65	-----
Orange.....	9,000	5,500	11,000	250	-----	-----	1,900	-----
Placer.....	50,664	2,836	19,624	1,124	70,437	16,659	6,564	562
Plumas.....	3,340	-----	-----	-----	158	-----	-----	-----
Riverside.....	102,840	-----	416,850	70,000	36,160	36,240	30,800	-----
Sacramento.....	40,000	6,000	28,000	8,000	25,000	6,000	12,000	1,000
San Benito.....	11,870	-----	370,839	-----	1,000	-----	-----	-----
San Bernardino.....	462,440	1,240	186,240	920	39,920	6,400	7,120	1,600
San Diego.....	20,250	-----	7,950	-----	1,500	-----	2,500	-----
San Francisco.....	-----	-----	-----	-----	-----	-----	-----	-----
San Joaquin.....	16,110	4,103	114,340	63,207	199,201	12,862	92,600	62,605
San Luis Obispo.....	75,000	10,000	100,000	2,000	3,000	100	4,000	100
San Mateo.....	25,000	-----	3,500	-----	1,500	-----	300	-----
Santa Barbara.....	18,000	7,700	29,000	19,800	3,500	1,700	600	1,100
Santa Clara.....	132,550	-----	2,000,100	-----	450,000	-----	4,700	-----
Santa Cruz.....	349,020	51,797	62,884	51,423	14,181	980	-----	-----
Shasta.....	25,000	5,692	3,750	1,984	3,000	1,185	2,700	500
Sierra.....	5,800	600	-----	-----	250	30	-----	-----
Siskiyou.....	-----	-----	-----	-----	-----	-----	-----	-----
Solano.....	3,500	-----	210,400	-----	99,650	-----	6,000	-----
Sonoma.....	590,800	196,000	2,025	-----	107,025	10,875	1,750	-----
Stanislaus.....	6,100	-----	403,600	-----	19,200	-----	172,100	-----
Sutter.....	3,710	-----	6,448	540	24,295	4,561	6,620	402
Tehama.....	26,000	1,000	45,000	900	4,500	900	9,000	1,500
Trinity.....	6,500	3,400	200	200	180	200	50	10
Tulare.....	65,000	33,040	196,800	47,760	-----	-----	153,800	30,820
Tuolumne.....	22,000	15,000	500	300	300	200	800	100
Ventura.....	25,623	4,114	726,416	176,548	-----	-----	-----	-----
Yolo.....	5,000	-----	195,000	-----	2,000	-----	37,500	-----
Yuba.....	10,500	2,800	7,200	-----	2,500	-----	8,000	200
Totals.....	2,680,053	395,574	6,337,777	493,506	1,303,788	129,211	1,983,366	137,902

SCHEDULE G—Continued

Number of Fruit Trees Growing in Spring of 1929

Counties	Olive		Peach		Pear		Plum	
	Bearing	Non-bearing	Bearing	Non-bearing	Bearing	Non-bearing	Bearing	Non-bearing
Alameda	2,200		45,000	1,200	60,000	2,000	38,000	1,300
Alpine					59		120	
Amador	2,000		5,000		5,000		2,000	
Butte	245,000	250,000	300,000	17,500	52,800	2,000	22,500	3,000
Calaveras	5,000	3,000	3,000	1,000	500	100	1,500	100
Colusa	1,000		10,000	35,000	1,250	250	6,000	
Contra Costa	5,000		55,000	20,000	175,000	50,000	5,000	500
Del Norte								
El Dorado	3,300	120	64,500	3,500	385,000	5,000		
Fresno	52,425		665,100		675		130,680	
Glenn	21,323	600	29,792	4,860	6,939	8	3,550	
Humboldt					6,500		600	
Imperial	1,403	496	7,500	620	2,673	487		
Inyo			2,580					
Kern	55,440	1,740		27,800	108,000		91,700	24,100
			91,300					
Kings	21,900							
Lake	2,000		328,800	3,550	288,085	265,975	800	
Lassen			4,200		700		1,200	
Los Angeles	237,216	1,940	5,000	1,368	82,383	5,874	4,323	1,970
Madera	19,782	2	29,618	3,970	4,181	50	29,766	1,245
			183,804					
Marin					2,000	2,000	500	
Mariposa	700		500		400		100	
Mendocino	100		1,000		350,000	87,000	6,500	
Merced	13,455		7,500		22,770		18,630	
Modoc			1,104,230	500	1,000	150	1,000	90
			2,000					
Mono								
Monterey			10,500		60,400		10,300	
Napa	6,000	500	20,000	10,000	200,000	200,000	5,000	5,000
Nevada	100		9,600	400	165,000	12,000	24,000	1,200
Orange	4,000		8,750		3,000		2,200	
Placer	41,788	364	967,954	132,461	574,706	147,483	103,440	127,686
Plumas			120		530		390	
Riverside	96,400	400	334,800	73,600	61,120	47,440	2,000	
Sacramento	262,000	18,000	220,000	13,000	500,000	80,000	260,000	40,000
San Benito			65,094		71,346			
San Bernardino	93,200		611,920	95,484	86,400	10,240	17,280	13,480
San Diego	20,000		7,000	750	1,800			
San Francisco								
San Joaquin	65,900	6,104	1,108,245	176,507	125,301	32,809	66,850	70,110
San Luis Obispo	1,000	200	50,000	300	130,000	4,000	20,000	200
San Mateo	450		8,000		7,550		3,000	
Santa Barbara	37,500		20,000	8,300	3,000	4,600	2,000	200
Santa Clara	5,000		710,000		690,000		150,300	
Santa Cruz		300	4,823	790	14,300	54,296		
Shasta	6,200	31,000	84,000	25,950	10,850	4,735	20,000	19,118
Sierra			300	100	300	160	450	25
Siskiyou								
Solano	3,000		649,000		357,460		198,000	
Sonoma			26,480	1,600	223,650	94,050	38,250	5,850
Stanislaus	28,100		1,016,900		32,100		24,900	
Sutter	1,950		1,329,839	148,721	46,783	10,880	30,300	1,030
Tehama	72,500	30,000	200,000		45,000	5,000	5,500	
Trinity			1,500	900	1,550	950	300	250
Tulare	175,300	7,225	923,000	235,000	19,200	48,640	520,300	75,400
Tuolumne	100	50	3,000	500	900	800	800	300
Ventura					16,483	6,475		
Yolo	8,200		134,900		158,000			
Yuba	43,680	1,800	208,500	61,200	126,000	11,700		
Totals	1,661,612	353,841	11,679,649	1,106,431	5,288,644	1,197,152	1,870,029	392,154

SCHEDULE G—Continued

Number of Fruit Trees Growing in Spring of 1929

Counties	Prune		Lemon		Lime		Orange	
	Bearing	Non-bearing	Bearing	Non-bearing	Bearing	Non-bearing	Bearing	Non-bearing
Alameda.....	98,000	5,000	1,400	-----	150	-----	3,500	-----
Alpine.....	22	-----	-----	-----	-----	-----	-----	-----
Amador.....	7,000	-----	-----	-----	-----	-----	450	-----
Butte.....	600,000	35,000	400	150	-----	-----	150,000	35,000
Calaveras.....	700	100	50	50	-----	-----	250	100
Colusa.....	350,000	100,000	50,000	-----	-----	-----	3,000	-----
Contra Costa.....	22,000	9,000	-----	-----	-----	-----	-----	-----
Del Norte.....	-----	-----	-----	-----	-----	-----	-----	-----
El Dorado.....	85,000	1,500	-----	-----	-----	-----	450	-----
Fresno.....	93,096	-----	12,225	-----	-----	-----	153,225	-----
Glenn.....	135,652	5,700	4,817	13	-----	-----	47,551	8,870
Humboldt.....	2,500	-----	-----	-----	-----	-----	-----	-----
Imperial.....	917	490	-----	-----	-----	-----	9,075	2,160
Inyo.....	-----	-----	-----	-----	-----	-----	-----	-----
Kern.....	28,100	7,800	600	-----	-----	-----	125,100	10,710
Kings.....	24,950	-----	-----	-----	-----	-----	-----	-----
Lake.....	116,100	64,450	-----	-----	-----	-----	-----	-----
Lassen.....	1,200	-----	-----	-----	-----	-----	-----	-----
Los Angeles.....	2,303	338	130,371	2,204	2,849	510	569,474	18,271
Madera.....	114,909	9	-----	-----	-----	-----	782	1,049
Marin.....	2,500	-----	-----	-----	-----	-----	-----	-----
Mariposa.....	70	-----	20	-----	-----	-----	1,000	-----
Mendocino.....	136,000	25,000	-----	-----	-----	-----	-----	-----
Merced.....	58,820	-----	5,290	-----	-----	-----	2,760	-----
Modoc.....	-----	30	-----	-----	-----	-----	-----	-----
Mono.....	-----	-----	-----	-----	-----	-----	-----	-----
Monterey.....	11,200	-----	-----	-----	-----	-----	-----	-----
Napa.....	900,000	90,000	-----	-----	-----	-----	-----	-----
Nevada.....	100	-----	-----	-----	-----	-----	50	-----
Orange.....	-----	-----	485,000	16,000	-----	-----	2,800,000	300,500
Placer.....	-----	-----	-----	-----	-----	-----	26,780	438
Plumas.....	-----	-----	-----	-----	-----	-----	-----	-----
Riverside.....	61,200	4,000	315,605	85	-----	-----	1,355,325	29,240
Sacramento.....	255,000	40,000	9,000	300	-----	-----	125,000	3,000
San Benito.....	468,494	-----	-----	-----	-----	-----	-----	-----
San Bernardino.....	-----	-----	461,890	1,700	-----	-----	3,416,745	114,240
San Diego.....	5,000	-----	100,000	-----	-----	-----	100,000	-----
San Francisco.....	-----	-----	-----	-----	-----	-----	-----	-----
San Joaquin.....	189,100	73,407	901	285	-----	-----	5,380	925
San Luis Obispo.....	220,000	10,000	3,000	100	-----	-----	3,600	100
San Mateo.....	2,750	-----	250	-----	-----	-----	350	-----
Santa Barbara.....	-----	1,600	151,740	15,000	-----	-----	9,000	5,000
Santa Clara.....	6,950,250	-----	4,000	-----	1,000	-----	4,000	-----
Santa Cruz.....	9,980	1,770	120	-----	-----	-----	-----	-----
Shasta.....	20,500	44,225	250	-----	-----	-----	500	200
Sierra.....	-----	-----	-----	-----	-----	-----	-----	-----
Siskiyou.....	-----	-----	-----	-----	-----	-----	-----	-----
Solano.....	605,000	-----	3,000	-----	300	-----	8,500	-----
Sonoma.....	1,545,000	412,500	-----	-----	-----	-----	-----	-----
Stanislaus.....	81,200	-----	-----	-----	-----	-----	13,800	-----
Sutter.....	474,713	27,921	294	-----	-----	-----	2,800	-----
Tehama.....	209,500	-----	700	-----	-----	-----	10,000	-----
Trinity.....	350	550	-----	-----	-----	-----	-----	-----
Tulare.....	881,700	168,500	112,000	1,000	-----	-----	3,222,000	37,620
Tuolumne.....	1,000	300	15	-----	-----	-----	45	-----
Ventura.....	18,354	1,515	527,224	77,545	-----	-----	402,777	375,060
Yolo.....	214,000	-----	-----	-----	-----	-----	1,420	-----
Yuba.....	181,600	19,000	-----	-----	-----	-----	7,200	-----
Totals.....	15,185,830	1,149,705	2,380,162	114,432	4,299	510	12,581,889	942,483

SCHEDULE G—Continued

Number of Fruit Trees Growing in Spring of 1929

Counties	Pomelo		Almond		Walnut	
	Bearing	Non-bearing	Bearing	Non-bearing	Bearing	Non-bearing
Alameda.....	100	-----	45,000	2,000	8,000	1,900
Alpine.....	-----	-----	-----	-----	-----	-----
Amador.....	-----	-----	3,500	-----	1,000	750
Butte.....	1,000	300	700,000	6,500	65,000	4,500
Calaveras.....	-----	-----	1,400	400	1,500	500
Colusa.....	2,000	-----	450,000	150,000	2,750	15,000
Contra Costa.....	-----	-----	90,000	30,000	120,000	75,000
Del Norte.....	-----	-----	-----	-----	-----	-----
El Dorado.....	-----	-----	4,500	-----	2,280	190
Fresno.....	1,125	-----	4,200	-----	4,608	-----
Glenn.....	1,653	-----	126,339	16,350	7,864	2,000
Humboldt.....	-----	-----	-----	-----	1,000	-----
Imperial.....	95,916	303,925	-----	-----	-----	-----
Inyo.....	-----	-----	-----	-----	-----	-----
Kern.....	3,150	-----	3,000	-----	1,862	-----
Kings.....	-----	-----	-----	-----	-----	-----
Lake.....	-----	-----	31,100	14,780	18,150	28,590
Lassen.....	-----	-----	-----	-----	-----	-----
Los Angeles.....	5,267	682	12,433	1,046	56,272	8,109
Madera.....	-----	-----	12,482	-----	552	41
Marin.....	-----	-----	-----	-----	500	-----
Mariposa.....	-----	-----	10	-----	100	-----
Mendocino.....	-----	-----	500	-----	10,000	-----
Merced.....	-----	-----	281,405	-----	29,100	-----
Modoc.....	-----	-----	-----	-----	-----	-----
Mono.....	-----	-----	-----	-----	-----	-----
Monterey.....	-----	-----	75,000	-----	3,000	-----
Napa.....	-----	-----	20,000	3,000	20,000	25,000
Nevada.....	-----	-----	-----	-----	2,200	100
Orange.....	-----	-----	-----	-----	185,000	7,000
Placer.....	-----	-----	42,572	798	42,170	2,280
Plumas.....	-----	-----	-----	-----	-----	-----
Riverside.....	60,860	61,280	102,000	-----	37,142	46,130
Sacramento.....	-----	-----	250,000	10,000	8,000	800
San Benito.....	-----	-----	5,000	-----	6,708	-----
San Bernardino.....	130,730	23,545	1,200	-----	87,675	164,963
San Diego.....	650	-----	750	-----	5,750	-----
San Francisco.....	-----	-----	-----	-----	-----	-----
San Joaquin.....	-----	-----	485,100	52,710	116,702	43,408
San Luis Obispo.....	200	-----	1,100,000	10,000	53,000	4,000
San Mateo.....	-----	-----	1,500	-----	650	-----
Santa Barbara.....	-----	-----	-----	-----	101,000	36,000
Santa Clara.....	900	-----	41,400	-----	225,350	-----
Santa Cruz.....	-----	-----	-----	-----	450	560
Shasta.....	-----	-----	4,000	320	1,200	995
Sierra.....	-----	-----	-----	-----	55	-----
Siskiyou.....	-----	-----	-----	-----	-----	-----
Solano.....	-----	-----	122,550	-----	10,000	-----
Sonoma.....	-----	-----	1,875	1,125	18,900	14,850
Stanislaus.....	-----	-----	615,120	-----	83,000	-----
Sutter.....	-----	-----	172,481	6,124	10,648	2,563
Tehama.....	-----	-----	75,000	8,500	6,250	1,000
Trinity.....	-----	-----	50	-----	2,250	1,300
Tulare.....	83,000	2,520	80,100	19,200	32,870	20,368
Tuolumne.....	-----	-----	600	300	3,300	900
Ventura.....	-----	-----	35,423	5,342	306,585	205,808
Yolo.....	-----	-----	573,000	-----	-----	-----
Yuba.....	-----	-----	13,980	-----	532	-----
Totals.....	386,551	393,252	5,584,570	338,495	1,700,925	714,605

SCHEDULE G—Continued

Number of Fruit Trees Growing in Spring of 1930

Counties	Apple		Apricot		Cherry		Fig	
	Bearing	Non-bearing	Bearing	Non-bearing	Bearing	Non-bearing	Bearing	Non-bearing
Alameda	30,000	1,000	25,000	2,000	80,000	2,000	2,000	
Alpine	600		5		50			
Amador	5,550	200	1,060		2,500		500	
Butte	30,000	3,000	6,000	500	3,500	1,200	20,000	6,000
Calaveras	6,000	1,000	2,000	100	500	100	400	100
Colusa	800		40,000	5,000	100		3,000	750
Contra Costa	1,600	1,350	120,000	8,600	12,000	5,000	2,500	1,000
Del Norte								
El Dorado	39,200	490	2,080	80	27,000	1,100	1,000	40
Fresno	12,000		150,450				771,312	
Glenn	1,755	5	55,981	2,361	1,361	5	26,556	1,496
Humboldt	50,000		500		2,500			
Imperial			1,915	430			175	350
Inyo								
Kern	68,180		138,000	4,000	2,100		9,320	1,600
Kings			265,100					
Lake	21,300	735	4,425	700	1,525	505	1,320	300
Lassen	9,000		4,000		2,800			
Los Angeles	6,235	205	6,202	451	1,114	535	2,007	483
Madera	8,058	207	102,743	1,823	64		86,646	2
Marin	500		200		200			
Mariposa	22,000		500		50		500	
Mendocino	93,000		250		1,000		200	
Merced	4,130		104,400	4,800	500	400	298,840	18,040
Modoc	8,250	500	520	75	2,090	100		
Mono								
Monterey	74,000		65,000		2,500			
Napa	60,000	20,000	15,000	5,000	60,000	10,000	5,000	1,000
Nevada	19,340	10	40		1,310		60	
Orange	7,500	4,500	9,000	200			1,800	
Placer	51,031	2,469	19,884	864	75,972	11,124	6,708	418
Plumas	3,000				150			
Riverside	72,420	2,580	413,000	73,990	54,080	47,440	79,200	1,469,200
Sacramento	25,000	5,000	50,000	6,000	75,000	5,000	29,000	1,000
San Benito	10,637		368,775		1,081			
San Bernardino	445,440	1,520	189,360	990	41,650	4,860	7,280	2,100
San Diego	22,250		7,500		1,000		3,000	
San Francisco								
San Joaquin	16,200	3,750	114,620	65,845	199,805	12,950	92,750	62,840
San Luis Obispo	65,000	5,000	100,000	2,000	3,000	100	4,000	50
San Mateo	25,000		3,500		1,500		300	
Santa Barbara	18,000	7,700	29,000	19,800	3,500	1,700	600	1,100
Santa Clara	132,550		2,000,100		450,000		4,700	
Santa Cruz	314,118	46,618	56,596	46,281	14,400	660		
Shasta	25,690	5,000	3,750	1,980	3,000	1,185	2,700	500
Sierra	5,800	575			252	28		
Siskiyou								
Solano	3,500		209,400		99,650		6,000	
Sonoma	738,500	175,000			122,500	14,500		
Stanislaus	4,130		390,800		18,000		70,920	
Sutter	3,091	500	5,642	1,000	28,049	1,179	6,820	
Tehama	25,000		45,500		5,000		10,000	
Trinity	6,500	3,400	200	250	180	200	50	20
Tulare	32,700	42,401	135,923	59,296			84,315	29,820
Tuolumne	13,000	14,000	300	300	300	200	800	100
Ventura	3,630	1,930	436,420	71,100	500			21,000
Yolo	4,800		195,000		2,000		37,500	
Yuba			4,560		8,700		6,800	
Totals	2,645,985	350,645	5,900,204	385,816	1,413,905	122,071	1,686,579	1,619,309

SCHEDULE G—Continued

Number of Fruit Trees Growing in Spring of 1930

Counties	Olive		Peach		Pear		Plum	
	Bearing	Non-bearing	Bearing	Non-bearing	Bearing	Non-bearing	Bearing	Non-bearing
Alameda	2,200	-----	45,000	1,200	60,000	2,000	38,000	1,300
Alpine	-----	-----	-----	-----	55	-----	120	-----
Amador	2,000	-----	5,000	-----	5,000	-----	2,000	-----
Butte	250,000	200,000	200,000	9,500	40,000	1,000	18,000	2,500
Calaveras	5,000	3,000	500	100	1,500	100	700	100
Colusa	1,000	-----	40,000	-----	1,500	-----	6,000	-----
Contra Costa	5,000	-----	55,000	20,000	180,000	50,000	5,000	500
Del Norte	-----	-----	-----	-----	-----	-----	-----	-----
El Dorado	3,360	60	65,000	2,000	390,000	5,000	-----	-----
Fresno	54,750	-----	637,875	-----	1,350	-----	96,012	-----
Glenn	21,323	642	29,792	4,792	6,939	8	3,550	6
Humboldt	-----	-----	7,500	-----	6,500	-----	600	-----
Imperial	1,500	900	1,400	250	2,706	145	-----	-----
Inyo	-----	-----	-----	-----	-----	-----	-----	-----
Kern	57,180	1,740	112,700	27,800	108,000	-----	120,300	4,000
Kings	17,700	-----	314,900	-----	-----	-----	-----	-----
Lake	2,000	-----	6,200	1,550	438,085	125,003	800	-----
Lassen	-----	-----	5,000	-----	700	-----	1,200	-----
Los Angeles	220,216	809	22,121	3,164	41,778	5,135	4,029	486
Madera	28,750	4	197,751	869	11,016	71	28,222	41
Marin	-----	-----	500	-----	2,000	2,000	500	-----
Mariposa	700	-----	1,000	-----	400	-----	100	-----
Mendocino	100	-----	7,500	-----	375,000	80,000	6,500	-----
Merced	8,400	600	757,200	33,100	6,700	400	16,000	5,000
Modoc	-----	-----	1,500	200	800	100	500	75
Mono	-----	-----	-----	-----	-----	-----	-----	-----
Monterey	-----	-----	12,000	-----	70,000	-----	11,500	-----
Napa	6,000	1,000	20,000	5,000	200,000	100,000	5,000	5,000
Nevada	100	-----	9,400	200	164,000	900	23,500	11,000
Orange	3,700	-----	8,000	-----	3,000	-----	2,300	-----
Placer	41,803	349	987,577	112,838	605,185	117,004	134,783	96,343
Plumas	-----	-----	100	-----	500	-----	350	-----
Riverside	97,760	400	299,040	74,560	31,360	26,080	1,920	-----
Sacramento	400,000	12,000	400,000	10,000	540,000	60,000	400,000	30,000
San Benito	-----	-----	45,535	-----	92,733	-----	-----	-----
San Bernardino	75,220	-----	669,970	83,725	99,360	8,280	19,530	15,120
San Diego	20,000	-----	7,000	800	1,800	-----	-----	-----
San Francisco	-----	-----	-----	-----	-----	-----	-----	-----
San Joaquin	64,720	6,015	1,112,340	180,240	126,245	33,945	67,420	72,225
San Luis Obispo	1,000	200	50,000	1,000	110,000	3,000	20,000	200
San Mateo	450	-----	8,000	-----	7,000	-----	3,000	-----
Santa Barbara	37,500	-----	20,000	8,300	3,000	4,600	2,000	200
Santa Clara	5,000	-----	710,000	-----	690,000	-----	150,300	-----
Santa Cruz	-----	300	4,582	695	15,730	51,582	-----	-----
Shasta	6,200	31,000	70,000	25,000	6,850	4,700	25,000	16,000
Sierra	-----	-----	300	99	300	161	450	27
Siskiyou	-----	-----	-----	-----	-----	-----	-----	-----
Solano	3,000	-----	649,000	-----	360,000	-----	196,000	-----
Sonoma	-----	-----	35,000	2,000	252,500	85,500	50,000	7,500
Stanislaus	14,760	-----	1,163,900	-----	31,800	-----	25,400	-----
Sutter	1,950	1,500	1,312,377	116,839	34,223	5,430	28,005	250
Tehama	87,500	15,000	204,000	-----	40,000	3,000	5,000	-----
Trinity	-----	-----	1,550	900	1,550	1,000	300	250
Tulare	154,210	5,355	946,992	393,817	19,890	82,280	617,950	77,010
Tuolumne	100	50	3,000	500	900	800	800	300
Ventura	829	50	3,620	1,880	11,000	783	-----	-----
Yolo	8,200	-----	134,900	-----	158,000	-----	-----	-----
Yuba	48,120	-----	302,100	40,000	122,100	-----	-----	-----
Totals	1,759,301	280,974	11,703,722	1,162,990	547,905	860,007	2,138,641	345,433

SCHEDULE G—Continued

Number of Fruit Trees Growing in Spring of 1930

Counties	Prune		Lemon		Lime		Orange	
	Bearing	Non-bearing	Bearing	Non-bearing	Bearing	Non-bearing	Bearing	Non-bearing
Alameda	98,000	5,000	1,400		50		3,500	
Alpine	22							
Amador	7,000						450	
Butte	500,000	30,000	300				190,000	55,000
Calaveras	50	50	50	50			250	100
Colusa	400,000	50,000	50,000				3,000	
Contra Costa	22,000	9,000						
Del Norte								
El Dorado	90,000	1,200						
Fresno	89,532		10,650				146,550	
Glenn	135,652	5,735	4,817	13			47,551	8,873
Humboldt	2,500							
Imperial	1,405	1,405	202	358			5,523	7,806
Inyo								
Kern	34,400	6,800	600				141,570	11,430
Kings	25,500							
Lake	150,100	30,800						
Lassen	1,200							
Los Angeles	1,673	103	77,177	3,663	2,749	410	490,541	62,977
Madera	12,326	7	21	2			207	47
Marin	2,500							
Mariposa	70		20				1,000	
Mendocino	150,000	15,000						
Merced	8,400		400				990	
Modoc	250	100						
Mono								
Monterey	12,500							
Napa	900,000	90,000						
Nevada	100						50	
Orange			525,000	30,000			3,000,000	278,000
Placer								438
Plumas								
Riverside	56,800	5,680	278,630				1,398,200	42,755
Sacramento	300,000	25,000	2,000				175,000	5,000
San Benito	473,493							
San Bernardino			423,725	1,700			3,458,820	162,350
San Diego	5,500		100,000				109,000	
San Francisco								
San Joaquin	188,725	72,985	875	215			5,290	870
San Luis Obispo	200,000	5,000	3,000	50			3,600	50
San Mateo	2,500		250				350	
Santa Barbara		1,600	153,600	17,000			9,000	5,000
Santa Clara	6,950,250		4,000		1,000		4,000	
Santa Cruz		1,690						
Shasta	30,500	40,000	250				500	200
Sierra								
Siskiyou								
Solano	604,500		3,000		250		8,500	
Sonoma	2,050,000	350,000						
Stanislaus	86,800						11,250	
Sutter	918,646	11,273	190				3,384	
Tehama	212,000		650				9,500	
Trinity	350	550						
Tulare	1,234,950	85,650	97,470	990	2,880		2,915,640	60,300
Tuolumne	1,100	250	15				45	
Ventura	11,320	150	465,240	91,490			430,220	351,490
Yolo	214,000						1,420	
Yuba	187,700						3,060	9,000
Totals	16,383,296	845,083	2,203,532	145,531	6,929	410	12,577,961	1,061,686

SCHEDULE G—Continued

Number of Fruit Trees Growing in Spring of 1930

Counties	Pomelo		Almond		Walnut	
	Bearing	Non-bearing	Bearing	Non-bearing	Bearing	Non-bearing
Alameda.....	50		45,000	2,000	8,000	1,900
Alpine.....						
Amador.....			3,500		1,000	750
Butte.....	1,000	300	450,000	9,000	30,500	8,000
Calaveras.....			1,400	400	1,500	500
Colusa.....	2,000		450,000	50,000	3,500	14,300
Contra Costa.....			95,000	25,000	140,000	75,000
Del Norte.....						
El Dorado.....			4,560	120	2,356	114
Fresno.....	3,780		3,600		8,928	
Glenn.....	1,653	4	126,339	16,359	7,864	2,031
Humboldt.....					1,000	
Imperial.....	190,624	303,382				
Inyo.....						
Kern.....	3,150		3,000		1,919	
Kings.....						
Lake.....			41,180	4,780	26,150	72,660
Lassen.....						
Los Angeles.....	1,762	603	10,138	84	68,278	17,117
Madera.....			19,684	207	257	5
Marin.....					500	
Mariposa.....			100		200	
Mendocino.....			500		10,000	
Merced.....			126,720	9,360	3,382	646
Modoc.....						
Mono.....						
Monterey.....			76,000		3,400	
Napa.....			10,000	3,000	20,000	20,000
Nevada.....					2,250	50
Orange.....					150,000	5,500
Placer.....			42,633		42,427	
Plumas.....						
Riverside.....	72,760	70,805	92,000	960	38,808	50,330
Sacramento.....	3,000	500	250,000	10,000	40,000	1,000
San Benito.....			7,137		7,015	
San Bernardino.....	136,170	23,545	1,200		101,400	164,925
San Diego.....	700		700		6,000	
San Francisco.....						
San Joaquin.....			486,570	53,140	115,920	44,120
San Luis Obispo.....	200		900,000	5,000	55,000	2,000
San Mateo.....			1,500		500	
Santa Barbara.....					96,000	34,000
Santa Clara.....	900		41,400		225,300	
Santa Cruz.....					450	500
Shasta.....			3,000	320	1,200	995
Sierra.....					52	
Siskiyou.....						
Solano.....			120,550		10,000	
Sonoma.....					700	550
Stanislaus.....			334,860		17,632	
Sutter.....			146,075	2,773	8,559	2,652
Tehama.....			79,000	3,000	6,250	1,000
Trinity.....			50		2,300	1,350
Tulare.....	56,880	2,340	70,500	35,100	27,000	16,470
Tuolumne.....			650	250	3,300	900
Ventura.....	3,460	2,650	8,650	6,060	227,600	245,550
Yolo.....			573,000			
Yuba.....			12,780		2,071	
Totals.....	474,629	401,479	4,630,326	230,853	1,298,868	539,365

SCHEDULE H

Acres of Grapevines Growing in Spring of 1929

Counties	Table grapes		Raisin grapes		Wine grapes	
	Bearing	Non-bearing	Bearing	Non-bearing	Bearing	Non-bearing
Alameda	200				12,000	400
Alpine						
Amador	100	50			600	300
Butte	350	100	50		150	20
Calaveras	50		10		1,600	
Colusa	650	50	1,500	100	150	100
Contra Costa	600	75			5,750	1,500
Del Norte						
El Dorado	98	20			900	40
Fresno	23,240		131,149		11,918	
Glenn	130		100		85	
Humboldt						
Imperial	1,811	320				
Inyo						
Kern	7,376	827	11,058	182	1,925	820
Kings			12,408			
Lake					600	320
Lassen			40			
Los Angeles	5,187				2,086	
Madera	7,581	44	8,126	77	3,140	405
Marin					250	
Mariposa	25		100			
Mendocino	50				4,500	2,000
Merced	6,157		6,378		4,960	240
Modoc						
Mono						
Monterey	30				600	200
Napa					12,000	3,000
Nevada	90	20			200	10
Orange			500			
Placer	1,365		110		4,230	
Plumas						
Riverside	2,312	471	7		1,918	2,664
Sacramento	12,000	700	250	50	7,000	1,000
San Benito	25				1,100	
San Bernardino	1,630	203	6,670	173	16,130	837
San Diego	3,000		8,250			
San Francisco						
San Joaquin	42,150	1,585			33,120	1,490
San Luis Obispo	300	50			800	150
San Mateo						
Santa Barbara	75	45			90	40
Santa Clara			12,560	700		
Santa Cruz	38	15			94	20
Shasta	100	50	65	20	280	120
Sierra						
Siskiyou						
Solano	900				5,410	
Sonoma					20,000	850
Stanislaus	3,928		7,576		8,447	
Sutter	5	60	4,131	107	435	173
Tehama	325		900		670	
Trinity						
Tulare	10,056	2,137	64,625	537	2,665	1,176
Tuolumne	1,350	800			1,800	500
Ventura			394	677		
Yolo	1,020		1,650		1,700	
Yuba	317	8	1,420	400	510	100
Totals	135,621	7,630	280,027	3,023	169,728	18,475

SCHEDULE H—Continued

Acres of Grapevines Growing in Spring of 1930

Counties	Table grapes		Raisin grapes		Wine grapes	
	Bearing	Non-bearing	Bearing	Non-bearing	Bearing	Non-bearing
Alameda.....	200				12,000	400
Alpine.....						
Amador.....	100	50			600	300
Butte.....	400	120	25		275	50
Calaveras.....	50		10		1,600	
Colusa.....	450		1,500	50	200	
Contra Costa.....	250	25			4,900	750
Del Norte.....						
El Dorado.....	110	3			915	10
Fresno.....	21,545		126,470		11,751	
Glenn.....	130		100		85	
Humboldt.....						
Imperial.....	1,830					
Inyo.....						
Kern.....	7,503	750	11,140	160	2,145	690
Kings.....			12,088			
Lake.....					900	20
Lassen.....			40			
Los Angeles.....	2,113		1,080		1,883	
Madera.....	2,704	107	13,736	42	3,156	320
Marin.....					250	
Mariposa.....	25		100			
Mendocino.....	50				5,000	1,500
Merced.....	4,585	31	8,305	23	4,097	192
Modoc.....						
Mono.....						
Monterey.....	30				600	200
Napa.....					14,000	1,000
Nevada.....	70	10			210	30
Orange.....			500			
Placer.....	1,365		110		4,230	
Plumas.....						
Riverside.....	2,445	453	7		2,645	1,810
Sacramento.....	12,500	400	250	50	7,500	600
San Benito.....	25				1,075	
San Bernardino.....	1,833		6,843		16,967	183
San Diego.....	3,000		8,500			
San Francisco.....						
San Joaquin.....	42,300	1,660			33,270	1,420
San Luis Obispo.....	310	20			875	25
San Mateo.....						
Santa Barbara.....	75	45			90	40
Santa Clara.....			5,560			
Santa Cruz.....	158				390	
Shasta.....	150	60	70	20	300	150
Sierra.....						
Siskiyou.....						
Solano.....	900				5,410	
Sonoma.....					20,850	350
Stanislaus.....	2,505		5,949		9,562	
Sutter.....	47		4,339	8	490	
Tehama.....	175		300		350	
Trinity.....						
Tulare.....	8,000	751	40,000	364	5,321	977
Tuolumne.....	1,350				1,800	500
Ventura.....			295	173		
Yolo.....	720		1,207		2,605	
Yuba.....	285		1,130		500	
Totals.....	120,288	4,485	249,654	890	178,797	11,517

SCHEDULE I

Number of Acres Sown in Crops, 1929

Counties	Wheat	Oats	Barley	Corn	Hay	Rye	Cotton
Alameda	7,000	5,000	12,500	2,500	40,000		
Alpine	240	80	60		900		
Amador	1,500	4,500	5,000	300			
Butte	23,000	9,000	12,500	600	25,000		
Calaveras	2,500	1,000	1,500	50	5,000	200	
Colusa	15,000	400	125,000	2,500	10,000	100	200
Contra Costa	8,750	2,000	35,000	5,200	29,000		
Del Norte	35	300	150		2,000		
El Dorado	500	500	380	90	4,000	200	
Fresno	12,000	1,200	25,000	4,000			45,000
Glenn	10,000	1,000	50,000	40,000			1,500
Humboldt		1,000	500	100	5,000		
Imperial	9,008	2,368	73,321	17,920			23,169
Inyo							
Kern	13,000	1,500	15,000	22,000	20,000		47,500
Kings	60,000		40,000				22,000
Lake	1,550	300	1,710	220	4,050		
Lassen	7,500	2,000	6,000		45,000	4,000	
Los Angeles	1,385	2,803	2,922	318	6,528		
Madera	52,490	1,377	72,385	300	250	32	27,467
Marin	450	5,493	687	32	15,000	37	
Mariposa	2,500	1,000	2,500	200	8,500	10	
Mendocino	1,200	3,000	500	1,000	800		
Merced	4,265	2,400	61,808	870	2,750	716	19,650
Modoc	8,140	638	4,650		60,000	1,000	
Mono	200				1,500		
Monterey	9,000	2,500	40,000	500	12,500		
Napa	3,000	7,500	6,000	1,500	25,000		
Nevada	175	360	90	30	2,500	100	
Orange	6,000	2,200	15,000	275	8,000		
Placer	12,430	3,640	980		830		
Plumas	1,280	4,340	210			325	
Riverside	59,460			1,405	22,470		24,700
Sacramento	55,000	14,000	28,000	1,500			
San Benito	3,000	1,500	5,000		11,500		
San Bernardino				4,500	21,300		
San Diego	20,000	6,000	45,000	6,000	65,000		
San Francisco							
San Joaquin	75,000	8,000	130,000	15,000	20,000	200	200
San Luis Obispo	165,000	5,000	40,000	250	75,000	50	
San Mateo	150	1,500	600	10	4,500		
Santa Barbara	4,295	3,290	20,760	50	31,000		
Santa Clara	2,350	4,975	20,225	250	34,575		
Santa Cruz				210	2,360		
Shasta	14,000	2,000	2,000	2,000	25,000	400	
Sierra	1,000	200	200		3,000	200	
Siskiyou	21,884	2,217	7,022	182	29,363	5,740	
Solano	130,000	12,900	151,000	900	44,000		
Sonoma							
Stanislaus	8,500	7,600	26,650	1,525	319	47	840
Sutter	24,776	1,875	36,397		648		
Tehama	35,000	325	21,000	2,200	19,000		1,000
Trinity	3,400	1,800	300	300	5,000		
Tulare	15,000	10,000	10,000	8,000	6,000	100	40,000
Tuolumne	900	1,000	500		2,000		
Ventura					38,753		
Yolo	28,000		98,000				
Yuba	8,160	1,745	5,180	330	2,390		
Totals	948,973	155,326	1,259,187	145,117	797,286	13,457	253,226

SCHEDULE I—Continued
Number of Acres Sown in Crops, 1929

Counties	Hops	Rice	Potatoes	Onions	Beans	Peas	Asparagus	Tomatoes
Alameda			5,500	500	800	1,000	400	3,000
Alpine								
Amador			20					
Butte		32,000	125	75	110			
Calaveras	10		200	30	50	10		20
Colusa		16,000	300	50	3,000	50	300	50
Contra Costa			3,500	3,500	2,000		2,000	15,000
Del Norte			150					
El Dorado			100	15	10	10		12
Fresno			640				800	
Glenn		12,300						
Humboldt			500					
Imperial				6	25	4,335	2,123	2,118
Inyo								
Kern			1,050	150	100			20
Kings								
Lake	150		200		350			
Lassen			500					
Los Angeles			1,017	1,710	915		119	419
Madera			125	35	40			30
Marin			367		15	702		
Mariposa			200	10	10			
Mendocino	500		500	5	40	10		10
Merced		9,000	1,096	140	6,000	48	70	688
Modoc			200					
Mono								
Monterey			1,200	300	20,400	5,000	60	1,500
Napa			200	50				200
Nevada			500		30			
Orange			1,500		29,000			
Placer	20							40
Plumas			52					
Riverside			5,410	3,613	1,425		138	1,433
Sacramento	2,000		2,500	1,000	4,100		18,000	8,000
San Benito			40					3,600
San Bernardino			2,650	130	1,620			1,200
San Diego					20,000			
San Francisco								
San Joaquin	250	100	18,000	4,000	18,000	700	22,000	10,000
San Luis Obispo			300	200	16,500	4,500		100
San Mateo			500		300	500		100
Santa Barbara			20	284	69,169	400	20	530
Santa Clara			475	2,650	250	4,300		7,450
Santa Cruz	50		320	60	210	320		130
Shasta			1,200	20	300			300
Sierra			100					
Siskiyou								
Solano				2,000	7,600	300	8,100	2,000
Sonoma								
Stanislaus		650	1,664		27,560	1,024		325
Sutter								
Tehama	600		350	75	700	20	10	325
Trinity			500		35			
Tulare			800	600			100	500
Tuolumne			25	10	6	4	2	15
Ventura					43,806			5,084
Yolo	220	9,500	1,800	1,600	8,800		3,850	
Yuba	280	3,500	20	1	3,510	40		
Totals	4,080	83,050	56,416	22,416	286,786	23,273	58,092	64,199

SCHEDULE I—Continued

Number of Acres Sown in Crops, 1929

Counties	Straw-berries	Other berries	Cantaloupes	Other melons	Sugar beets	Artichokes	Standing alfalfa
Alameda.....	450	450	500	10	4,500	10	14,000
Alpine.....							360
Amador.....							500
Butte.....	50	30	60	50			6,000
Calaveras.....	5	10	4	10			200
Colusa.....	30		100	50			15,000
Contra Costa.....							5,000
Del Norte.....							
El Dorado.....	50	120		12			600
Fresno.....	640	100	640	320			24,817
Glenn.....							12,000
Humboldt.....							3,500
Imperial.....	64		32,592	5,382			127,784
Inyo.....							
Kern.....	10	20	300	750			31,000
Kings.....							15,391
Lake.....							2,610
Lassen.....					50		30,000
Los Angeles.....	39	82	625	365	98		4,789
Madera.....	35	30	40	50			11,444
Marin.....						110	
Mariposa.....	15	10					100
Mendocino.....	35	10	50	50			3,000
Merced.....	43	32	168	460			68,990
Modoc.....					150		14,000
Mono.....							1,700
Monterey.....	600	300			900	2,000	15,000
Napa.....	5	10					5,000
Nevada.....			30				75
Orange.....	200	150			6,000		4,000
Placer.....	115	56					230
Plumas.....							5,440
Riverside.....	38	70	265	1,001	250		24,606
Sacramento.....	800	300	150	200	700		15,000
San Benito.....	45	15					2,400
San Bernardino.....			280	390			15,680
San Diego.....							9,000
San Francisco.....							
San Joaquin.....	1,400	1,200	8,000	2,000	8,500	150	135,000
San Luis Obispo.....	50	20	5		100	400	4,000
San Mateo.....	250	75				700	100
Santa Barbara.....	30	40	20	5	4,845	25	13,419
Santa Clara.....	850	575			6,950		6,025
Santa Cruz.....	487	160				2,150	50
Shasta.....	112	100					18,000
Sierra.....							500
Siskiyou.....							32,100
Solano.....					900		
Sonoma.....	350						
Stanislaus.....		25	740	3,643			58,243
Sutter.....							2,324
Tehama.....	100	100	200	200			8,000
Trinity.....							4,500
Tulare.....	200	250	1,500	2,000			50,000
Tuolumne.....	30	20					320
Ventura.....							
Yolo.....					6,300		43,200
Yuba.....	1						1,315
Totals.....	7,129	4,360	46,269	16,948	40,243	5,545	866,312

SCHEDULE I—Continued
Number of Acres Sown in Crops, 1933

Counties	Wheat	Oats	Barley	Corn	Hay	Rye	Cotton
Alameda.....	7,000	5,000	12,500	2,500	40,000		
Alpine.....	220	90	50		900		
Amador.....	1,500	1,000	1,000	300			
Butte.....	12,000	4,500	30,000	250	6,000		
Calaveras.....	2,500	1,000	1,500	50	5,000	200	
Colusa.....	17,000	200	110,000	2,000	5,000		
Contra Costa.....	8,750	2,000	35,000	5,200	29,000		
Del Norte.....	35	300	150		2,000		
El Dorado.....	480	530	370	85	4,010		
Fresno.....	15,000	1,200	28,000	4,000			47,500
Glenn.....	8,995	1,015	40,047	3,580	1,055		
Humboldt.....		1,000	500	100	5,000		
Imperial.....	8,595	2,145	65,723	5,885			11,282
Inyo.....							
Kern.....	17,500		2,150	12,500	4,500		45,000
Kings.....	55,325		27,935				20,000
Lake.....	1,350	250	2,100	200	4,450		
Lassen.....	7,500	2,000	5,550		45,000	4,000	
Los Angeles.....	445	789	1,209	18	3,335		
Madera.....	47,978	1,457	79,978	265	168	51	26,000
Marin.....	460	5,500	690	30	14,900	30	
Mariposa.....	2,500	1,000	2,500	200	8,500	10	
Mendocino.....	1,000	3,000	500	1,000	750		
Merced.....	6,980	4,320	82,600	6,766	3,800	670	17,680
Modoc.....	6,500	250	4,950		62,000	1,520	
Mono.....							
Monterey.....	11,000	2,500	30,000	500	8,625		
Napa.....	5,000	5,000	6,000	1,000	25,000		
Nevada.....	200	410	80	40	2,200	50	
Orange.....	4,500	1,800	13,500	500	7,000		
Placer.....	12,430	3,640	980		830		
Plumas.....	800	1,000	10		3,500	250	
Riverside.....	58,409			1,910	24,178		30,200
Sacramento.....	50,000	15,000	20,000	3,000	15,000		
San Benito.....	2,500	2,000	5,000		10,000		
San Bernardino.....	400	3,500	4,000	4,600	20,300		
San Diego.....	20,000	6,200	50,000	6,500	70,000		
San Francisco.....							
San Joaquin.....	65,000	7,000	150,000	15,000	25,000	200	200
San Luis Obispo.....	175,000	5,000	40,000	250	80,000	50	
San Mateo.....	100	1,500	500	10	4,500		
Santa Barbara.....	6,280	4,310	24,600	60			
Santa Clara.....	2,350	4,975	20,225	250	34,575		
Santa Cruz.....				235	3,150		
Shasta.....	10,000	2,000	3,000	2,000	25,000	400	
Sierra.....	900	200	250		3,200	200	
Siskiyou.....	17,642	2,008	6,295	117	32,707	5,681	
Solano.....	130,000	13,000	155,000	800	45,000		
Sonoma.....				500	50,000		
Stanislaus.....	8,965	7,646	35,943	1,675	456		877
Sutter.....	35,655	2,871	20,712	390	1,040		
Tehama.....	21,000	300	34,000	2,500	14,000		
Trinity.....	3,400	1,800	300	300	5,000		
Tulare.....	20,000	2,000	25,000	5,914	45,000		60,000
Tuolumne.....	1,000	1,200	500		2,500		
Ventura.....					38,753		
Yolo.....	26,200		98,100				
Yuba.....	5,889	3,913	4,940	319	1,800		
Totals.....	925,238	139,319	1,243,890	93,299	842,627	13,312	258,739

SCHEDULE I—Continued

Number of Acres Sown in Crops, 1930

Counties	Hops	Rice	Potatoes	Onions	Beans	Peas	Asparagus	Tomatoes
Alameda			5,500	500	800	1,000	400	3,000
Alpine								
Amador			20					
Butte		24,929	75	25	600			50
Calaveras	10		200	30	50	10		20
Colusa		22,000	100	50	4,000			50
Contra Costa			3,500	3,500	2,000	200	2,500	7,500
Del Norte			150					
El Dorado			90	16	12	8		13
Fresno			700		640		800	
Glenn		14,020						
Humboldt			500					
Imperial				6	23	4,298	2,648	718
Inyo								
Kern		900	2,273	350				31
Kings								
Lake	75		220	5	420			
Lassen			500					
Los Angeles			579	400	4,930		111	454
Madera			10	30	50			35
Marin			400		20			
Mariposa			200	10	10			
Mendocino	500		500	5	35	30		10
Merced		4,820	4,067	145	13,700		90	1,080
Modoc			120					
Mono								
Monterey			1,500	300	24,000	5,000	60	2,000
Napa			200	20				300
Nevada			300		35			
Orange			1,750		30,000			
Placer	20							40
Plumas			20					
Riverside			1,389	3,036	2,405	10	176	1,020
Sacramento	1,750		1,500	1,000	20,000	1,000	15,000	4,000
San Benito			50		40			4,000
San Bernardino			2,700	120	1,500			1,200
San Diego					27,500			
San Francisco								
San Joaquin	250		18,000	4,500	15,000	800	22,000	10,000
San Luis Obispo			300	100	17,000	4,250		100
San Mateo			400		350	600		75
Santa Barbara			80	420	75,300	600	30	560
Santa Clara			475	2,650	250	4,300	50	7,450
Santa Cruz	50		260	35	340	300		150
Shasta			1,500	30	200			500
Sierra			100					
Siskiyou			324					
Solano				2,000	6,600	300	8,700	2,000
Sonoma	1,500		1,750				110	400
Stanislaus		720	1,760	20	27,675	1,139		460
Sutter								
Tehama	80		400	75	875	25	10	500
Trinity			600		40			
Tulare			500	100	500	200	100	200
Tuolumne			25	10	8	4	2	20
Ventura				43,806				5,084
Yolo	200	9,320	1,300	1,400	8,200		4,200	
Yuba	245	1,400			2,500			
Totals	4,680	78,109	56,887	64,694	287,608	24,074	56,987	53,020

SCHEDULE I—Continued
Number of Acres Sown in Crops, 1930

Counties	Straw-berries	Other berries	Cantaloupes	Other melons	Sugar beets	Artichokes	Standing alfalfa
Alameda	450	450	500	10	4,500	10	14,000
Alpine							360
Amador							500
Butte	175	50	150	75			9,000
Calaveras	5	10	4	10			200
Colusa	30		700	500	1,400		20,000
Contra Costa							5,000
Del Norte							
El Dorado	48	130		10			590
Fresno	640	100	640	320			25,282
Glenn							11,076
Humboldt							3,500
Imperial	99		41,428	6,426			148,865
Inyo							
Kern	12	31	562	1,100			34,000
Kings							15,269
Lake							2,780
Lassen							30,000
Los Angeles			302	429			4,522
Madera	20	30	30	40			10,500
Marin						500	
Mariposa	15	10					100
Mendocino	50	15	20	60			4,000
Merced	46	38	286	498			55,891
Modoc					60		12,400
Mono							
Monterey	600	300			250	3,000	15,000
Napa	10	5					5,000
Nevada			40				80
Orange	250	150			4,500		4,200
Placer	115	56					230
Plumas							500
Riverside	39	16	330	1,711			26,951
Sacramento	800	300	100	200	500		15,000
San Benito	50	15					2,400
San Bernardino			300	400			15,700
San Diego							10,000
San Francisco							
San Joaquin	1,400	1,200	8,000	2,000	9,000	150	130,000
San Luis Obispo	150	20	5		30	350	4,100
San Mateo	200	100				700	100
Santa Barbara	30	40	20	5	4,320	25	16,210
Santa Clara	850	500			3,500		6,025
Santa Cruz	360	110				2,260	50
Shasta	120	100					20,000
Sierra							500
Siskiyou							32,824
Solano					11,000		
Sonoma		225					550
Stanislaus			919	3,448			55,295
Sutter							2,838
Tehama	100	125	200	300			8,500
Trinity							4,500
Tulare	200	58	1,000	486			29,332
Tuolumne	30	20					350
Ventura					8,070		5,900
Yolo					13,850		40,450
Yuba							1,425
Totals	6,894	4,204	55,536	18,028	60,980	6,995	861,845

SCHEDULE J
STEAM RAILROADS

State Taxes Levied Against Steam Railroads for the Year 1929

Name of company	Assessment	Tax
Atchison, Topeka and Santa Fe Railway Company, The	\$31,969,162 38	\$2,237,841 36
Los Angeles and Salt Lake Railroad Company	8,719,546 58	610,368 26
Northwestern Pacific Railroad Company	6,053,459 10	423,742 14
Southern Pacific Company	116,348,071 18	8,144,364 96
Western Pacific Railroad Company, The	7,875,278 56	551,269 50
Totals	\$170,965,517 80	\$11,967,586 22

STEAM RAILROADS

State Taxes Levied Against Steam Railroads for the Year 1930

Name of company	Assessment	Tax
Atchison, Topeka and Santa Fe Railway Company, The	\$33,071,038 98	\$2,314,972 72
Los Angeles and Salt Lake Railroad Company	9,684,311 46	677,901 80
Northwestern Pacific Railroad Company	6,010,348 06	420,724 36
Southern Pacific Company	116,754,475 99	8,172,813 32
Western Pacific Railroad Company, The	7,761,640 90	543,314 86
Totals	\$173,281,815 39	\$12,129,727 06

SCHEDULE K

SHORT LINE STEAM RAILROADS

State Taxes Levied Against Short Line Steam Railroads for the Year 1929

Name of company	Assessment	Tax
Alameda Belt Line.....	\$55,079 46	\$2,891 68
Albion Lumber Company.....	33,762 30	1,772 52
Amador Central Railroad Company.....	49,628 28	2,605 48
Arcata and Mad River Railroad Company.....	111,831 51	5,871 16
Bay Point and Clayton Railroad Company.....	33,520 34	1,759 82
Bucksport and Elk River Railroad Company.....	14,532 12	762 94
California Central Railroad Company.....	38,807 16	2,037 38
California Western Railroad and Navigation Company.....	211,140 63	11,084 88
Camino, Placerville and Lake Tahoe Railroad Company.....	27,620 80	1,450 10
Cement, Tolenas and Tidewater Railroad Company.....	6,058 13	318 06
Death Valley Railroad Company.....	8,472 71	444 82
Diamond and Caldor Railway.....	149,234 80	7,834 82
Holton Interurban Railway Company.....	113,006 06	5,932 86
Howard Terminal Railway.....	45,326 48	2,379 64
Humboldt Northern Railway Company.....	154,240 27	8,097 62
Indian Valley Railroad Company.....	109,544 65	5,751 10
Kings Lake Shore Railroad Company.....	4,000 00	210 00
Los Angeles Junction Railway Company.....	150,761 34	7,914 96
McCloud River Railroad Company.....	515,373 84	27,057 12
Minarets and Western Railway Company.....	491,681 44	25,813 28
Modesto and Empire Traction Company.....	137,769 36	7,232 90
Mt. Tamalpais and Muir Woods Railway.....	62,120 82	3,261 34
Nevada-California-Oregon Railway.....	482,255 20	25,318 40
Nevada County Narrow Gauge Railroad Company.....	83,794 94	4,399 24
Outer Harbor Terminal Railway Company.....	31,121 27	1,633 86
Pacific Coast Railway Company.....	250,378 92	13,144 90
Pajaro Valley Consolidated Railroad Company.....	19,216 43	1,008 86
Quincy Railroad Company.....	33,149 26	1,740 34
San Diego and Arizona Railway Company.....	1,220,734 72	64,088 58
Santa Maria Valley Railroad Company.....	145,487 02	7,638 06
Sierra Railway Company of California.....	646,831 06	33,958 66
Southern California Edison Company (San Joaquin and Eastern Railroad Company).....	24,471 67	1,284 76
South San Francisco Belt Railway.....	74,853 00	3,929 78
Stockton Terminal and Eastern Railroad.....	64,910 58	3,407 80
Sunset Railway Company.....	237,660 88	12,477 20
Tonopah and Tidewater Railroad Company.....	216,470 58	11,364 70
Trona Railway Company.....	276,688 24	14,526 14
Ventura County Railway Company.....	30,080 75	1,579 24
Yosemite Valley Railroad Company.....	362,903 96	19,052 46
Yreka Railroad Company.....	24,974 31	1,311 16
Totals.....	\$6,749,496 19	\$354,348 62

SCHEDULE K—Continued

SHORT LINE STEAM RAILROADS

State Taxes Levied Against Short Line Steam Railroads for the Year 1930

Name of company	Assessment	Tax
Alameda Belt Line.....	\$52,583 28	\$2,760 62
Amador Central Railroad Company.....	54,283 20	2,849 86
Arcata and Mad River Railroad Company.....	103,120 51	5,413 82
Bay Point and Clayton Railroad Company.....	33,709 17	1,769 74
Bucksport and Elk River Railroad Company.....	14,933 37	784 00
California Central Railroad Company.....	43,763 37	2,297 58
California Western Railroad and Navigation Company.....	221,389 16	11,622 92
Camino, Placerville and Lake Tahoe Railroad Company.....	21,183 31	1,112 12
Cement, Tolenas and Tidewater Railroad Company.....	874 47	45 90
Death Valley Railroad Company, Limited.....	12,346 07	648 16
Diamond and Caldor Railway.....	136,771 00	7,180 48
Holton Interurban Railway Company.....	115,130 30	6,044 34
Howard Terminal Railway.....	47,943 33	2,517 02
Humboldt Northern Railway Company.....	126,326 20	6,632 12
Indian Valley Railroad Company.....	118,023 88	6,196 26
Kings Lake Shore Railroad Company.....	554 31	29 10
Los Angeles Junction Railway Company.....	140,712 03	7,387 33
McCloud River Railroad Company.....	396,458 93	20,814 10
Minarets and Western Railway Company, Limited.....	446,533 57	23,443 02
Modesto and Empire Traction Company.....	142,438 20	7,478 00
Mt. Tamalpais and Muir Woods Railway.....	51,714 64	2,715 02
Nevada County Narrow Gauge Railroad Company.....	81,386 72	4,272 80
Outer Harbor Terminal Railway Company.....	28,250 80	1,483 16
Pacific Coast Railway Company.....	206,062 00	10,818 26
Quincy Railroad Company.....	26,359 71	1,383 88
San Diego and Arizona Railway Company.....	1,268,844 09	66,614 32
Santa Maria Valley Railroad Company.....	178,483 51	9,370 38
Sierra Railway Company of California.....	644,502 82	33,836 40
Southern California Edison Company (San Joaquin and Eastern Railroad Company).....	28,789 01	1,511 42
South San Francisco Belt Railway.....	79,371 00	4,166 98
Stockton Terminal and Eastern Railroad.....	42,892 87	2,251 88
Sunset Railway Company.....	294,158 42	15,443 32
Tonopah and Tidewater Railroad Company.....	216,929 47	11,388 80
Trona Railway Company.....	287,735 26	15,106 10
Ventura County Railway Company.....	30,492 36	1,600 84
Yosemite Valley Railroad Company.....	519,901 10	27,294 80
Yreka Railroad Company.....	25,682 81	1,348 34
Totals.....	\$6,240,634 25	\$327,633 24

SCHEDULE L

ELECTRIC AND STREET RAILWAYS

State Taxes Levied Against Short Line Electric Railroads for the Year 1929

Name of company	Assessment	Tax
Angel's Flight Railway Company.....	\$24,708 19	\$1,297 1
Bakersfield and Kern Electric Railway Company.....	92,214 05	4,841 24
California Street Cable Railroad Company.....	514,109 60	26,990 76
Central California Traction Company.....	437,560 62	22,971 94
Fairfax Incline Railroad Company.....	2,450 20	128 64
Fresno Traction Company.....	311,854 88	16,372 38
Glendale and Montrose Railway Company.....	88,904 45	4,667 48
Key System Transit Company.....	7,721,185 84	405,362 26
Los Angeles Railway Corporation.....	13,113,989 69	688,484 46
Market Street Railway Company.....	9,827,168 44	515,926 34
Pacific Electric Railway Company.....	17,570,283 84	922,439 90
Pacific Gas and Electric Company.....	695,225 83	36,499 36
Peninsular Railway Company.....	199,849 67	10,492 10
Petaluma and Santa Rosa Railroad Company.....	391,605 35	20,559 28
Sacramento Northern Railway.....	2,300,620 47	120,782 58
San Diego Electric Railway Company.....	1,651,542 12	86,705 96
San Francisco, Napa and Calistoga Railway.....	215,435 04	11,310 34
San Jose Railroads.....	356,373 47	18,709 60
Shasta Springs Scenic Railway.....	689 57	36 04
Southern California Edison Company (Santa Barbara and Suburban Railway Company).....	132,372 64	6,949 56
Stockton Electric Railroad Company.....	295,507 05	15,514 12
Tidewater Southern Railway Company.....	353,272 41	18,546 80
Vandergrift, S. G. (Court Flight Incline Railroad).....	2,022 00	106 16
Visalia Electric Railroad Company.....	240,202 73	12,610 64
Totals.....	\$56,539,145 15	\$2,968,305 12

SCHEDULE L—Continued

ELECTRIC AND STREET RAILWAYS

State Taxes Levied Against Short Line Electric Railroads for the Year 1930

Name of company	Assessment	Tax
Angel's Flight Railway Company.....	\$24,457 34	\$1,284 00
Bakersfield and Kern Electric Railway Company.....	88,618 81	4,652 48
California Street Cable Railroad Company.....	494,344 22	25,953 08
Central California Traction Company.....	379,671 28	19,932 74
Fresno Traction Company.....	286,647 30	15,048 98
Glendale and Montrose Railway Company.....	79,527 04	4,175 16
Key System Transit Company.....	7,592,765 79	398,620 20
Los Angeles Railway Corporation.....	15,268,377 93	801,589 84
Market Street Railway Company.....	9,607,776 79	504,408 28
Pacific Electric Railway Company.....	17,595,182 38	923,747 08
Pacific Gas and Electric Company.....	670,234 15	35,187 30
Peninsular Railway Company.....	189,799 46	9,964 48
Petaluma and Santa Rosa Railroad Company.....	321,113 68	16,858 46
Sacramento Northern Railway.....	2,090,082 81	109,729 34
San Diego Electric Railway Company.....	1,620,973 97	85,101 14
San Francisco, Napa and Calistoga Railway.....	215,842 51	11,331 74
San Jose Railroads.....	346,612 79	18,197 18
Shasta Springs Scenic Railway.....	1,038 90	54 54
Southern Pacific Co. (Electric Railway).....	3,609,162 41	189,481 02
Stockton Electric Railroad Company.....	278,446 22	14,618 42
Tidewater Southern Railway Company.....	309,061 54	16,225 72
Vandergrift, S. G. (Court Flight Incline Railroad).....	2,365 00	124 16
Visalia Electric Railroad Company.....	192,091 62	10,084 80
Totals.....	\$61,264,193 94	\$3,216,370 14

SCHEDULE M

GAS AND ELECTRIC COMPANIES

State Taxes Levied Against Gas and Electric Companies for the Year 1929

Name of company	Assessment	Tax
Aldridge, C. H. (Bidwell Electric Company).....	\$1,798 00	\$134 84
Alex. Brown Electric Plant.....	20,495 51	1,537 16
Angels Electric Light and Power Co.....	96,709 69	7,253 22
Arrowhead Utility Company.....	29,718 17	2,228 86
Bay Point Light and Power Company.....	38,122 51	2,859 18
Bear Valley Utility Company.....	36,367 97	2,727 60
Benbow Power Company.....	2,283 55	171 26
Ben Lomond Light Co.....	10,908 41	818 12
Big Oak Flat Electric Distribution System.....	394 58	29 60
California Oregon Power Company, The.....	1,514,354 08	113,576 56
California Public Service Company.....	105,807 33	7,935 54
Central Mendocino County Power Company.....	34,197 25	2,564 80
Coast Counties Gas and Electric Company.....	1,893,903 08	142,042 74
Commercial Land Company.....	2,100 00	157 50
Diamond Match Company, The.....	2,660 10	199 50
Fontana Power Company.....	108,785 50	8,158 92
Fowler Gas Co.....	5,553 98	416 54
Goff, Mrs. J. (Sierra City Electric Light Plant).....	560 50	42 04
Great Western Power Company of California.....	9,303,072 41	697,730 42
Henry, C. W. (Point Arena Electric Light and Power Company).....	3,980 00	298 50
Hotchkiss, J. M. (J. M. Hotchkiss Electric Light Plant).....	37,619 05	2,821 42
Imperial Valley Electric Power Company.....	7,181 92	538 64
Inland Empire Gas Company.....	29,917 40	2,243 80
Kohler and Schwartz (Washington Light and Water Company).....	320 25	24 02
Lassen Electric Company.....	102,858 36	7,714 38
Los Angeles Gas and Electric Corporation.....	21,857,616 99	1,639,321 28
Madera Gas Company.....	35,862 95	2,689 72
McIntyre, D. J. (Indian Valley Light and Power Company).....	7,747 28	581 04
Modesto Gas Company.....	197,274 89	14,795 62
Needles Gas and Electric Company.....	91,473 90	6,860 54
Novato Utilities Company.....	24,589 09	1,844 18
Oakdale Gas Company.....	21,507 89	1,613 10
Oaks Light and Power Company (E. R. Seaman, C. H. Grigsby and E. V. Hales).....	1,217 35	91 30
Olson, Verne L. (Lucerne Water, Light and Power Company).....	1,000 00	75 00
Pacific Gas and Electric Company.....	59,614,547 93	4,471,091 10
Partington, J. F.....	2,623 33	196 74
Pesula, P. A., Johnson, J. E. and Goff, B. H.....	2,094 90	157 12
Pinole Light and Power Company.....	22,932 74	1,719 96
Porteous, T. A., Receiver, Elsinore Gas Works.....	19,470 31	1,460 28
Producers Gas and Fuel Company.....	64,696 32	4,852 22
Public Utilities California Corporation.....	32,063 55	2,404 76
Sacramento Valley Sugar Company.....	5,933 26	445 00
San Diego Consolidated Gas and Electric Company.....	6,854,456 33	514,084 22
San Joaquin Light and Power Corporation.....	10,774,684 20	808,101 32
Santa Maria Gas Company.....	311,898 10	23,392 36
Sierra Pacific Power Company.....	95,666 91	7,175 02
Snow Mountain Water and Power Company.....	299,312 92	22,448 46
South Coast Gas Company.....	26,598 57	1,994 90
Southern California Edison Company.....	34,569,525 03	2,592,714 38
Southern California Gas Company.....	15,967,156 04	1,197,536 70
Southern Counties Gas Company of California.....	6,668,883 72	500,166 28
Southern Sierras Power Company.....	3,682,535 06	276,190 12
Southwestern Gas and Fuel Company.....	61,748 76	4,631 16
Stewart, James D.....	560 00	42 00
Surprise Valley Electric Light and Power Company.....	9,272 32	695 42
Tracy Gas Company.....	16,902 65	1,267 70
Truckee Elec. Light and Power Co.....	13,046 07	978 46
Turlock Gas Company.....	45,373 70	3,403 02
Turn Back Creek Light and Power Company.....	16,518 45	1,238 88
Vallejo Electric Light and Power Co.....	261,359 89	19,602 00
Watkins, C. T. (Davis Creek Electric).....	689 15	51 68
Weaverville Electric Co.....	6,696 17	502 22
West Side Natural Gas Company.....	140,141 68	10,510 62
York, C. J. (Downieville Electric Light Co.).....	1,948 80	146 16
Totals.....	\$175,217,296 80	\$13,141,297 20

SCHEDULE M—Continued

GAS AND ELECTRIC COMPANIES

State Taxes Levied Against Gas and Electric Companies for the Year 1930

Name of company	Assessment	Tax
Aldridge, C. H. (Bidwell Electric Company)	\$2,431 31	\$182 34
Angels Electric Light and Power Company	96,049 26	7,203 70
Bay Point Light and Power Company	41,101 97	3,082 64
Bear Valley Utility Company	32,434 01	2,432 54
Benbow Power Company	5,540 79	415 56
Big Oak Flat Electric Distribution System	406 27	30 46
Alex. Brown Electric Plant	20,735 82	1,555 18
California Oregon Power Company, The	1,235,681 56	92,676 12
California Public Service Company	113,424 16	8,506 82
Central Mendocino County Power Company	37,533 86	2,815 04
Coast Counties Gas and Electric Company	2,150,743 86	161,305 78
Commercial Land Company	2,031 38	152 36
Diamond Match Company, The	2,699 87	202 48
Fontana Power Company	120,950 74	9,071 30
Fowler Gas Co.	5,467 62	410 08
Goff, Mrs. J. (Sierra City Electric Light Plant)	549 50	41 22
Great Western Power Company of California	10,217,892 77	766,341 96
Henry, C. W. (Point Arena Electric Light and Power Company)	5,886 00	441 44
Imperial Valley Electric Power Company	8,929 62	669 72
Inland Empire Gas Company	53,158 04	3,986 86
Lassen Electric Company	108,815 19	8,161 14
Los Angeles Gas and Electric Corporation	23,368,066 33	1,752,604 98
Madera Gas Company	37,325 87	2,799 44
McIntyre, D. J. (Indian Valley Light and Power Company)	8,832 56	662 44
Modesto Gas Company	197,608 83	14,820 66
Needles Gas and Electric Company	94,268 60	7,070 14
Oakdale Gas Company	17,327 99	1,299 60
Oaks Light and Power Co. (E. R. Seaman, C. H. Grigsby and E. V. Hales)	2,824 20	211 82
Olson, Verne L. (Lucerne Water, Light and Power Co.)	6,360 62	477 04
Pacific Gas and Electric Company	62,615,927 29	4,696,194 54
Partington, J. F.	2,794 65	209 60
Pesula, P. A., Johnson, J. E., Goff, B. H.	1,688 56	126 64
Pinole Light and Power Company	24,660 10	1,849 50
Public Utilities California Corporation	82,809 97	6,210 74
Sacramento Valley Sugar Co.	5,722 19	429 16
San Diego Consolidated Gas and Electric Co.	7,338,220 41	550,366 52
San Joaquin Light and Power Corporation	11,817,079 80	886,280 98
Santa Maria Gas Company	452,521 22	33,939 10
Sierra Pacific Power Company	167,863 42	12,589 76
South Coast Gas Company	34,112 40	2,558 42
Southern California Edison Company, Ltd.	39,541,963 45	2,965,647 26
Southern California Gas Company	18,055,380 26	1,354,153 52
Southern Counties Gas Company of California	7,954,901 11	596,617 58
Southern Sierras Power Co.	3,711,563 38	278,367 26
Stewart, James D.	1,120 00	84 00
Tracy Gas Company	29,684 09	2,226 30
Truckee Elec. Light and Power Co.	4,306 87	323 02
Turlock Gas Company	45,522 52	3,414 18
Turn Back Creek Light and Power Company	18,177 65	1,363 32
Vallejo Electric Light and Power Co.	270,620 27	20,296 52
Walton N. Moore Corporation	2,267 85	170 08
Washington Light and Water Co. (H. O. Kohler and A. Schwarts)	171 30	12 84
Watkins, C. T. (Davis Creek Electric)	656 10	49 20
Weaverville Electric Co.	7,665 90	574 94
West Side Natural Gas Company	146,659 18	10,999 44
Wilson, Mrs. Rose M.	2,421 64	181 62
Totals	\$190,331,560 18	\$14,274,866 90

SCHEDULE N

TELEPHONE AND TELEGRAPH COMPANIES

State Taxes Levied Against Telephone and Telegraph Companies for the Year 1929

Name of company	Assessment	Tax
Adelaide Rural Telephone Co.	\$466 50	\$25 66
Arizona, California and Nevada Telephone Company, The	180 94	8 86
Arrowhead Utility Company	6,028 70	331 58
Associated Telephone Company	1,130,625 60	62,184 40
Bandy, G. W.	874 79	48 12
Barnickel, L. (Weaverville Telephone Exchange)	1,470 00	80 84
Bear Valley Utility Company	13,099 02	720 44
Bell, Carl G. (Colfax Telephone Exchange)	5,454 00	299 96
Berg, Lily (Lily Berg Telephone Company)	956 77	52 62
Bigelow, H. E. (H. E. Bigelow Telephone Company)	4,297 57	236 36
Briggs, D. H. (Baird Telephone Co.)	108 20	5 96
Bryant, A. S. (Bridgeport Telephone and Telegraph Co.)	500 00	27 50
Butts Telephone Company, Wm.	464 41	25 54
Campbell Telephone Company	3,213 81	176 76
Chetco Southern Telephone Company	1,988 39	109 36
Chileno Valley Telephone Company	583 03	32 06
Coachella Valley Home Telephone and Telegraph Co.	14,955 42	822 54
Colorado River Telephone Company	9,151 29	503 32
Colusa County Telephone Co.	59,712 97	3,284 22
Consolidated Utilities Co.	111,286 99	6,120 78
Corcoran Telephone Exchange	9,345 41	514 00
Corona Home Telephone and Telegraph Co.	28,026 05	1,541 46
Dassel, T. H. (Morgan Hill Telephone Company)	6,335 00	348 42
De Carteret, William B. (Exeter Telephone and Telegraph Company)	17,101 49	940 58
Del Norte Peoples Telephone Co.	22,063 95	1,213 52
Delta Telephone and Telegraph Company	65,150 28	3,583 26
Dos Palos Telephone Co.	6,577 85	361 78
Downey Home Telephone and Telegraph Co.	47,420 66	2,608 14
Dry Creek and Healdsburg Telephone Co.	486 80	26 78
Ducor California Hot Springs Telephone and Telegraph Co.	2,752 11	151 36
Eel River and Southern Telephone Company	12,791 37	703 52
Elk Grove Telephone Co. and Public Utilities California Corporation	9,283 32	510 58
Evans, J. H. (The Evans Telephone Company)	13,256 88	729 12
Fall River Valley Telephone Company	1,107 40	60 90
Fort, J. R. (Coast Telephone Company)	8,909 03	490 00
Fowler Independent Telephone Co.	12,776 66	702 72
Garmire, P. E. (Kent Telephone System)	990 42	54 48
Gilroy Telephone Company	25,934 99	1,426 42
Goodrich, Oliver F. (Antelope Valley Telephone Company)	12,873 25	708 02
Green, G. F. (Ripon Telephone Exchange)	7,533 63	414 34
Gruwell, C. L. (Willow Creek Telephone Company)	576 00	31 68
Guglielmetti Telephone Company (A. J. and W. J. Guglielmetti)	4,729 82	260 14
Happy Valley Telephone Company	606 81	33 38
Healdsburg and Alexander Valley Telephone Co.	1,060 20	58 32
Hendricks, Mrs. F. (Snelling Telephone Exchange)	366 00	20 12
Hess, Estate of Fred M., Mary Lee Hess, Executrix (Keeler-Darwin Telephone Line)	251 30	13 82
Home Telephone and Telegraph Co. of Pasadena	1,276,477 74	70,206 28
Home Telephone Company	166 98	9 18
Home Telephone Co. of Covina	111,244 06	6,118 42
Home Telephone Company of Etiwanda	1,271 00	69 90
Huneke, Paul (Lemon Cove Telephone Exchange)	991 60	54 54
Huntington Beach Telephone Co.	37,589 66	2,067 44
Interstate Telegraph Company	88,374 48	4,860 60
Island Telephone Association	400 00	22 00
Kenwood Rural Telephone Company	961 65	52 88
Kerman Telephone Company	7,087 12	389 80
Kern Mutual Telephone Company	112,888 73	6,208 88
Knapp, H. F. (Sanger Telephone Company)	15,514 93	853 32
Lagomarsino, Joseph (Volcano Telephone and Telegraph Co.)	2,498 82	137 44
Laguna Beach Telephone Co.	18,259 55	1,004 28
Lake County Telephone Association	2,272 06	124 96
Langstaff, M. C. (Foresthill Telephone Exchange)	938 90	51 64
Lassen Telephone Company, The	6,762 51	371 94
Lindsay Home Telephone and Telegraph Company	24,682 91	1,357 56
Little Shasta Telephone Company	126 00	6 92
Livingston Telephone Company (A. A. Harrington and C.H. Lentz)	7,662 37	421 42
Los Gatos Telephone Company	50,623 58	2,784 30
Lower Lake Farmers Telephone Association	2,400 00	132 00
Macdoel Telephone Company	422 00	23 20
Mackay Radio and Telegraph Company	373,888 38	20,563 86
Mantecosa Farmers Telephone Co.	2,723 20	149 78
Mantecosa Telephone Company	19,610 75	1,078 60
McCloud River Lumber Co. (McCloud Telephone Exchange)	2,113 67	116 26
McFarland Telephone Company	4,960 00	272 80
Merquinn Telephone and Electric Light Company	1,080 00	59 40
Monrovia Telephone and Telegraph Company	70,086 75	3,854 78
Monticello Telephone Exchange (Cook-McKenzie and Son)	994 93	54 72

SCHEDULE N—Continued

TELEPHONE AND TELEGRAPH COMPANIES

State Taxes Levied Against Telephone and Telegraph Companies for the Year 1929

Name of company	Assessment	Tax
Needles Gas and Electric Company	\$10,063 42	\$553 48
Nevada, California and Oregon Telephone and Telephone Company and Public Utilities California Corporation	94,387 89	5,191 34
Northern California Telephone Company	251,236 91	13,818 02
Northern Trinity Telephone and Telegraph Company	507 95	27 94
Novato Utilities Company	7,170 85	394 40
Oleese, Mrs. Frank	143 63	7 90
Ontario and Upland Telephone Company	123,824 92	6,810 36
Oppenlander, E. C. (Melburne Telephone Co.)	22 15	1 22
Oxnard Home Telephone Company	53,346 05	2,934 04
Pacific Telephone and Telegraph Company, The	45,305,765 95	2,491,817 12
Paso Robles and Shandon Telephone Company	2,552 16	140 36
Petrolia Telephone Company (M. M. Langdon and G. A. Cummings)	793 49	43 64
Pomona Valley Telephone and Telegraph Union	218,295 51	12,006 26
Postal Telegraph Cable Company	691,218 24	38,017 00
Prouty, Anson V., Executor, Estate of C. C. Prouty (Ione Valley Telephone Line)	54 00	2 96
Radio Corporation of America	9,350 94	514 30
Radiomarine Corporation of America	423 40	23 28
Red Hill Telephone Company	393 23	21 62
Redondo Home Telephone Company	88,644 91	4,875 46
Reedley Telephone Company	21,731 52	1,195 24
Reinhardt, O. (Knights Landing Telephone Exchange)	2,898 97	159 44
Richardson, J. H.	178 60	9 82
Rindge Land and Navigation Company	501 70	27 60
Rio Vista Telephone and Telegraph Company	16,604 95	913 28
Roper, J. W. (Butte Meadows Telephone and Telegraph Co.)	363 18	19 98
Roseville Telephone Company	32,669 20	1,796 80
San Antonio Home Telephone Co.	1,501 20	82 56
San Fernando Telephone and Telegraph Company	50,615 52	2,783 86
San Miguel Interurban Telephone Company	3,696 03	203 28
Santa Barbara Telephone Company	514,426 92	28,293 48
Santa Monica Bay Telephone Company	531,555 57	29,235 56
Santa Paula Home Telephone Co.	47,795 20	2,628 74
Shaw, A. C. (Raymond Telephone Co.)	8,272 42	454 98
Sierra Madre Telephone and Telegraph Co.	31,145 20	1,712 98
Siskiyou Telephone Company, The	15,930 27	876 16
Smith, L. C. (Bear Creek and Anderson Telephone Line)	350 00	19 24
Smith, Willard F. (Capay Valley Telephone System)	1,336 81	73 52
Southern California Telephone Company	23,311,373 46	1,282,125 54
Southwestern Home Telephone Company	209,046 38	11,497 54
Suisun and Green Valley Telephone Company	4,751 52	261 34
Sunland Rural Telephone Company	28,259 83	1,554 28
Swanson, Robert L. (Robert L. Swanson Telephone System)	570 49	31 38
Thomas, J. P.	5,285 38	290 70
Thompson, William H.	4,193 00	230 62
Tower, J. A. (Calaveras Telephone Co.)	1,593 50	87 64
Tuolumne Telephone Exchange (Geo. H. and Cyril E. Jones)	2,342 17	128 82
United Farmers Telephone and Telegraph Company, The	116 64	6 42
United States Long Distance Telephone and Telegraph Co.	1,349,190 10	74,205 46
Upper Dry Creek Telephone Company, The	576 00	31 68
Valley Telephone Company	5,997 57	329 86
Weaverville Supply Company	190 15	10 46
Western Union Telegraph Company	2,783,604 23	153,098 24
West Coast Telephone Company of California	1,848 64	101 68
West Side Telephone Company of Healdsburg	626 00	34 42
Whittier Home Telephone and Telegraph Company	160,919 92	8,850 60
Willits Telephone and Telegraph Company	4,667 48	256 72
Totals	\$79,943,701 33	\$4,396,903 46

SCHEDULE N—Continued

TELEPHONE AND TELEGRAPH COMPANIES

State Taxes Levied Against Telephone and Telegraph Companies for the Year 1930

Name of company	Assessment	Tax
Adelaide Rural Telephone Co.	\$462 50	\$25 44
Associated Telephone Company, Ltd.	2,215,533 19	121,854 32
Bandy, G. W.	1,206 37	66 34
Barnickel, L. (Weaverville Telephone Exchange)	2,290 00	125 94
Bear Valley Utility Company	11,702 50	643 64
Bell, Carl G. (Colfax Telephone Exchange)	5,761 60	316 88
Berg, Lily (Lily Berg Telephone Co.)	1,194 42	65 70
Bigelow, H. E. (H. E. Bigelow Telephone Company)	4,618 07	254 00
Briggs, D. H. (Baird Telephone Co.)	94 45	5 20
Bryant, A. S. (Bridgeport Telephone and Telegraph Co.)	600 00	33 00
Butts Telephone Company, Wm.	609 01	33 50
Cain, J. W. (The Utilities Company of Novato)	7,782 37	428 02
Campbell Telephone Company	3,558 95	195 74
Chileno Valley Telephone Co.	571 70	31 44
Coachella Valley Home Telephone and Telegraph Co.	18,102 17	995 62
Colorado River Telephone Company	8,363 50	460 00
Colusa County Telephone Co.	60,968 91	3,353 28
Consolidated Utilities Co.	139,551 88	7,675 36
Cooper, A. S.	504 72	27 76
Corcoran Telephone Exchange	11,136 89	612 52
Corona Home Telephone and Telegraph Co.	30,887 54	1,698 82
Dassel, T. H. (Morgan Hill Telephone Company)	6,791 16	373 52
De Carteret, William B. (Exeter Telephone and Telegraph Co.)	19,276 40	1,060 20
Delta Telephone and Telegraph Company	69,823 61	3,840 30
Dos Palos Telephone Co.	7,443 03	409 36
Downey Home Telephone and Telegraph Co.	58,121 24	3,196 66
Dry Creek and Healdsburg Telephone Co.	500 19	27 50
Ducor California Hot Springs Telephone and Telegraph Co.	3,423 73	188 30
Evans, J. H. (The Evans Telephone Company)	14,262 68	784 44
Fall River Valley Telephone Company	1,256 22	69 10
Fowler Independent Telephone Co.	12,501 92	687 60
Gilroy Telephone Company	28,221 66	1,552 20
Goodrich, Oliver F. (Antelope Valley Telephone Company)	14,423 43	793 28
Green, C. F. (Ripon Telephone Exchange)	7,912 90	435 20
Gruwell, C. L. (Willow Creek Telephone Company)	534 00	29 36
Guglielmetti Telephone Company (A. J., R. P. and W. J. Guglielmetti)	6,748 88	371 18
Happy Valley Telephone Company	702 37	38 62
Healdsburg and Alexander Valley Telephone Co.	1,821 80	100 20
Heffley, Sam. R.	5,686 12	312 74
Hendricks, Mrs. F. (Snelling Telephone Exchange)	230 00	12 64
Hess, Estate of Fred M., Mary Lee Hess, Executrix (Keeler-Darwin Telephone Line)	197 45	10 86
Home Telephone and Telegraph Co. of Pasadena	1,371,064 48	75,408 54
Home Telephone Company (Colusa)	137 00	7 54
Home Telephone Company of Etiwanda	1,025 47	56 40
Huneke, Paul (Lemon Cove Telephone Exchange)	949 89	52 24
Interstate Telegraph Company	93,878 89	5,163 34
Island Telephone Association	400 00	22 00
Kenwood Rural Telephone Company	996 38	54 80
Kerman Telephone Company	7,454 34	409 98
Kern Mutual Telephone Company	130,952 82	7,202 40
Knapp, H. F. (Sanger Telephone Company)	15,550 18	855 26
Lagomarsino, Joseph (Volcano Telephone and Telegraph Co.)	2,435 68	133 96
Langstaff, M. C. (Foresthill Telephone Exchange)	770 54	42 38
Lassen Telephone Company, The	6,574 09	361 58
Lindsay Home Telephone and Telegraph Company	33,471 12	1,840 92
Little Shasta Telephone Company	126 00	6 92
Livingston Telephone Company (A. A. Harrington and C. H. Lentz)	8,155 57	448 56
Los Gatos Telephone Company	53,675 76	2,952 16
Lower Lake Farmers Telephone Association	973 90	53 56
Macdoel Telephone Company	400 83	22 04
Mackay Radio and Telegraph Company	330,880 85	18,198 44
Magnolia Farmers Telephone Co.	3,032 39	166 78
Manteca Telephone Company	20,343 22	1,118 88
Mariposa Telephone Exchange (J. J. Dulcich)	1,756 79	96 62
McCloud River Lumber Company (McCloud Telephone Exchange)	2,540 82	139 74
McFarland Telephone Company	5,280 00	290 40
Merquin Telephone and Electric Light Company	981 00	53 96
Monrovia Telephone and Telegraph Company	71,644 80	3,940 46
Monticello Telephone Exchange (Cook-McKenzie and Son)	835 88	45 98
Needles Gas and Electric Company	9,544 43	524 94
Northern California Telephone Company	202,935 75	14,461 46
Northern Trinity Telephone and Telegraph Company	555 86	30 58
Oleese, Mrs. Frank	120 54	6 62
Ontario and Upland Telephone Company	137,445 70	7,559 52
Oppenlander, E. C. (Melburne Telephone Co.)	15 00	82
Oxnard Home Telephone Company	56,514 23	3,108 28
Pacific Telephone and Telegraph Company	50,431,311 70	2,773,722 14

SCHEDULE N—Continued

TELEPHONE AND TELEGRAPH COMPANIES

State Taxes Levied Against Telephone and Telegraph Companies for the Year 1930

Name of company	Assessment	Tax
Paso Robles and Shandon Telephone Company	\$2,884 75	\$158 66
Petrolia Telephone Company (M. M. Langdon and G. A. Cummings)	786 94	43 28
Pomona Valley Telephone and Telegraph Union	232,044 42	12,762 44
Postal Telegraph Cable Company (San Francisco)	741,386 00	40,776 22
Prouty, Anson V., Executor, Estate of C. C. Prouty (Ione Valley Telephone Line)	54 00	2 96
Public Utilities California Corporation	158,638 95	8,725 14
Radio Corporation of America	11,099 96	610 50
Radiomarine Corporation of America	407 05	22 38
Red Hill Telephone Company	378 00	20 78
Reedley Telephone Company	22,925 22	1,260 88
Reinhardt, O. (Knights Landing Telephone Exchange)	3,249 75	178 74
Richardson, J. H.	358 02	19 70
Roper, J. W. (Butte Meadows Telephone and Telegraph Co.)	183 65	10 10
Roseville Telephone Company	33,618 77	1,849 04
San Antonio Home Telephone Co.	1,290 58	70 98
San Fernando Telephone and Telegraph Company	53,431 45	2,938 72
San Miguel Interurban Telephone Company	3,575 09	196 62
Santa Barbara Telephone Company	600,671 99	33,036 96
Santa Paula Home Telephone Company	50,231 68	2,762 74
Shaw, A. C. (Raymond Telephone Company)	8,802 62	484 14
Sierra Madre Telephone and Telegraph Company	29,174 23	1,604 58
Siskiyou Telephone Company, The	16,950 20	932 26
Smith, L. C. (Bear Creek and Anderson Telephone Line)	390 00	21 44
Smith, Willard F. (Capay Valley Telephone System)	1,413 45	77 74
Southern California Telephone Company	25,561,348 01	1,405,874 14
Southwestern Home Telephone Company	227,744 28	12,525 94
Suisun and Green Valley Telephone Company	4,762 95	261 96
Sunland Rural Telephone Company	32,752 39	1,801 38
Swanson, Robert L. (Robert L. Swanson Telephone System)	547 98	30 14
Thomas, J. P.	5,611 40	308 62
Thompson, William H.	4,306 45	236 86
Tower, J. A. (Calaveras Telephone Co.)	2,024 81	111 36
Tuolumne Telephone Exchange (Geo. H. and Cyril E. Jones)	2,680 85	147 44
United Farmers Telephone and Telegraph Company, The	183 64	10 10
United States Long Distance Telephone and Telegraph Co.	1,493,299 48	82,131 48
Upper Dry Creek Telephone Company, The	578 34	31 80
Valley Telephone Company	6,003 26	330 18
Weaverville Supply Company	290 20	15 96
Western Union Telegraph Company	3,029,675 73	166,632 16
West Coast Telephone Company of California	28,629 81	1,574 64
West Side Telephone Company of Healdsburg	666 20	36 64
Whittier Home Telephone and Telegraph Company	183,090 56	10,069 98
Willits Telephone and Telegraph Company	5,059 45	278 26
Totals	\$88,413,313 99	\$4,862,732 02

SCHEDULE O
CAR COMPANIES

State Taxes Levied Against Car Companies for the Year 1929

Name of company	Assessment	Tax
American Refrigerator Transit Company	\$71,802 66	\$3,769 64
Barnsdall Refineries, Inc.	404 71	21 24
California Dispatch Line	19,172 00	1,006 52
Interstate Tank Car Corporation	1,327 81	69 70
Live Poultry Transit Co., The	3,622 45	190 18
Merchants Dispatch, Incorporated	62,482 46	3,280 32
Northern Refrigerator Line, Inc.	15,598 62	818 82
Pacific Fruit Express Company	3,682,496 87	193,331 08
Pullman Company, The	3,362,822 28	176,548 16
Quaker City Tank Line, Inc.	1,335 94	70 14
Standard Transit Company	7,033 29	369 24
Swift Refrigerator Transportation Co.	10,108 85	530 72
Union Refrigerator Transit Co., of Wisconsin	18,158 24	953 30
Union Tank Car Company	94,401 53	4,956 08
Totals	\$7,350,767 71	\$385,915 24

CAR COMPANIES

State Taxes Levied Against Car Companies for the Year 1930

Name of company	Assessment	Tax
American Refrigerator Transit Company	\$62,695 42	\$3,291 50
Barnsdall Refineries, Inc.	467 14	24 52
California Dispatch Line	23,356 00	1,226 18
Interstate Tank Car Corporation	533 54	28 00
Live Poultry Transit Co., The	3,143 66	165 04
Merchants Dispatch, Incorporated	51,617 14	2,709 90
Northern Refrigerator Line, Inc.	17,311 24	908 84
Pacific Fruit Express Company	3,830,870 96	201,120 72
Pullman Company, The	3,469,584 36	182,153 18
Quaker City Tank Line, Inc.	2,469 65	129 66
Standard Transit Company	10,251 59	538 20
Swift Refrigerator Transportation Co.	9,408 47	493 94
Thurber Tank Line Company	9 66	50
Union Refrigerator Transit Company of Wisconsin	18,211 14	956 08
Union Tank Car Company	93,609 56	4,914 50
Totals	\$7,593,539 53	\$398,660 76

SCHEDULE P
EXPRESS COMPANIES

State Taxes Levied Against Express Companies for the Year 1929

Name of company	Assessment	Tax
Belt Line Express, Inc.	\$10,300 71	\$103 00
Fast Freight Forwarding Co.	14,183 87	141 84
Pacific States Express	48,913 78	489 14
Railway Express Agency, Incorporated	9,140,315 88	91,403 16
Totals	\$9,213,714 24	\$92,137 14

EXPRESS COMPANIES

State Taxes Levied Against Express Companies for the Year 1930

Name of company	Assessment	Tax
Belt Line Express, Inc.	\$20,000 00	\$200 00
Fast Freight Forwarding Co.	29,657 02	296 56
Pacific Motor Transport Company	52,512 16	525 12
Pacific States Express	56,372 92	563 72
Railway Express Agency, Incorporated	9,155,287 40	91,552 88
Totals	\$9,313,829 50	\$93,138 28

SCHEDULE Q
INSURANCE COMPANIES

State Taxes Levied Against Insurance Companies for the Years 1929-1930

Name of company	1929	1930
Acacia Mutual Life Association	\$17,442 14	\$20,657 38
Aero Indemnity Company		1,311 38
Aero Insurance Company		2,153 04
Aetna Casualty and Surety Company	19,527 28	19,590 04
Aetna Insurance Company	33,920 44	35,440 02
Aetna Life Insurance Company (Life)	97,314 36	100,047 26
Aetna Life Insurance Company (Accident and Health)	30,324 78	29,540 86
Affiliated Underwriters	941 12	581 72
Agricultural Insurance Company	11,194 02	11,256 00
Ajax Fire Insurance Company		44 74
Alameda County Title Insurance Company	7,302 50	6,077 74
Albany Insurance Company	1,552 98	1,648 86
Allemania Fire Insurance Company of Pittsburgh	1,772 58	1,134 96
Alliance Assurance Company	498 36	463 24
Alliance Casualty Company		18 44
Alliance Insurance Company of Philadelphia	4,847 60	5,260 26
Alliance Mutual Life Insurance Association		74 28
American Alliance Insurance Company	2,539 40	2,116 08
American and Foreign Marine Insurance Company	4,885 96	5,334 82
American Automobile Fire Insurance Company	2,542 12	16,082 78
American Automobile Insurance Company	24,737 12	17,224 28
American Bankers Insurance Company	8,307 78	8,432 72
American Bonding Company of Baltimore	6 08	
American Central Insurance Company	4,394 98	3,596 84
American Constitution Fire Assurance Company		1,542 80
American Credit Indemnity Company	1,783 06	1,973 76
American Druggists Fire Insurance Company	562 96	511 00
American Eagle Fire Insurance Company	6,356 88	7,529 40
American Employers Insurance Company	2,216 50	3,021 98
American Equitable Assurance Company of New York	3,269 64	9,729 54
American Exchange Underwriters	229 00	96 96
American Fire and Marine Insurance Company	1,176 92	717 96
American Home Fire Assurance Company		1,923 10
American Indemnity Company	3,226 08	6,678 98
American Insurance Company of Newark	13,864 10	16,354 24
American Merchant Marine Insurance Company	395 84	753 86
American Mine Owners Casualty Corporation		8 38
American Motorists Insurance Company	7 56	15,435 58
American Mutual Liability Insurance Company	674 70	322 50
American National Fire Insurance Company, The	910 56	1,060 04
American National Insurance Company	21,543 90	22,242 58
American Reinsurance Company	1,556 28	2,788 68
American Surety Company of New York	12,979 00	9,629 78
American Union Insurance Company of New York	357 84	472 80
Anchor Insurance Company		254 64
Anglo Mutual Life Insurance Association		3 76
Associated Indemnity Corporation	33,630 22	53,530 20
Associated Fire and Marine Insurance Company		479 64
Associated Life Insurance Company of California	7,894 26	7,661 38
Atlas Assurance Company	15,132 10	15,607 20
Atlas Life Insurance Company	385 84	369 68
Automobile Indemnity Exchange of Orange County	3,148 02	3,255 64
Automobile Insurance Company of Hartford, Connecticut, The	16,093 68	15,046 80
Baltimore American Insurance Company of New York, The	2,304 26	2,727 82
Bankers and Merchants Fire Insurance Company	410 56	*898 78
Bankers and Shippers Insurance Company of New York	9,898 56	6,018 82
Bankers Indemnity Insurance Company	780 34	2,910 92
Bankers Life Company	51,608 34	53,113 72
Bank Savings Life Insurance Company, The	711 56	864 32
Bay Counties Mutual Life Association		135 30
Belt Automobile Indemnity Association	677 64	2,668 34
Belt Casualty Company		24 50
Belt Fire Insurance Company		110 54
Beneficial Life Insurance Company	2,680 92	3,117 84
Beneficiaries Mutual Life Association	16 22	33 26
Benefit Association Railways Employees	100 46	97 02
Benevolent Mutual Life Association	125 62	460 76
Boston Insurance Company of Boston	8,864 16	9,509 08
British America Assurance Company	1,526 86	1,746 56
British and Foreign Marine Insurance Company, Ltd.	4,315 46	5,282 62
British General Insurance Company, Ltd.		76 76
Bronx Fire Insurance Company	31 76	897 82
Brooklyn Fire Insurance Company	475 34	977 38
Brotherhood Accident Company	1,063 70	928 78
Buffalo Insurance Company		2,674 30
Burbank Mutual Life and Benefit Association		128 08
Business Men's Assurance Company of America	11,477 78	13,866 16
Caledonian American Insurance Company	675 86	640 04

SCHEDULE Q—Continued

INSURANCE COMPANIES

State Taxes Levied Against Insurance Companies for the Years 1929-1930

Name of company	1929	1930
Caledonian Insurance Company	\$6,091 82	\$8,807 46
California Casualty Indemnity Exchange	19,395 32	23,003 02
California Highway Indemnity Exchange	9,732 58	16,147 52
California Insurance Company	7,388 12	11,211 04
California Mutual Life Benefit Association	119 40	231 38
California Pacific Title and Trust Company	5,842 66	2,431 00
California State Automobile Interinsurance Bureau	47,663 14	49,826 76
California State Life Insurance Company	14,251 18	—
California Title Insurance Company	13,020 46	13,427 26
California Union Fire Insurance Company	3,506 90	3,438 80
Camden Fire Insurance Association	5,609 62	6,760 08
Canada Life Assurance Company	15,730 30	18,053 12
Canadian Fire Insurance Company	2,982 74	3,011 06
Canton Insurance Office, Limited	501 06	427 28
Capital Fire Insurance Company of California	2,872 44	2,901 06
Capitol Life Insurance Company	1,366 12	1,498 46
Carolina Insurance Company	573 68	510 38
Casualty Association of America	6,007 56	13,319 38
Casualty Reciprocal Exchange	461 56	354 28
Central California Mutual Life and Benefit Association	8,385 12	3,730 26
Central Life Assurance Society	5,539 98	5,567 72
Central Life Insurance Company of Illinois	1,046 82	1,237 92
Central Manufacturers Mutual Insurance Company, The	1,266 70	1,165 16
Central States Life Insurance Company	3,476 82	3,775 68
Central Union Insurance Company	—	177 92
Central Surety and Insurance Corporation	2,584 88	3,289 84
Central West Casualty Company	—	327 98
Century Indemnity Company, The	1,622 84	4,996 20
Century Insurance Company, Limited, The	8,057 06	7,585 12
Chicago Fire and Marine Insurance Company	5,367 56	5,039 40
Citizens Insurance Company of Missouri	2,194 56	2,479 08
Citizens Mutual Life Insurance Association	—	13 56
City Insurance Company of Pennsylvania	1,176 88	1,091 80
City of New York Insurance Company	1,663 30	1,583 50
City Title Insurance Company	2,369 80	2,124 88
Colonial Mutual Life Association	6 10	415 42
Columbia Casualty Company	13,438 04	16,722 38
Columbia Fire Insurance Company	1,661 60	2,153 86
Columbia Insurance Company	1,657 76	1,799 26
Columbian National Fire Insurance Company	*3,613 72	—
Columbian National Life Insurance Company, The	6,512 06	6,661 62
Columbus Mutual Life Insurance Company, The	*537 84	486 32
Commerce Insurance Company	1,634 34	1,610 86
Commerce Casualty Company	—	165 70
Commercial Casualty Insurance Company	14,355 40	13,333 64
Commercial Insurance Company of California	8,813 00	—
Commercial Standard Insurance Company	725 84	460 80
Commercial Union Fire Insurance Company of New York	2,508 64	2,878 00
Commonwealth Insurance Company of New York, The	3,614 50	3,747 66
Commonwealth Mutual Life and Benefit Association	—	145 34
Concordia Fire Insurance Company of Milwaukee	4,976 22	3,703 72
Connecticut Fire Insurance Company of Hartford	9,219 42	9,663 66
Connecticut General Life Insurance Company	19,207 24	19,636 50
Connecticut Mutual Life Insurance Company	17,849 26	19,639 00
Conservative Life Insurance Company, The	993 32	1,039 88
Constitution Indemnity Company of Philadelphia	3,835 12	5,041 52
Constructive Mutual Life Association	63 42	266 20
Continental Assurance Company	6,707 42	6,224 44
Continental Casualty Company	28,457 34	31,884 00
Continental Insurance Company	24,615 18	27,488 20
Continental Life Insurance Company	9,049 92	9,465 42
Cosmopolitan Fire Insurance Company	370 32	694 12
Cosmopolitan Mutual Life and Benefit Association	38 88	160 22
County Fire Insurance Company of Philadelphia	730 08	523 50
Detroit Fidelity and Surety Company	3,061 18	2,491 36
Detroit Fire and Marine Insurance Company	1,345 60	*1,585 48
Dixie Fire Insurance Company	1,238 10	1,196 28
Druggists Indemnity Exchange	112 42	100 86
Dubuque Fire and Marine Insurance Company	11,844 28	8,686 32
Eagle Fire Company of New York, The	1,945 32	1,816 88
Eagle Indemnity Company	4,099 16	4,868 40
Eagle Star and British Dominions Insurance Company	8,321 92	6,709 12
East and West Insurance Company of New Haven, The	1,004 20	846 12
East Bay Title Insurance Company	1,833 42	1,227 82
Empire Fire Insurance Company	640 40	2,769 62
Empire State Insurance Company	—	1 30
Employers Fire Insurance Company	5,851 16	6,763 04
Employers Liability Assurance Corporation, Limited	29,960 32	34,191 38

SCHEDULE Q—Continued

INSURANCE COMPANIES

State Taxes Levied Against Insurance Companies for the Years 1929-1930

Name of company	1929	1930
Employers Reinsurance Corporation	\$16,755 94	\$18,371 38
Epperson Underwriters	285 76	306 16
Equitable Fire Underwriters	43 30	59 28
Equitable Fire and Marine Insurance Company	3,340 24	3,983 80
Equitable Life and Casualty Insurance Company	3,353 44	4,217 02
Equitable Life Assurance Society of the United States	209,371 04	228,810 88
Equitable Life Insurance Company of Iowa	13,463 58	15,014 88
Equity Fire Insurance Company	119 52	157 18
Eureka Casualty Company	16,893 48	17,205 42
Eureka Maryland Assurance Corporation	713 28	642 68
Eureka Mutual Life and Benefit Ass'n	54	
Eureka Security Fire and Marine Insurance Company, The	4,403 10	5,086 26
Export Insurance Company	1,234 98	1,290 42
Family Mutual Benefit Association		16 30
Family Mutual Life and Benefit Association	198 80	276 06
Farmers Automobile Interinsurance Exchange	4,403 42	17,743 82
Federal Casualty Company	2,863 90	
Federal Insurance Company	13,029 16	11,583 64
Federal Land Value Insurance Company	1,506 26	1,441 92
Federal Life and Casualty Company		2,401 04
Federal Life Insurance Company	10,140 62	9,904 42
Federal Mutual Liability Insurance Company, The	66,336 04	38,135 60
Federal Surety Company		161 88
Federal Union Insurance Company	951 86	1,459 06
Fidelity American Insurance Company	92 64	195 70
Fidelity and Casualty Company	39,634 08	41,168 94
Fidelity and Deposit Company of Maryland	37,819 52	37,873 16
Fidelity and Guaranty Fire Corporation		1,673 66
Fidelity and Surety Underwriters	160 74	166 30
Fidelity Mutual Life Insurance Company	13,990 56	14,170 32
Fidelity Phenix Fire Insurance Company	21,115 24	21,440 14
Fidelity Title Insurance Company		127 80
Fidelity Union Casualty Company	5,667 46	5,990 94
Fidelity Union Fire Insurance Company	6,061 56	5,415 74
Fire Association of Philadelphia	17,177 74	18,031 78
Firemans Fund Insurance Company	82,610 88	92,509 98
Firemen's Insurance Company	13,998 60	17,631 94
Fireproof Sprinklered Underwriters	188 36	267 88
First American Fire Insurance Company	849 60	921 26
First National Insurance Company of America		8,562 62
Fitchburg Mutual Fire Insurance Company	529 84	467 24
Foncier Transports Insurance Company	554 04	569 96
Franklin Fire Insurance Company of Philadelphia	2,974 96	3,418 08
Franklin National Insurance Company of New York	617 78	637 74
General Accident Fire and Life Assurance Corporation, Limited	38,164 00	36,204 64
General Casualty Company of America	10,937 10	13,268 06
General Exchange Insurance Corporation	14,009 34	16,681 58
General Fire Assurance Company	2,410 08	2,309 98
General Indemnity Corporation of America	93 36	254 86
General Insurance Company of America	35,457 36	17,524 26
General Reinsurance Corporation	41,573 18	17,487 42
Georgia Casualty Company	3,401 74	4,218 36
Georgia Home Insurance Company, The		331 34
Girard Fire and Marine Insurance Company	2,267 76	2,334 54
Germanic Fire Insurance Company of New York		2,284 60
Glens Falls Indemnity Company	1,103 70	5,842 00
Glens Falls Insurance Company	10,278 90	9,545 26
Globe and Rutgers Fire Insurance Company	33,778 44	45,086 30
Globe Indemnity Company of New York	39,051 62	39,090 62
Globe Life Insurance Company	7 08	
Golden Bear Mutual Benefit Association of California	258 40	261 38
Golden State Guarantee Fund Insurance Company of Los Angeles	3,516 30	4,278 70
Grain Dealers National Mutual Insurance Company	324 40	374 64
Granite State Fire Insurance Company	756 98	938 08
Great American Casualty Company	1,737 16	
Great American Indemnity Company	13,464 38	16,384 16
Great American Insurance Company	23,056 48	26,148 94
Great Lakes Insurance Company	2,269 86	1,676 98
Great Northern Life Insurance Company	2,584 36	2,562 32
Great Republic Life Insurance Company	9,645 30	8,288 96
Great Western Insurance Company	4,426 54	4,797 06
Guarantee Fund Life Association	6,837 24	8,813 62
Guaranty Fire Insurance Company of Providence	1,095 90	882 68
Guardian Life Insurance Company	13,116 14	14,403 12
Gulf Insurance Company	1,307 94	2,610 64
Halifax Fire Insurance Company, The	466 18	746 36
Hamilton Fire Insurance Company, The	3,747 76	3,889 48
Hamilton National Life Insurance Company		1,515 68

SCHEDULE Q—Continued

INSURANCE COMPANIES

State Taxes Levied Against Insurance Companies for the Years 1929-1930

Name of company	1929	1930
Hanover Fire Insurance Company	\$6,415 00	\$6,649 10
Hardware Dealers Mutual Fire Insurance Company	2,809 82	3,233 94
Hardware Mutual Casualty Company	2,175 04	3,228 50
Hardware Underwriters	77 98	75 24
Harmonia Fire Insurance Company	775 88	836 76
Hartford Accident and Indemnity Company	65,435 60	71,602 28
Hartford Fire Insurance Company	25,756 30	33,121 02
Hartford Live Stock Insurance Company	2,195 32	1,971 16
Hartford Steam Boiler Inspection and Insurance Company	5,099 96	5,390 24
Home Accident Insurance Company	23,154 38	23,189 88
Home Fire and Marine Insurance Company of California	12,675 74	14,801 04
Home Fire Insurance Company	7,152 72	4,123 80
Home Insurance Company of Hawaii, Limited	1,117 14	806 74
Home Insurance Company of New York	38,923 68	45,136 82
Homeland Insurance Company of America, The	45 90	33 46
Home Life Insurance Company	5,902 94	5,862 30
Homestead Fire Insurance Company, The	1,677 76	1,678 02
Hudson Insurance Company	4,133 52	4,380 06
Illinois Bankers Life Association, The	2,248 04	2,297 30
Imperial Assurance Company	2,021 50	2,269 46
Imperial Mutual Life and Benefit Association		184 78
Importers and Exporters Insurance Company of New York, The	3,522 32	3,495 88
Income Guaranty Company	70 26	119 64
Indemnity Company of America, The	889 08	1,755 46
Indemnity Insurance Company of North America	18,529 96	20,346 52
Indemnity Mortgage Insurance Company	455 46	594 42
Indemnity Mutual Marine Assurance Company, Ltd.	205 24	2,678 80
Independence Indemnity Company	37,023 66	35,977 84
Independence Insurance Company	3,680 90	5,631 06
Indiana Lumbermens Mutual Insurance Company	409 14	435 64
Indianapolis Life Ins. Co.	8 90	*446 68
Individual Underwriters	381 86	309 10
Industrial Fire Insurance Company, The		213 24
Industrial Insurance Company		601 52
Insurance Company of North America	47,888 32	52,234 24
Insurance Company of the State of Pennsylvania	3,356 82	3,298 48
Interinsurance Exchange of Automobile Club of Southern California	105,256 78	103,683 12
International Reinsurance Corporation	11,751 16	34,375 88
Inter Ocean Casualty Co.	*1,802 38	2,132 08
Inter Ocean Reinsurance Company	4,191 14	3,631 54
Inter-Southern Life Insurance Company	1,028 68	909 60
Inter-State Business Men's Accident Association	1,193 66	1,012 34
Iowa National Fire Insurance Company	2,558 08	2,027 12
J. B. Webber Title Insurance Company	255 60	
Jefferson Fire Insurance Company		381 62
Jefferson Standard Life Insurance Company	1,945 08	3,284 12
John Hancock Mutual Life Insurance Company	19,569 18	26,483 48
Kansas City Life Insurance Company	11,187 74	12,137 04
Knickerbocker Insurance Company of New York	3,044 36	2,557 58
Lafayette Fire Insurance Company	36 88	78 32
La Salle Fire Insurance Company, The	4,732 80	3,096 10
Laundryowners Insurance Exchange of Southern California	1,626 46	1,794 82
Law Union and Rock Insurance Company	2,558 30	2,279 00
Liberty Bell Insurance Company	486 82	577 04
Liberty Insurance Company, The		342 74
Liberty Life Insurance Company, The	2,132 14	1,659 02
Liberty Mutual Insurance Company		661 66
Lincoln National Life Insurance Company, The	24,276 44	26,191 90
Lion Assurance Corporation	810 62	2,721 20
Lion Fire Insurance Company of New York	76 60	816 36
Liverpool and London and Globe Insurance Company, Ltd.	9,988 08	17,102 42
Lloyds Casualty Insurance Company	740 78	801 36
London and Lancashire Fire Insurance Company	10,906 82	10,748 80
London and Lancashire Indemnity Company of America	7,920 28	6,730 26
London and Provincial Marine and General Insurance Company, Limited, The	1,995 48	1,010 50
London and Scottish Assurance Corporation	2,500 80	2,207 08
London Assurance Corporation	19,514 90	18,984 58
London Guarantee and Accident Company, Limited	9,063 58	10,060 24
Los Angeles Surety Company, Inc.	573 68	584 34
Loyal Protective Insurance Company	371 40	374 44
Lumbermens Insurance Company	2,275 86	1,290 38
Lumbermens Mutual Casualty Company	1,146 44	10,898 98
Lumbermens Mutual Insurance Company, The	2,892 26	2,569 82
Lumbermens Reciprocal Underwriters	2,752 88	3,573 98
Lumbermens Underwriting Alliance	1,235 42	1,535 28
Lumber Mutual Fire Insurance Co., The	805 40	842 08
Manhattan Fire and Marine Insurance Company, The	1,204 44	1,670 08
Manhattan Life Insurance Company	2,852 40	3,211 80

SCHEDULE Q—Continued

INSURANCE COMPANIES

State Taxes Levied Against Insurance Companies for the Years 1929-1930

Name of company	1929	1930
Manufacturers and Wholesalers Indemnity Exchange	\$405 06	\$139 74
Manufacturers Life Insurance Company, The	3,749 02	5,015 54
Manufacturing Lumbermen's Underwriters	701 58	731 42
Marine Insurance, Limited, of London, England	1,504 62	2,123 64
Maritime Insurance Company, Limited	3,279 04	2,956 72
Maryland Casualty Company	45,436 20	46,224 90
Maryland Insurance Company	1,355 16	705 10
Massachusetts Bonding and Insurance Company	15,624 34	21,901 58
Massachusetts Fire and Marine Insurance Company	563 14	526 64
Massachusetts Mutual Life Insurance Company	54,544 32	35,479 08
Massachusetts Protective Association	16,062 08	17,719 08
Massachusetts Protective Life Assurance Company, The	1,363 10	1,640 16
Mechanics and Traders Insurance Company	2,965 02	2,977 04
Mechanics Insurance Company of Philadelphia	2,015 46	1,484 26
Medical Protective Company, The	4,079 72	4,535 78
Mercantile Insurance Company of America	4,720 30	5,709 00
Merchants and Manufacturers Fire Insurance Company	880 48	1,368 58
Merchants Fire Assurance Corporation	10,357 46	9,454 94
Merchants Fire Insurance Company, The	3,531 64	2,877 62
Merchants Insurance Company in Providence	1,967 60	2,396 38
Merchants Life Insurance Company	2,117 38	
Mercury Insurance Company	2,674 10	4,457 28
Metropolitan Casualty Insurance Company of New York	8,310 50	9,139 88
Metropolitan Fire Insurance Company		333 78
Metropolitan Fire Insurance Company of New York		135 16
Metropolitan Life Insurance Company	499,114 90	539,507 68
Metropolitan Inter Insurers		128 76
Michigan Fire and Marine Insurance Company of Detroit, Michigan	1,765 20	*1,818 88
Michigan Millers Mutual Fire Ins. Co.	3,347 24	*3,787 66
Midland Mutual Life Insurance Company, The	*298 10	296 94
Midland National Life Insurance Company	447 64	418 50
Millers Mutual Fire Insurance Association of Illinois	1,219 84	993 92
Millers Mutual Fire Insurance Company of Texas, The	716 54	549 86
Millers National Insurance Company, The	9,006 22	6,700 46
Mill Owners Mutual Fire Insurance Company	1,428 66	1,442 68
Milwaukee Mechanics Insurance Company	14,237 96	10,396 46
Minneapolis Fire and Marine Insurance Co.		20 96
Minnesota Implement Mutual Fire Insurance Company	2,355 66	3,001 80
Minnesota Fire Insurance Company		2,148 06
Minnesota Mutual Life Insurance Company	8,000 16	5,668 72
Missouri State Life Insurance Company	14,031 86	20,327 06
Mohawk Fire Insurance Company	777 98	1,693 86
Monarch Accident Insurance Company	3,281 82	3,677 52
Monarch Fire Insurance Company		2,065 28
Monarch Life Insurance Company	298 22	590 74
Montana Life Insurance Company	3,783 46	3,691 82
Morris Plan Insurance Society, The	1,347 36	1,602 82
Mortgage Guarantee Company	446 72	
Mortgage Insurance Corporation	596 50	
Mountain States Life Insurance Company	3,242 92	4,560 02
Mt. Diablo Mutual Benefit and Life Association of Stockton	296 78	
Mount Whitney Mutual Life Association	1,164 38	1,609 20
Mutual Benefit Health and Accident Association	26,008 56	25,549 68
Mutual Life Insurance Company of New York	134,920 70	138,846 90
Mutual Benefit Life Insurance Company	51,600 92	54,537 18
Mutual Trust Life Insurance Company	343 36	1,476 90
National American Fire Insurance Company	1,492 12	1,376 14
National Automobile Insurance Company	27,509 58	40,731 36
National Ben Franklin Fire Insurance Company	1,445 38	1,515 26
National Casualty Company	2,835 20	3,261 18
National Fidelity and Life Insurance Company	1,803 62	2,391 00
National Fire Insurance Company	23,427 54	23,752 72
National Guaranty Life Company		10,256 78
National Implement Mutual Insurance Company	779 80	788 80
National Liberty Insurance Company of America	11,588 14	12,497 74
National Life and Accident Insurance Company, The	5,031 08	6,085 38
National Life Association	*5,108 92	4,810 26
National Life Insurance Company	14,851 10	15,067 94
National Life Insurance Company of the United States of America	6,729 86	9,094 58
National Lumber Manufacturers Interinsurance Exchange	283 90	244 76
National Reserve Insurance Company	7,918 78	5,485 82
National Retailers Mutual Insurance Company	757 46	718 98
National Security Fire Insurance Company	361 28	406 60
National Surety Company	37,429 32	24,961 04
National Title Insurance Company		698 58
National Travelers Casualty Association	159 22	148 24
National Union Fire Insurance Company of Pittsburgh, Pa.	34,365 52	39,249 28
National Union Indemnity Company	10,084 50	17,533 28

SCHEDULE Q—Continued
INSURANCE COMPANIES

State Taxes Levied Against Insurance Companies for the Years 1929-1930

Name of company	1929	1930
Netherlands Fire and Life Insurance Company, The	\$9,594 50	\$11,235 86
Nevada Fire Insurance Company	2,224 28	2,444 84
New Amsterdam Casualty Company	14,034 46	15,172 52
Newark Fire Insurance Company of Newark, New Jersey	7,697 72	8,847 26
New Brunswick Fire Insurance Company	956 64	922 94
New Century Casualty Company		16 34
New England Fire Insurance Company	412 22	367 60
New England Mutual Life Insurance Company	21,584 68	22,595 78
New Hampshire Fire Insurance Company, The	5,459 78	5,550 62
New Jersey Fidelity and Plate Glass Insurance Company	1,767 84	2,639 26
New Jersey Fire Insurance Company	3,214 36	2,777 20
New World Life Insurance Company	4,755 98	5,793 44
New York Casualty Company	2,384 36	2,904 50
New York Fire Insurance Company	597 92	1,223 80
New York Indemnity Company	13,237 12	8,286 14
New York Life Insurance Company	421,096 40	445,575 48
New York Reciprocal Underwriters	301 30	90 40
New York Underwriters Insurance Company	8,523 90	7,714 10
New Zealand Insurance Company	2,915 96	2,959 94
Niagara Fire Insurance Company	35,710 78	37,130 18
North American Accident Insurance Company	5,447 94	5,639 02
North American Life Insurance Company	1,957 78	2,053 24
North British and Mercantile Insurance Company of London and Edinburgh	16,251 94	19,191 72
North Carolina Home Insurance Company	563 02	574 68
North China Insurance Company, Limited	682 34	608 66
Northern Assurance Company, Ltd.	13,763 22	14,270 08
Northern Counties Title Insurance Company	2,995 94	2,882 38
Northern Insurance Company of New York	4,085 32	4,011 74
Northern Life Insurance Company	14,680 94	15,973 30
North River Insurance Company, The	14,805 32	13,792 18
Northwest Casualty Company	1,268 80	4,004 00
Northwestern Casualty and Surety Company	872 58	
Northwestern Fire and Marine Insurance Company	1,938 46	5,024 88
Northwestern Life and Accident Company	31 68	56 14
Northwestern Mutual Fire Association	11,040 04	11,721 34
Northwestern Mutual Life Insurance Company	76,932 30	78,426 24
Northwestern National Insurance Company	19,528 20	21,782 82
Northwestern National Life Insurance Company	9,910 50	8,856 16
Norwich Union Fire Insurance Society	18,174 00	19,092 90
Norwich Union Indemnity Company	18,912 04	18,503 60
Oakland Mutual Life Association	42 40	114 30
Oakland Title Insurance and Guaranty Company	1,452 54	
Occidental Indemnity Company	9,262 64	20,476 10
Occidental Insurance Company	1,554 20	2,762 00
Occidental Life Insurance Company	16,370 30	15,737 68
Ocean Accident and Guarantee Corporation, Limited	12,745 50	14,927 94
Ocean Marine Insurance Company, Limited	696 86	711 44
Ohio Casualty Insurance Company, The	*6,535 36	11,282 10
Ohio Farmers Insurance Company	*10,245 24	12,109 12
Ohio Hardware Mutual Insurance Company	394 22	389 34
Ohio Millers Mutual Insurance Company		246 78
Ohio State Life Insurance Company, The	*308 78	276 44
Old Colony Insurance Company	2,080 02	2,184 52
Old Line Life Insurance Company of America, The	706 72	957 44
Orange County Title Company	2,039 30	1,954 10
Order Railway Employees	9,296 06	9,782 14
Oregon Fire Relief Association	1,288 08	1,575 66
Oregon Mutual Life Insurance Company		1,638 44
Orient Insurance Company of Hartford	4,015 10	4,255 68
Pacific American Fire Insurance Company	890 16	
Pacific Automobile Indemnity Exchange	18,334 34	17,705 44
Pacific Coast Fire Insurance Company, The	539 18	35 38
Pacific Employers Insurance Company	41,841 88	39,929 86
Pacific Fire Insurance Company	5,364 32	5,150 94
Pacific Indemnity Company	91,798 40	92,734 22
Pacific Mortgage Guaranty Company	3,141 86	2,855 22
Pacific Mutual Life Insurance Company of California	79,953 22	72,571 84
Pacific National Fire Insurance Company	5,466 08	10,764 34
Pacific National Life Assurance Company		84 90
Palatine Insurance Company, Limited, The	3,472 44	3,973 02
Pan American Life Insurance Company	2,505 14	2,547 32
Paramount Mutual Life Insurance Assn.	2,156 50	702 44
Patriotic Insurance Company of America	1,721 26	1,602 68
Pawtucket Mutual Fire Insurance Company		625 44
Penn Mutual Life Insurance Company	50,936 16	52,900 22
Pennsylvania Fire Insurance Company	13,901 18	11,788 90
Pennsylvania Lumbermen's Mutual Fire Insurance Company	583 14	571 40
Pennsylvania Millers Mutual Fire Insurance Company	678 50	495 50

SCHEDULE Q—Continued

INSURANCE COMPANIES

State Taxes Levied Against Insurance Companies for the Years 1929-1930

Name of company	1929	1930
Peoples Fire Insurance Company of Maryland, The.....	\$14 08	\$1,144 10
Peoples Life Insurance Company.....	*859 74	*1,057 70
Peoples Mutual Life Insurance Company.....	7,187 54	7,666 88
Peoples National Fire Insurance Company.....	1,673 48	1,389 50
Peoria Life Insurance Company.....	5,468 08	7,715 08
Philadelphia Fire and Marine Insurance Company.....	1,881 88	2,833 38
Philadelphia National Insurance Company.....		255 58
Phoenix Assurance Co., Ltd., of London.....	9,309 84	9,602 10
Phoenix Indemnity Company.....	10,687 96	12,008 38
Phoenix Insurance Company of Hartford.....	14,195 40	14,074 56
Phoenix Mutual Life Insurance Company.....	20,986 92	21,439 82
Pioneer Casualty Company.....	3,062 38	6,267 04
Pioneer Mutual Life Association.....	54 32	315 16
Pioneer Title Insurance and Trust Company.....	2,292 56	
Plate Glass Insurance Corporation of America.....	228 98	676 14
Plate Glass Reciprocal Underwriters.....	456 96	275 28
Policy Holders Life Insurance Association, The.....	117 12	1,068 06
Potomac Insurance Company, The.....	3,411 00	1,486 52
Preferred Accident Insurance Company.....	3,355 06	3,500 38
Preferred Risk Fire Insurance Company.....	1,996 66	1,318 98
Presidential Fire and Marine Insurance Company.....	3,911 60	3,720 18
Providence Washington Insurance Company of Rhode Island.....	8,750 34	8,808 34
Provident Fire Insurance Company.....	118 04	275 88
Provident Mutual Life Insurance Company of Philadelphia.....	47,857 58	49,358 66
Provident Life and Accident Insurance Company.....	174 22	468 12
Prudence Mutual Life Insurance Association.....	1,086 50	2,062 18
Prudential Casualty and Surety Company.....		946 14
Prudential Insurance Company of America.....	340,722 42	395,487 34
Public Fire Insurance Company.....	10,216 94	27,315 78
Public Indemnity Company.....		4,224 46
Pyramid Mutual Life Association.....		161 36
Queen Insurance Company of America.....	19,144 44	23,700 32
Queensland Insurance Company, Limited.....	3,206 98	2,425 84
Realty Mortgage Insurance Corporation.....		14 46
Reciprocal Exchange.....	764 72	735 50
Redwood Mutual Life Association.....	404 06	719 52
Reinsurance Life Company of America, The.....	647 48	611 38
Reliance Insurance Company of Philadelphia, The.....	1,495 66	1,725 28
Reliance Life Insurance Company of Pittsburgh.....	18,837 68	21,223 22
Reliance Marine Insurance Company, Limited.....	296 14	249 96
Republic Fire Insurance Company.....	383 86	66 20
Republic Insurance Company.....	13,231 80	13,810 86
Retail Hardware Dealers Mutual Fire Insurance Company, The.....	2,360 50	2,954 14
Rex Mutual Life Insurance Association.....		90
Rhode Island Insurance Company.....	2,252 22	2,332 58
Richmond Insurance Company of New York.....	2,896 16	2,343 96
Ridgely Protective Association, The.....	1,892 24	1,864 90
Rochester American Insurance Company.....	55 68	410 68
Rocky Mountain Fire Insurance Company.....	436 24	200 86
Roosevelt Mutual Life Association.....	818 02	652 14
Royal Exchange Assurance Company.....	4,980 34	4,732 68
Royal Indemnity Company.....	21,781 54	21,386 86
Royal Insurance Company.....	17,718 44	18,009 44
Safeguard Insurance Company of New York.....	842 38	739 72
Saint Paul Mercury Indemnity Company of Saint Paul.....	1,819 26	5,190 82
San Francisco Mutual Life Association.....	831 22	1,743 00
San Jose Abstract and Title Insurance Co.....	1,188 48	1,437 46
Scottish Union and National Insurance Company.....	8,903 12	9,066 60
Seaboard Fire and Marine Insurance Company.....		574 42
Seaboard Surety Corporation of America.....	2,080 28	4,068 00
Sea Insurance Company, Limited.....	1,704 98	3,139 84
Security Insurance Company.....	13,616 92	14,093 34
Security Life Insurance Company of America, Incorporated.....	3,166 46	3,165 62
Security Mutual Casualty Company.....	1,592 38	2,107 30
Security Mutual Life Insurance Company.....	518 48	578 32
Security National Fire Insurance Company.....	307 86	185 00
Security Title Insurance and Guaranty Company.....	15,166 22	14,424 80
Sentinel Fire Insurance Company.....	412 34	367 60
Sentinel Life Insurance Company.....	2,515 66	3,890 32
Sequoia Mutual Life Association.....		2 14
Sierra Nevada Life and Casualty Company.....	1,769 66	
South British Insurance Company.....	2,529 96	2,444 30
Southern Fire Insurance Company of New York.....		285 08
Southern Surety Company.....	4,786 46	
Southern Surety Company of New York.....	3,589 92	12,503 02
Southland Life Insurance Company.....	*1,101 90	*1,121 64
Southwestern Fire Insurance Company.....		313 26
Southern Title and Trust Company.....		444 46

SCHEDULE Q—Continued

INSURANCE COMPANIES

State Taxes Levied Against Insurance Companies for the Years 1929-1930

Name of company	1929	1930
Springfield Fire and Marine Insurance Company	\$17,330 68	\$17,163 88
Springfield Life Insurance Company	847 72	765 18
Sprinklered Risk Underwriters	588 58	436 32
Standard Accident Insurance Company	85,086 76	106,553 54
Standard Fire Insurance Company	1,312 14	1,177 46
Standard Insurance Company of New York	1,401 72	1,383 84
Standard Marine Insurance Company, Ltd., of Liverpool, England	2,937 62	4,569 64
Standard Surety and Casualty Company of New York		23 46
Star Insurance Company of America	2,852 98	4,126 86
State Assurance Company	1,960 46	1,586 14
State Farm Mutual Automobile Insurance Company	544 62	6,565 18
State Life Insurance Company	28,155 82	30,581 82
State Mutual Life Association	325 10	714 84
State Mutual Life Assurance Company of Worcester		935 02
St. Paul Fire and Marine Insurance Company	20,450 78	23,719 46
Sterling Life, Health and Accident Insurance Company		1,012 68
Stuyvesant Insurance Company of New York, The	4,735 02	4,615 20
Sun Indemnity Company of New York	2,060 86	2,544 06
Sun Insurance Office of London	9,501 76	10,196 02
Sun Life Assurance Company of Canada	45,081 94	77,363 52
Sunset Mutual Life Association	2,649 90	
Sunset Mutual Life Insurance Company		3,373 08
Superior Fire Insurance Company of Pittsburgh, Pennsylvania, The	2,754 82	2,849 00
Sussex Fire Insurance Company	536 98	2,232 36
Svea Fire and Life Insurance Company	5,783 72	5,662 24
Switzerland General Insurance Company, Ltd., of Zurich, Switzerland	2,263 60	2,456 72
Sylvania Insurance Company	84 62	876 30
Thames and Mersey Marine Insurance Company	1,976 32	2,143 54
Title Guarantee and Trust Co.	28,961 18	24,851 50
Title Insurance and Guaranty Co.	4,193 82	3,163 98
Title Insurance and Trust Co.	5,840 42	
Tokio Marine and Fire Insurance Company, Limited	4,166 88	4,269 22
Transcontinental Insurance Company	4,213 14	3,987 38
Transportation Indemnity Company of New York		46 18
Transportation Insurance Company of New York		154 40
Travelers Fire Insurance Company, The	10,309 78	11,099 62
Travelers Indemnity Company, The	14,502 08	17,109 28
Travelers Insurance Company	177,259 42	194,510 24
Trinity Fire Insurance Company	1,477 66	2,085 88
Twin City Fire Insurance Company	3,987 56	5,555 70
Underwriters Exchange	138 24	194 28
Union Automobile Insurance Company	14,892 40	20,438 62
Union Central Life Insurance Co.	*37,541 24	30,316 40
Union Fire Insurance Company	285 82	181 78
Union Fire Insurance Company, The	1,292 42	1,326 44
Union Indemnity Company	53,127 18	49,409 72
Union Insurance Society of Canton, Limited	17,035 12	18,411 86
Union Labor Life Insurance Company, The	84 24	98 42
Union Marine Insurance Company	1,504 56	1,732 34
Union Mutual Life Insurance Company	3,411 66	3,847 72
Union Title Insurance Company	4,970 96	
United American Insurance Company	1,487 60	953 32
United Benefit Life Insurance Company	654 82	1,708 86
United Fidelity Life Insurance Company	*285 04	*479 14
United Fireman's Insurance Company	2,271 06	2,596 80
United Mutual Fire Insurance Company	798 16	1,091 20
United States Casualty Company	7,240 80	4,945 00
United States Fidelity and Guaranty Company	41,555 50	40,107 04
United States Fire Insurance Company	28,417 84	30,529 30
United States Guarantee Company	473 68	2,188 60
United States Merchants and Shippers Insurance Company	9,517 94	10,314 52
Universal Automobile Insurance Company	2,535 40	3,824 28
Universal Casualty Company	30 80	697 34
Universal Insurance Company	972 06	1,335 04
Universal Underwriters	462 36	747 54
Urbaine Fire Insurance Company	12,255 20	10,927 32
Utah Home Fire Insurance Company	1,041 92	917 64
Utility Insurance Company		374 94
Union Assurance Society, Limited	3,570 96	3,601 14
Victory Mutual Life Association	4 62	96 64
Virginia Fire and Marine Insurance Company	708 48	1,043 22
Victory Insurance Company of Philadelphia	1,425 04	1,650 68
Warner's Interinsurance Bureau, Cannery Exchange Subscribers	5,747 18	3,467 32
Warners Reciprocal Insurers	464 08	708 48
Washington Fidelity National Insurance Company	9,002 96	9,910 44
Washington Mutual Life Association	258 52	818 16
West American Commercial Insurance Company	3,790 56	38,739 18
West American Insurance Company	11,677 86	

SCHEDULE Q—Continued

INSURANCE COMPANIES

State Taxes Levied Against Insurance Companies for the Years 1929-1930

Name of company	1929	1930
Westchester Fire Insurance Company.....	\$15,333 02	\$14,188 44
West Coast Life Insurance Company.....	24,951 34	5,330 96
Western Assurance Company.....	7,308 72	5,200 04
Western Automobile Casualty Company, The.....	2,599 36	
Western Automobile Insurance Company, The.....	4,386 98	
Western Casualty Company.....	5,055 70	4,819 08
Western Fire Insurance Company, The.....	1,787 62	104 92
Western Reciprocal Underwriters.....	131 04	103 78
Western States Life Insurance Company.....	49,491 16	52,802 30
Western Title Insurance Company.....	1,810 52	1,747 14
Western Travelers Accident Association of California.....	181 38	1,685 20
Woodmen Accident Company.....	311 90	470 30
World Fire and Marine Insurance Company.....	904 46	1,353 88
Yangtze Insurance Association, Limited.....	78 16	258 14
Yorkshire Insurance Company, The.....	6,401 68	6,793 02
Yosemite Mutual Life Association.....		3 30
Zurich Fire Insurance Company of New York.....		380 52
Zurich General Accident and Liability Insurance Company, Limited.....	38,218 94	38,406 54
Totals.....	\$6,496,401 42	\$7,014,620 92
Farmers Mutual Companies		
Farmers Mutual Fire Association of Tulare County.....	\$376 30	\$884 22
Farmers Mutual Fire Insurance Company of Mendocino County.....	28 16	35 70
Farmers Mutual Fire Insurance Company of San Benito County.....	75 76	115 38
Farmers Mutual Fire Insurance Company of Turlock.....	1,396 94	1,273 14
Farmers Mutual Fire Insurance Company of Yolo County.....	271 44	445 74
Farmers Mutual Protective Fire Insurance Company of San Joaquin County.....	1,164 28	1,342 38
First Reinsurance Company of California, The.....	224 80	292 54
Glenn County Farmers Mutual Fire Insurance Company.....	67 48	102 08
Hilmar Mutual Fire Insurance Company of Merced County, The.....	505 24	452 10
Humboldt County Fire Insurance Company.....	243 52	222 18
Kern Mutual Fire Insurance Company.....	227 44	273 68
Lake County Farmers Mutual Fire Insurance Company.....	70 50	69 18
Los Angeles Mutual Fire Insurance Company.....	955 84	1,175 40
Napa County Farmers Mutual Fire Insurance Company.....	137 18	149 14
Orange County Farmers Mutual Fire Insurance Company.....	381 12	770 82
Riverside County Mutual Fire Insurance Company.....	310 44	242 40
Sacramento County Patrons and Farmers Mutual Fire Insurance Company.....	502 86	645 84
San Bernardino County Mutual Fire Insurance Company.....	699 48	780 18
San Diego County Mutual Fire Insurance Company.....	552 04	767 40
Santa Barbara County Farmers Mutual Fire Association.....	537 82	583 42
Santa Clara County Fire Insurance Company.....	390 46	430 44
Scandinavian Mutual Protective Fire Insurance Association of Fresno County.....	2,419 68	2,035 08
Sonoma County Farmers Mutual Fire Insurance Company.....	1,111 88	1,388 68
Town Dwelling Mutual Fire Insurance Company of Los Angeles.....	271 10	207 32
Ventura County Mutual Fire Insurance Company.....	749 40	891 84
Totals.....	\$13,671 16	\$15,576 28
Recapitulation		
Class of Company:		
General (including retaliatory).....	\$6,496,401 42	\$7,014,620 92
Farmers Mutual.....	13,671 16	15,576 28
Grand totals.....	\$6,510,072 58	\$7,030,197 20

*Tax computed at Retaliatory rates.

SCHEDULE R

MOTOR VEHICLE FUEL DISTRIBUTORS

State Taxes Levied Against Motor Vehicle Fuel Distributors for the Fiscal Year Ended June 30, 1929

Name of company	Gallons	Tax
American Refining Company	2,375,036.4	\$70,538 60
Associated Oil Company	95,099,163.2	2,824,445 16
Auto Benz Corporation	227,356	6,752 47
Berry Oil Company	2,952.5	87 69
Blakesley, M. W.	596	17 70
California Petroleum Products Company	85,207	2,530 65
Cameron, J. D.	5,355.3	159 06
Capitol Crude Oil Company	125,647.9	3,731 75
Carson Valley Oil Company	5,211.8	154 80
Chanslor-Canfield Midway Oil Company, The	33,162.6	984 93
Cienaga Corporation	112,440	3,339 48
Coastline Oil Company	215,503	6,400 44
Coates, J. L. (Royal Oil Co.)	56,664	1,682 91
Cochran, W. J.	1,054.6	31 32
Covert, H. W.	3,708	110 13
Davis Oil Company	64,461	1,914 49
Dominion Oil Company	111,842	3,321 72
Edington Witz Refining Company	10,107,563.4	300,194 64
El Rey Oil Company	268,914	7,986 75
Equitable Oil Company	420,385.5	12,485 44
Ethel D. Company	12,547.6	372 67
Eureka Petroleum Corporation	477,695	14,187 55
Export Refining Corporation	1,658,871	49,268 47
Fullerton Oil Company	4,240	125 93
General Petroleum Corporation of California	63,456,967.9	1,884,671 96
Gilmore Oil Company	1,266,231	37,607 05
Golding, Geo. B. (Arroyo Chico Oil Co.)	2,544	75 56
Hancock Oil Company	29,380,346.8	872,596 31
Hercules Gasoline Company	16,295,476	483,975 64
Holly Oil Company	3,299,119	97,983 85
Honolulu Consolidated Oil Company	83,790.9	2,488 59
Jaqua, J. B. (San Diego Refining Company)	4,166.8	123 75
Kern Sunset Oil Co.	1,864.6	55 38
Lake View Oil and Refining Company	2,754,050.7	81,795 30
Lindeman, E. J. (Auto Benz Company)	255,557.5	7,590 06
Lindeman, E. J. (Ocean Petroleum Co.)	2,051,660	60,934 29
Lindley, Lester T.	5,927	176 03
Lovell Gasoline Corporation	3,642,109.9	108,170 68
Macmillan Petroleum Company	18,992,166	564,067 33
Marine Refining Corporation	25,958,168.5	770,957 61
Meline, Stephen, Jr. (Stevetta Oil Co.)	44,634.4	1,325 64
Midstate Oil Company	47,506	1,410 93
Modoc Gas and Oil Company	6,363.5	189 00
Morrison, W. E.	944,232	28,043 69
Navy Oil Company	74,712	2,218 95
Ohio Oil Company, The	407	12 09
Olympic Refining Company	15,335.8	455 48
Pacini, Charles (Star Oil Co.)	34,115	1,013 22
Pan American Petroleum Company	34,755,188.4	1,032,229 10
Peacock Oil Company	138,017.7	4,009 13
Petrol Corporation, The	14,454	429 29
Petroleum Sales Co., Ltd.	16,706	496 17
Petroleum Sales Company	223,672.7	6,643 08
Phillips, W. F. (Midoil Refining Company)	543,902.3	16,153 90
Racine Gasoline Company	422,015	12,533 85
Ralph, H. E.	1,430	42 48
Rayment, Fred W.	54.5	1 62
Reorganized Silver King Divide Mining Company	551.4	16 38
Rice Ranch Oil Company	7,283.3	216 33
Richfield Oil Company of California	126,516,652	3,757,544 57
Rio Grande Oil Company	16,219,380.1	481,715 60
Rock Springs Land and Cattle Co.	545.4	16 20
Sawyer, W. M.	11,357.4	337 32
Seaboard Petroleum Corporation	3,857,689	114,573 37
Seaside Oil Company	12,073,299.5	358,577 00
Shanley Gasoline Company	673,602	20,005 98
Shanley Gasoline, Inc.	234,436.3	6,962 76
Shell Oil Company	181,774,615	5,398,706 07
Shinners, R. J.	101	3 00
Smith, Noble C.	19,119	567 84
Standard Oil Company of California	239,253,540.4	7,105,830 14
St. Helens Petroleum Company, Ltd.	6,511,932.6	193,404 40
St. Helens Riverside Properties	30.2	90
Sunland Refining Company	862,028	25,602 23
Sunset Pacific Oil Company	12,292,796	365,096 04
Sunset Petroleum Corporation	245,888.8	7,302 90
Texas Company, The	57,464,239.6	1,706,687 92

SCHEDULE R—Continued

MOTOR VEHICLE FUEL DISTRIBUTORS

State Taxes Levied Against Motor Vehicle Fuel Distributors for the Fiscal Year Ended June 30, 1929

Name of company	Gallons	Tax
Union Oil Company of California.....	113,300,723	\$3,365,031 47
United States Refining Company.....	5,848,780	173,708 77
Vernon Oil Refining Co.....	3,245,302	96,385 47
Voorhies, F. E.....	1,515	45 00
Western Oil and Refining Company.....	22,224,662 5	660,072 49
Western States Petroleum Corporation.....	1,223,605	36,341 07
Wilshire Oil Company, Inc.....	40,083,102 4	1,190,468 16
Totals.....	1,160,155,247 6	\$34,456,611 14

SCHEDULE R—Continued

MOTOR VEHICLE FUEL DISTRIBUTORS

State Taxes Levied Against Motor Vehicle Fuel Distributors for the Fiscal Year Ended June 30, 1930

Name of company	Gallons	Tax
American Refining Company.....	5,961,279.3	\$177,050 00
Associated Oil Company.....	96,460,367.7	2,864,872 92
Auto Benz Corporation.....	1,084,570.5	32,211 75
Bensinger, J. L., and Lackaye, Horace.....	227,797	6,765 57
Bensinger, J. L., Lackaye, Horace; Hammel, D. C. and Black, Warren G.....	442,590	13,144 92
Berry Oil Company.....	2,058.4	61 14
Blakely, L. E.....	16,161.6	480 00
Blakesley, M. W.....	269.7	8 01
Calmateo Petroleum Corporation.....	262.6	7 80
Cameron, J. D.....	220,978.7	6,563 07
Capitol Crude Oil Company.....	108,159	3,212 32
Carson Valley Oil Company.....	19,333.2	574 20
Chanslor-Canfield Midway Oil Company.....	10,910	324 03
Cienaga Corporation.....	14,359.5	426 48
Cochran, W. J.....	2,755.2	81 84
Coline Gasoline Corporation.....	30,516.2	906 34
Curry, Bennett R.....	1,208	35 88
Dominion Oil Company.....	47,450.6	1,409 28
Edington Witz Refining Company.....	14,272,580.3	423,895 65
El Camino Oil Company and El Camino Oil Company, Ltd.....	33,314	989 43
El Camino Oil Company, Ltd.....	8,218,430	244,087 38
Empire Refining Company.....	24,141.4	717 00
Equitable Oil Company.....	40,379	1,199 26
Ethel D. Company.....	9,016.3	267 79
Evans, C. B.....	18,074.7	536 82
Fullerton Oil Company.....	5,368	159 43
General Petroleum Corporation of America.....	79,711,824.6	2,367,441 19
Gilmore Oil Company, Ltd.....	2,513,213	74,642 42
Hancock Oil Company of California, The.....	29,344,963	871,545 42
Hercules Gasoline Company.....	17,135,740.5	508,931 49
Holly Oil Company.....	3,066,418	91,072 64
Honolulu Consolidated Oil Company.....	57,665.5	1,712 67
Italo Petroleum Corporation of America.....	7,839.3	232 83
Jaqua, J. B. (San Diego Refining Company).....	1,970	58 51
Jorgensen, Ed P.....	150,201.8	4,461 00
Kern Sunset Oil Co.....	1,458.6	43 32
Kettleman Hills Gasoline Company (W. G. Phillips and H. H. Bell).....	378,928.7	11,254 18
Lake View Oil and Refining Company.....	5,349,791	158,888 80
Lindeman, E. J.....	68,229.2	2,026 41
Lovell Gasoline Corporation.....	1,954,096	58,036 65
Macmillan Petroleum Company.....	6,418,290	190,623 21
Macmillan Petroleum Corporation.....	15,441,284.7	458,606 16
Midstate Oil Company.....	9,697	288 00
Midstate Consolidated Oil Company.....	60,266.5	1,789 92
Modoc Gas and Oil Company.....	14,848.3	441 00
Morrison, W. E.....	2,741,069.4	81,409 76
Norwalk Company, The.....	5,571,276.8	165,466 93
Ocean Petroleum Company.....	256,879.5	7,629 33
Oil Sales Corporation.....	10,873.7	322 95
Pan American Petroleum Company.....	3,253,435.2	96,627 03
Petrol Corporation, The.....	11,473,043.6	340,749 40
Petroleum Sales Co., Ltd.....	19,999	593 97
Petroleum Specialties Company, Ltd.....	992,547.5	29,478 67

SCHEDULE R—Continued

MOTOR VEHICLE FUEL DISTRIBUTORS

State Taxes Levied Against Motor Vehicle Fuel Distributors for the Fiscal Year Ended June 30, 1930

Name of company	Gallons	Tax
Phillips, W. J. (Midoil Refining Company).....	26,456.5	\$785.76
Racine Gasoline Company.....	274,283.4	8,146.22
Rice Ranch Oil Company.....	7,643.5	227.01
Richfield Oil Company of California.....	153,639,291.7	4,563,086.97
Rio Grande Oil Company.....	22,688,145	673,837.91
Robbins, Lieut., E. M.....	25.3	.75
Roberts, George.....	64.6	1.92
Rumbley, F. N.....	5,469.7	162.45
Seaside Oil Company.....	14,407,155	427,892.54
Shanley Gasoline, Incorporated.....	368,552.4	10,946.01
Shell Oil Company.....	207,747,518.1	6,170,101.29
Shinners, R. J.....	378.8	11.25
Smith, Noble C.....	31,786.3	944.05
Southwest Refining Company.....	726,731	21,583.92
Standard Oil Company of California.....	253,470,920.2	7,528,086.34
St. Helens Petroleum Company, Ltd.....	9,625,031.3	285,863.42
Stratton Petroleum Corporation.....	1,158.5	34.41
Sunland Refining Company.....	26,055	773.83
Sunland Refining Corporation.....	13,447.7	399.40
Sunset Pacific Oil Company.....	44,323,034	1,316,394.12
Texas Company, The.....	48,347,448	1,435,919.20
Toland, J. F. (Springs Oil and Refining Co.).....	322,131	9,567.31
Union Oil Company of California.....	118,437,588.2	3,517,596.37
Union Pacific Oil Company.....	525,021	15,593.13
United States Refining Company, Ltd.....	12,247,989	363,765.27
Vernon Oil Refining Co.....	2,970,380	88,220.28
Western Highway Oil Co., Ltd.....	170	5.05
Western Oil and Refining Company.....	31,351,887.5	931,151.06
Western States Petroleum Corporation.....	3,692,682.7	109,672.68
Wilshire Oil Company, Inc.....	60,307,504.8	1,791,132.90
Wood, Dale E.....	45,852	1,361.82
Wm. P. Andrews Oil Company.....	1,356,034.2	40,274.22
Totals.....	1,300,266,017.7	\$38,617,901.03

SCHEDULE S

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1929

Name of company	Passenger	Freight
A. B. C. Transportation System (E. M. Akins and C. C. Cunningham)		\$545 90
Adams, H. M. (Adams Warehouse Company)		191 24
Akins, A. M. and Sons (A. M. Akins, Jr. and Frank Akins)		291 66
Albee, John C. (South Fork-Petrolia Stage Line)	\$114 88	
Alhambra Transfer and Storage Co. (Alhambra-Los Angeles Express)		257 72
Allen, E. L.		149 74
Allen and Reese Stages (Carl C. Allen and J. M. Reese)	365 18	
Alpha Hardware and Supply Company		176 86
Alward, Leslie T. (Redding-Weaverville Stage Company)	2,049 24	
Amador Central Railroad Company	150 44	
Amador Stage Lines (Frank, Oscar, A. L. and Walter Schneider)	931 50	
Ambler, Cleason (The Ambler Truck Line)		74 62
American Transfer and Storage Co. (A. C. Prickett and C. J. White)		674 30
Anaheim Truck and Transfer Company		482 64
Anderson, J. N. (J. N. Anderson Theatre Service)		399 86
Anderson, J. W. (Sausalito-Mill Valley and San Francisco Express)		1,165 70
Anderson, L. N. and H. G. (Gardnerville Transportation Company)	271 10	173 08
Anderson, R. A. (Anderson Truck Service)		1,646 16
Armstrong, Madge (Armstrong Trucks)		758 66
Arthur, William Edward (Hornitos-Merced Falls Auto Line)	47 16	
Arutoff, Bob		549 42
Asbury Truck Company		14,032 88
Ashton, A. P. (Ashton Truck Co.)		1,131 06
Associated Transit Company		1,550 86
Atkinson, Frank	1,090 16	
Atlas Transfer and Storage Company (H. C. Kennedy and W. A. McIntyre)		66 56
Azevedo, W. J. (Half Moon Bay Stage Line)	155 50	30 88
Bacci, N. (Cloverdale Geysers Stage Line)	71 12	16 16
Bacon, Charles B.		72 62
Bacon Service Corporation		258 90
Baetz, R. W. (Baetz Transfer)		570 10
Bahler, Edward (Edward Bahler Auto Truck and Freight Line)		418 24
Bailey, Milton (Bailey's Palomar Mt. Stage and Truck Line)	10 30	20 16
Bailey, W. A. (Chico-De Saba Stage)	73 76	
Baker, Adam J. (Belt Line Express)		1,090 62
Bakerbower, W. H. (W. H. Bakerbower Truck Company)		3,312 46
Balish, Charles	6 90	7 12
Balsz, W. M. (Autoway Transportation Co.)		1,000 00
B. and H. Transportation Company	11,525 48	
B. and L. Truck and Transfer Co. (A. B. and L. L. Mockenhaupt)		884 72
B. and O. Transfer Co. (Amos and Frank Gotham)		521 60
Bardin, John (Arroyo Grande-Oceano Truck Line)		26 06
Barr, Wm. (Belvedere Bus)	113 56	
Bartlett, E. H. (Modesto-La Grange Stage)		107 58
Bay Cities Transit Company	12,834 82	
Bay Rapid Transit Company (W. E. Spoon and A. J. Mason)	3,319 62	
Bay Shore Freight Lines		1,765 20
Beanland, R. H.		498 76
Bedwell, A. W. (A. W. Bedwell Freight Service)		51 66
Beghtol, Ray		500 00
Bekins Van and Storage Company		8,252 40
Bekins Van Lines, Inc.		3,245 44
Belyea, B. W. (Belyea Truck Company)		9,455 14
Bennett, Cyril V. (Prairie Avenue Transit Line)	371 96	
Bennetts, T. J. (Fresno North Fork Truck Line)		611 82
Berkey, Max L.		450 00
Bernardo, M. (Chico-Red Bluff Freight Line)		222 54
Besone's Motor Express (Emil Bonenso and F. Caudana)		657 08
Besone's Transportation Company (Emil Bonenso and F. Caudana)		798 34
Bickford, J. F. (Elk Creek-Alder Springs Auto Line)	23 90	
Biggs, Chas. H. (Atlas Mail and Stage Line)	90 28	
Bisher, A. C. (Bisher Truck Line)		1,460 36
Blairsdon Stage Company and Blairsdon-Lakes Center Stage (G. R. and R. M. Green)	46 02	
Blodgett, H. E. (Blodgett's Sightseeing Tours)	50 40	
Bluff, Chauncey (Bluff Truck)		392 56
Bohn, Arthur L. (Resort Truck Line)		14 90
Bonanno, Paul	261 44	
Bonillas, M. L.		300 00
Boronda, Narciso	88 88	
Bouchard, Chas. (Litchfield-Standish Stage)		47 98
Boulevard Express, Inc.		14,846 80
Boyd, Walter (Boyd Stage Company)	639 86	
Bradley Truck Co.		1,341 66
Branham, Noah S. (Corning-Paskenta Auto Service)	67 74	
Brice, George M. (American Stage Company)	120 33	208 22
Brice, John and Howard, C. E.		501 94

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1929

Name of company	Passenger	Freight
Briggs, E. J. (Hammond-Three Rivers Auto Line).....	\$18 84	-----
Brunner, Francis (Santa Monica Mountain Coach Lines).....	305 00	-----
Buffo and Coniglio Auto Stage (Giovanni Buffo and Horace Coniglio).....	184 44	-----
Buie, T. I. (Bellflower Transfer Company).....	-----	\$277 56
Burgard, J. J. (Bridgeville-Ruth Auto Stage Line).....	135 14	-----
Burger, Sarah S. (Liberty Transfer and Storage Company).....	-----	428 46
Burner, E. M. (Bakersfield-Wasco Stage Line).....	20 92	-----
Burton, J. R. C. (Burton Transfer Company).....	-----	767 44
Butterfield, C. M.	-----	38 40
California-Arizona Fast Freight Co. (E. A. Mabbott, E. J. Mabbott, P. H. Poirier and M. P. Shuckhart).....	-----	3,171 80
California Freight Forwarders (R. W. Lacy, E. Serretto, Thos. W. Springett and Jas. Coughlin).....	-----	322 00
California Medical Missionary and Benevolent Assn. (Sanitarium-St. Helena Stage).....	52 08	70 82
California Milk Transportation Company (G. J. Abajian, Joe Bozoff, K. Anthoyan and H. Stepanian).....	-----	3,359 40
California-Nevada Stages, Inc.	2,650 68	-----
California Parlor Car Tours Company.....	2,338 56	-----
California Transit Co.	95,607 30	-----
California Truck Company, Inc.	-----	1,868 84
Calistoga and Clear Lake Stage Company.....	1,216 02	-----
Calloway, H. F. (Etna-Yreka Stage Line).....	94 92	-----
Caltoft, W. H. (Sausalito-Stinson Beach and Bolinas Auto Stage).....	402 64	-----
Canfield, A. E. (Bell and Canfield Stage Line).....	136 04	-----
Caplinger, Ernest (Chinese-Groveland Stage Line).....	168 66	-----
Carley, Joseph C.	34 78	-----
Carpenter, Thomas (Inglewood Transit Lines).....	517 64	-----
Carr, George J. (Scenic Auto Stage).....	111 94	-----
Cassady, R. S. (R. S. Cassady Auto Line).....	71 06	-----
Central Transit Company (Wm. C. and Henry J. Colbert).....	572 90	-----
Chaffee, H. A. (Chaffee Truck Co.).....	-----	321 38
Chick, Chew (Bay City Hauling Company).....	-----	385 24
Chilecot-Downieville Stage Line (Frank Word and Wm. Spaletta, Jr.).....	568 34	-----
Childs, Howard (Red Bluff-Manton Stage).....	123 72	-----
Chino Express and Transfer (G. E. and L. A. Galbreath).....	-----	222 54
Chunn, James M. (West Side Transit).....	23 92	10 00
Citizens Truck Co.	-----	5,250 70
City Transfer and Storage Company.....	-----	2,522 70
City Transfer Company of Redlands.....	-----	3,000 00
City Transit Company.....	535 94	-----
Clark Brothers (A. B. and Kenneth C. Clark).....	-----	8,139 26
Clark, J. A. (J. A. Clark Draying Company).....	-----	636 62
Clark, Shelton (Alturas Transport Company).....	-----	498 72
Cleland, H. A. and J. M. (Cottonwood and Shingletown Stage Company).....	136 60	-----
Clifton, Walter C. (Pino Grande Stage Line).....	75 80	-----
Clint, C. F. (Los Angeles, Yuma and Phoenix Line).....	-----	1,000 00
Coast Auto Lines.....	757 00	249 46
Coast Line Stages, Inc.	1,257 34	454 58
Coast Line Transportation Company.....	-----	4,502 32
Coastside Transportation Company.....	592 16	2,286 66
Coast Truck Line.....	-----	15,096 84
Cobb, G. W. (Triangle Transfer Co.).....	-----	231 04
Cochran, C. C. (Garden Highway Transit Co.).....	350 30	-----
Cohen, Harry and Max.....	-----	86 78
Commercial Truck Company (U. Saposhnikoff and D. Kopekin).....	-----	2,256 62
Compton, W. I. (Eagle Transfer Company).....	-----	983 46
Conner, Henrietta P. (Lewiston-Minersville Auto Line).....	67 00	12 94
Consolidated Furniture Moving Corporation.....	-----	169 10
Consolidated Motor Freight Lines, Inc.	-----	1,079 00
Cordes, W. H. (S. and L. Truck Company).....	-----	239 72
Covington, G. E. (Blythe-Palo Verde Truck Line).....	-----	110 00
Cowan, S. B. (Burbank Transfer Company).....	-----	380 88
Cowan, S. B. (Inglewood-Los Angeles Express).....	-----	333 52
Cowan, S. B. (Los Angeles and Compton Express Co.).....	-----	290 76
Cowan, S. B. (Redondo-Los Angeles Express Co.).....	-----	410 04
Cowan, S. B. (Triangle, Orange Co and Santa Ana Express).....	-----	7,177 54
Cox, George H. (Eureka-Bridgeville Auto Stage Line).....	154 70	-----
Coykendall, G. C. (Belden-Chester Stage Line).....	64 96	-----
Crabb, A. A. (Gilroy Hot Springs Stage).....	53 22	-----
Crandall, C. W. (Palm Springs Stage and Express Company).....	87 70	177 92
Cronin, T. J. (Madera-Wawona Stage Line).....	415 26	118 52
Culy, F. O.	-----	128 36
Cuneo, Enrico N. and S. N. (Jackson-Ranger's Station Auto Line).....	202 06	-----
Dairy Transportation Co (Willard P. Smith, A. Elizabeth Smith and Henry Green).....	-----	1,026 48
Danielson, K.	-----	444 56
Davies, Frank (Citizens Auto Stage Company).....	501 30	56 26

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1929

Name of company	Passenger	Freight
Davies Warehouse Co.		\$1,231 20
Davis, Mrs. M. K. (Weed, Mt. Shasta, Dunsmuir Stage Line)	\$165 48	
Davis Auto Tours, Inc.	850 00	
Dean, F. W. (West Coast Forwarding Co.)		4,101 78
De Buckles, Mark	62 08	
De Mar, Edmond H.		288 80
De Marco, Frank		583 70
Derkum, Paul (Derkum Stage Lines)	411 34	
Deschamps, Joseph (Copperopolis and Milton Auto Stage)	71 04	
Desert Express, Inc.		5,374 98
Deysher, William L. and Lafargue, Bernard		883 86
Dill, Ivan J.		17 50
Dinuba Truck Line (Geo. Harm and H. Frasher)		461 40
Dorris, R. D. (Dorris Stage and Freight Line)	1 56	35 28
Dowd, Charles I. (Dowd's Fashion Stables)		194 26
Drake, Harry (Terminal Island Transit Co.)	345 48	
Drew, W. F. (Camp Elwell Stage)	8 42	
Driscoll, Con.		275 86
Dunkum, Marshall (Placerville-Cool Auto Line)	85 16	
Dunphy, A. B. (Belvedere Gardens Bus Line)	2,063 42	
Duntley, G. M.		14,157 66
Dwy, O. C. (El Segundo Transit Co.)	417 64	
Eickerman, A. F. (Eickerman Trucking Co.)		162 72
Eldorado Motor Transportation Company		1,363 06
Ellis, Charles (Orland-Elk Creek Auto Line)	127 50	
Ellis, Mrs. Elsie Gilman, Executrix, Estate of Emory E. Gilman (San Rafael Bus Service)	131 56	
Ernst, J. O.		402 20
Esccondido Truck Line (Elmer L. and Roy C. Webb)		1,951 84
E. Smith, Incorporated		1,939 84
Estes, L. M. (Alturas-Bieber Stage Line)	224 86	214 62
Eureka-Garberville Truck Line (H. J. and F. S. Bridges)		1,114 82
Farmer, A. L. (California Tank Line)		2,284 56
Farnsworth, S. F.	81 00	
Faus, L. C. (Harbor Trucking Company)		914 10
Ferrara, John	548 94	
Ferrari, M. J. (Placerville-Grizzly Flats Stage)	92 42	
Fischer, M. P. (Downieville Stage Company)	325 62	176 08
Fleischer, Harry (Joe and Ed's Express)		1,082 82
Follendore, Hue (Hues Transfer and Storage)		200 00
Folsom-Sacramento Auto Line (F. W. and Robert E. Wales)		687 32
Fortier, C. L. and Sons (Mrs. Cordelia, G. L., W. J., C. J., and C. E. Fortier)		565 60
Fortuna-Bridgeville Stage Line (Hurb and T. W. Sesna)	123 68	
Foss, A. C. and F. H.		4,119 44
Frailey, Wm. (Alturas Surprise Valley Stage Line)	216 22	508 06
Frasher, H. (H. Frasher Truck Lines)		703 88
Fredericksen, C. F. and Sons (C. F., H. C., and P. Fredericksen)		616 04
Frederighi, T. Co. (T. Frederighi and Elia Del Grande)		382 08
French Gulch-Carville Auto Line (Jas. H. Stone and Dave Willis)	82 82	
Fresno Fast Freight Co.		1,300 00
Fruits, A. G. (Tres Pinos-New Idria Stage Line)	163 04	
Ganow, C. W. (Auburn-Georgetown Stage)	40 92	
Garcia, J. E.		1,883 68
Geiger, F. Truck Company (Felix Geiger, F. S. Frost and Joe Blattler)		4,775 86
General Transfer Company (Vincent G. Keyes, Elmer O. Hurlbert and Andrew Hurlbert)		2,359 74
Giacomazzi, Wm.		1,347 92
Gibson, Beverly (River Auto Stages)	4,831 52	278 00
Gilroy Express (James Bell and Charles Griffin)		3,528 30
Ginocchio, J. S. (Nevada-California Transportation Co.)		672 82
Glassburner, Frank (Lyonsville Stage)	42 80	
Glendale and Verdugo Hills Express Co.		529 96
Glenn Ranch Stage Line (T. L., Mrs. T. L. and Seymour Tally)	36 88	
Goldberg, Ben S. and Spann, A. G.		2,289 48
Golden Gate Stages	5,752 06	
Goslaw, E. L. (Redwood Park Auto Line)	6 38	
Granger Truck Service (F. W. and Lena L. Granger)		360 18
Grant, Tony	272 62	
Gray Line Inc., The	8,525 56	
Gray Line Motor Tours, Incorporated, The	3,245 38	
Gregory, C. W.		1,393 58
Greve, H. C.		1,479 14
Gribble, Richard	49 90	
Grissel, J. B. and Company (J. B. Grissel and J. T. Dolan)	612 02	
Hair, Charles (Hair Truck Company)		1,604 78
Hale, E. V.		451 30
Hamilton, Cadett E.		339 42
Hancock, Nora (Gridley Auto Bus Company)	158 34	

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1929

Name of company	Passenger	Freight
Hansen, Louis (Potter Valley-Ukiah Stage)	\$174 74	
Happe, Mrs. Carrie (A. J. Happe Transfer Co.)		\$2,480 58
Hardie, Robert V. (Glendale Interurban Express)		725 12
Harm, George (Coalinga Truck Line)		507 94
Harm, George (Western Truck Line)		691 76
Harper, Harry (Santa Maria-Guadalupe Stage Line)	97 74	
Harris, M. A. and Devine, J. H.		115 44
Harris, W. J. (Bay Shore Draying Co.)		74 60
Harwood, A.	6 38	390 00
Haslett, C. W. (Loyalton Transfer)		150 00
Hawkins, Joseph K. (Pomona-Los Angeles Daily Transfer)		7,204 18
Hawkinson, Olaf (Red Bluff-Jelly Auto Line)	31 74	
Head, Jos. F. (El Monte Valley Truck Line)		330 28
Hearne, Raymond J. (Hearne's Auto Truck Line)		250 00
Hefler, E. A. (Service Van and Storage Co.)		1,501 56
Heindel, Lester (Georgetown-Placerville Stage)	81 08	
Hemet Transfer and Storage (F. E. H. E. and L. N. Kelly)		181 06
Hensen, Mack		600 00
Herriek Company, The (S. B. Herriek and W. L. Brooks)		87 66
Hess Lumber Company (Bishop and Laws Freight Line)		123 16
Heyn, E. A. (H. and J. Truck Co.)		585 48
Hicks, Geo. W. (Hicks and Rogers Transit Company)	136 02	
Higgins, Chas. A. Jr. (Higgins Truck Company)		338 30
High Sierras Transport Company (Guy S. Alexander and L. B. Larson)	175 80	
Highway Transport Company		8,787 10
Hills, John W. (Chico-Hamilton City-Orland Freight Stage)		108 84
Hirons, Ben Level (Fresno-Stratford Freight Line)		111 52
Hodges, Edwin and Goodell, Charles		124 02
Hogan, William V. (Concord Transit Co.)	92 64	
Holbrook and Shuler Transportation Co. (Chas. B. Holbrook and Vernon H. Shuler)	1,833 94	
Holloway, Ray O. (Camp Nelson Stage Line)	11 52	112 18
Holmes Express (Henry E. and H. Perry Holmes)		2,370 62
Hosford, A. A. (Redwood Woodside Stage Line)	40 52	
Hunt, H. M. (Ojai-Ventura Stage)	284 54	
Hunt, Robert E. (Coronado Transfer)		198 80
Hunt, Vernon P.		1,057 32
Huntington Park and Los Angeles Transfer (J. W. Shepherd and E. Riddle)		403 62
Hutchinson, L. M.		495 16
Imperial Valley-Los Angeles Express		8,239 90
Independent Truck Company (Carl B. and Estella Trueblood)		983 60
Inland Transportation Corporation		803 54
Interurban Express Corporation (San Francisco-Martinez Express Company)		374 96
Isham, M. L. (Rio Vista Transit Company)	524 66	
Jackson-Camp Pardee Stage Line (Dan A. and Julius F. Garibaldi and A. L. Pierovich)	2 12	
Jackson, Samuel (Weaverville Peanut Stage Line)	197 74	
Jackson-Volcano Stage Line (Anthony, Lawrence and Abe White)	110 32	
Jacobs, Albert R.		38 50
Jakeway, T. R.		1,060 20
Jameson, Guy E. (Petaluma-Tomales-Fallon Freight Line)		98 00
J. B. Peckham Company		713 66
Joiner, W. M.	59 02	
Jones, E. A. (Marysville-Nevada City Auto Stage)	297 32	
Joseph Barrere, Inc.		3,898 16
Junge, Walter A. (Seaboard Transportation Company)		6,237 02
Kagarise, L. R. (Keystone Express System)		11,002 36
K. and L. Produce and Forwarding Co., The		10 00
Kardashian, Geo. and Kardashian, Varous		610 46
K. B. Purchasing and Delivering Service		475 20
Keithly, J. A. (Konocti Freight Line)		501 58
Keller, George		241 00
Kelting, F. H. (Kelting Trucking Company)		863 96
Kern County Transportation Corporation	1,125 68	
Kernville Stage Company (Chas. A. Hand and W. A. Fugitt)	78 96	370 02
Ketchum, E. R. (Atlas Transfer)		220 50
Kimbrough, C. E.		474 24
Kimbrough, R. J. (R. J. Kimbrough Truck Service)		497 32
Kistler, Irwin W.	85 16	
Klamath Auto Stage Line (W. H. Shackelford and Paul Colburn)	30 46	145 74
Knudsen, Otto C. (Knudsen Truck and Warehouse Company)		1,088 00
Koenig, George W. (Markleeville Fredericksburg Stage Line)	58 74	
Krandall, Louis C. (Transportation Service Co.)		1,704 04
Kundikoff, John	282 44	
Kundikoff, John and Barisoff, Paul	272 40	
Kuppinger, Charles		1,750 00
Lake County Automobile Transportation Co.	218 10	
Lamb's Transfer (B. W. and C. J. Lamb)		2,330 04

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1929

Name of company	Passenger	Freight
Lampson, Everett (Lampson's Stage Line).....	\$63 30	\$4 60
Landi, T. Drayage Company (T. Landi and T. Pimentel).....		502 52
L. and L. Transportation Co. (Felicien and F. P. Landier).....	970 84	
Landier, Felicien (White Point Bus Line).....	302 02	
Lang, Howard M. (Ojai-Ventura and Los Angeles Express).....		4,435 56
Lang Transportation Company (Mike, Howard M. and Gene Lang).....	18,503 12	
Lang Transportation Company (Mike, Howard M. and Gene Lang).....		23,355 28
Langstaff, M. C. (Colfax-Forest Hill Stage Line and Auburn and Forest Hill Stage Line).....	104 48	52 18
Lawrence, W. C. and Estes, Gilbert.....	39 18	
Ledford, George L. (Cloverdale-Elk-Navarro Stage).....	465 44	
Lee B. Hawkins, Inc.....		1,369 76
Lee, J. W.....		55 46
Lee, Walter D. (Lee's Auto Stage).....	174 82	
Lemen, James W. (Paso Robles-Adelaide-Klau Stage Line).....		90 70
Lemen, James W. (Paso Robles-Annette Auto Stage Line).....		188 72
Leonard, Harry B. (San Benito-Tres Pinos Stage Line).....	165 80	
Levulett, Morgan (Oroville-Lumpkin Stage).....	12 74	19 80
Liedberg, B. (Menlo Park and San Francisco Parcel Delivery).....		139 46
Lillie, Turner (Stockton-Angels Camp Stage Line).....	815 06	
Littlefield, F. M. (Monterey-Big Sur Auto Line).....	148 08	
Lomholdt, Geo. A.....		511 30
Longmore, J. H. (J and J Transfer).....		199 64
Lopez, Joaquin (Washington Stage and Express Company).....	169 12	
Los Angeles and Blythe Truck Line (Wesley Heflin and Frank E. Duce).....		1,605 52
Los Angeles-Oxnard Daily Express (W. O. and Harry E. Fleisher).....		2,195 20
Los Angeles-San Pedro Transportation Company, Inc.....		12,953 24
Lowell, H. W. (Vallejo Bus Company).....	1,278 38	
Lower California Truck Line and Brokerage Co. (F. Munoz, A. Torrescano and C. Lagasphy).....		500 00
Lum, Thomas P.....		150 46
Lusher, C. G. (Orange Packet Line).....		167 76
Lyons, Guy C. (Highland Transportation Co.).....	2,085 08	
Lyon Van Lines, Inc.....		3,393 16
Lyon Van Lines, Inc. (National Warehouse Company).....		639 90
Machomich, A.....	18 30	
Macy, Birdie M. (Pasadena Express and Freight Service).....		842 46
Madera-Sugar Pine Stage Company (F. W. Snyder and George L. Hereford).....	438 80	
Madera Truck Line (George Harm and H. Frasher).....		403 76
Maher, Edward (Campo Seco-Valley Springs Stage Line).....	47 94	
Manlove, W. A. and Kerr, R. F.....		151 92
Mannino, Frank D.....	531 04	
Mannino, Frank S.....	239 60	
Manor, Estate of J. A. (Pioneer Auto Stages).....	80 74	
Marconi, Simone.....	281 58	
Market Delivery Company (Giacinto Cadenazzi and Sons).....		278 44
Marr Freight Transit, Inc.....		3,417 20
Marsh, G. F. (Lone Pine and Keeler Auto Stage Line).....	165 10	
Martinez-Bay Point Stage Company.....	92 44	
Masters, W. O.....		178 52
Matson, E. N.....		69 86
Mattos, Joe (Truckee-Sierraville Auto Line).....	175 86	
Maurice, D. B. (West Coast Rapid Transit Co.).....	2,037 94	
Maydole, J. L. and Williams, O. A.....		116 74
Maynard, Charles (Pioneer Transfer Company).....		187 74
McCarthy Bros. Transfer (J. Tom McCarthy and Leo B. McCarthy).....		97 52
McCarty Trucking Co.....		1,554 92
McCaughy Bros.....	42 56	
McCausland, E. W.....	28 62	
McClain, C. B. (Los Angeles and Newport Freight Line).....		739 52
McCloud River Railroad Company.....	186 00	
McClure, E. H. (Covelo Stage Line).....	29 46	96 48
McMichael, R. L. (Puente Truck and Transfer).....		82 20
McPherson, E. E.....		660 82
Mendocino Coast Transit Company.....	366 56	
Merian, A. T. and Elizabeth (Oroville-Woodleaf Auto Service).....	104 64	
Meyers, A. (Western Transportation Company).....		750 88
Miller, F. E. (Santa Barbara Special Delivery).....		430 32
Miles, W. R. (W. R. Miles Stage Lines).....	691 64	315 18
Miller, R. (Martinez-Concord Automobile Stage).....	123 78	
Mills, Hubert (San Diego-Tecate Auto Line).....	114 54	
Minaker, F. A. (California Hot Springs Stages).....	99 68	247 18
Misener Motor Drayage Company (P. Winfield, L. Winfield, W. Ely and L. E. Misener).....		1,112 94
Misetch, Mrs. Victoria (Sacramento-Broderick-Westgate Stage).....	66 82	
Mitchell, David S. (Susanville-Klamath Falls Stage Line and Susanville-Doyle Line).....	166 20	217 76
Mitchell, Edwin (Annapolis-Stewart's Point Auto Line).....	40 76	

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1929

Name of company	Passenger	Freight
Monticello Utility Corporation	\$39 92	\$281 22
Moore, Adam A.		219 70
Moore, M. D.		2,597 50
Morgan's Auto Express and Freight Line (A. L., R. I. and C. F. Morgan)		369 62
Moss, E. G. (E. G. Moss Transfer)		271 24
Motor Coach Company	4,167 64	
Motor Freight Terminal Company		32,402 92
Motor Service Express		10,843 10
Motor Transit Company	50,350 76	3,116 12
Moyers, D. (North Fork Stage Company)	352 26	
Mt. Lassen Transit Company	3,858 24	
Mulkey, J. L.	76 50	
Mullen, William		19 92
Muscardini, John P.	385 64	
Musgrave, Henry S.	57 82	15 90
Napa Valley Bus Company	158 74	
Nelson, R. M. (Nelson Auto Service)	314 88	
Newton, L. H. (Hornbrook-Hamburg-Happy Camp Stage Line)	419 26	
Nichols, H. S.		1,000 00
Nicholson, Robert R.		317 58
Nixon, Geo. J. (Imperial Beach Stage and Express Line)	10 48	
Oakland-San Jose Transportation Co.		2,736 56
Oakland-San Rafael Express Co. (W. J. Johnson and R. H. Clarke)		99 18
O'Brien, R. E. (Moore's Freight Trucks)		191 84
Oganessoff, K. and Oskanoff, T.		833 00
Ohr, Emil C.	68 18	
Oppenheimer, Rush (Oppenheimer Truck Line)		506 22
Original Stage Line, Inc.	8,071 18	
O'Rourke, C. H. (Quincy-LaPorte Stage Line)	91 12	
O'Rourke, L. B. (Blairsdon-Johnsville Stage Line)	62 22	
Overland Transfer Company		314 26
Owens, F. E., Administrator, Estate of Frank Owens		102 50
Owl Truck Company, Inc.		1,271 08
Pacific Auto Stages	9,304 18	
Pacific Coast Motor Coach Company	275 24	11 62
Pacific Land Corporation	414 50	
Pacific Southwestern Transportation Company	86 44	
Pacific Transfer Van and Truck Co.		208 76
Pacific Transportation Company (O. C. Butler and Harold A. Grundy)		2,717 46
Pacific Union College Association	50 36	
Padian, Wm. J.	95 64	
Painter, C. S. (Dos Palos Passenger and Freight Line)		63 64
Pajaro Valley Consolidated Railroad Company	251 74	
Palos Verdes Transportation Company	152 52	
Pasadena-Ocean Park Stage Line, Inc.	7,440 06	
Passalacqua, M. (M. Passalacqua's Benicia-Vallejo Stage Line)	603 42	
Paul Kent Truck Company		1,035 04
Pauly, J. E. (Marysville and Camptonville Stage)	300 22	
Pauly, O. N. (Marysville-La Porte Stage Company)	510 30	
Payne, Harry S. (Murrietta Valley Motor Freight Line)		860 32
Payne, Harry S. (Pacific Motor Express)		1,404 80
Payne, M. O. (Scott Bar-Fort Jones-Yreka Auto Stage Line)	19 06	99 46
Peerless Stages, Incorporated	16,612 06	
Pellegrini, C. and Co. (C. Pellegrini, V. Borelli, V. Lencioni and E. Rugani)		967 68
Penhall Bros. (Francis E. and Merton E. Penhall)		2,036 52
Peninsula Rapid Transit Company	18,345 90	
Pennoyer, C. H. (Pennoyer's Descanso and Alpine Stage Line)	47 74	154 70
Perry, Wesley (Perry's Auto Parts Express)		192 64
Perumean, Joseph and Company (Joseph Perumean, I. Shakarian, L. J. Stratton and Tom Kardashian)		2,572 96
Petersen, Thomas (Fresno-Lanare Truck Line)		184 38
Peterson, A. W.	326 40	
Petrolia Stage Co. (M. F. and Elmer C. Gardner)	511 70	
Pettas, Dennis	209 52	
Piccardo, Angelo and Andrea		57 74
Pickwick Corporation, The	163,918 32	817 84
Pimental, W. H. (North Sacramento Stage Line)	1,069 24	
Pioneer Express Company		2,296 34
Pioneer-Southwestern Stages, Inc.	3,115 50	
Pioneer Transfer Company of Calexico		150 58
Pioneer Truck and Transfer Company (Duane D. Stafford and Percie C. Thacker)		609 90
Pioneer Truck and Transfer Company of Los Angeles		4,222 28
Portland-Los Angeles Stages, Inc.	850 00	
Prather, M. W. and L. R.		99 36
Proper, James R. (Los Angeles and Trona Stages)	337 56	
Purdy, A. W. (Purdy's Express)		297 74
Quigley, W. W. (Williams-Bartlett Springs Stage Line)	288 10	
Rampone, Tony and Peter		1,797 72

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1929

Name of company	Passenger	Freight
Ramsey, R. H. (Ramsey Auto Truck)		\$81 80
Ray, H. G. (Ray Transfer Company)		250 00
Redding-Bieber Stage Line (Ward G. Allen and Vern C. Linville)	\$1,565 16	
Reeves, J. R. (Inverness Auto Stage and Garage)	80 02	35 00
Reichman, G. A. (Etna-Fort Jones-Yreka Stage Line)	260 54	105 64
Reid, Lee (Reid Automobile Freight Line Service)		177 36
Rex Transfer Line (T. R. and May I. Rex)		5,975 42
Rhinehart, S. A.		750 00
Rice, F. J. (H. and A. Auto Line and Bandini Bus Line)	1,134 02	
Rice, Roy D. (Maxwell-Stonyford Auto Line)	157 62	
Rice Transportation Company		1,947 90
Richards Trucking and Warehouse Co.		6,620 96
Richardson, A. L. (Pierce Arrow Stages)	2,453 14	
Richardson, J. H. (Richardson Springs Stage)	95 20	
Rife, D. M. (Fresno-Riverdale Stage Company)	84 32	
Riner, B. F. (Riner Motor Express)		182 32
Riverside Rapid Transit Company (James Borden and W. J. McKinley)	845 80	
Robson, R. E.		6,175 14
Rogers, R. J.		100 02
Rogers, R. W. (Sacramento Motor Transport)		723 12
Rohn, M. F. (Klamath-Weed Stage Line)	122 44	
Roper, Ernest F. (Mt. Hamilton Stage Line)	215 02	
Rosa, Domingo S. (Cambria Stage Line)	69 72	306 08
Rosconi, James (San Geronimo-Nicasio Stage)		77 68
Rose, George Harvey	40 38	
Roseville-Lincoln Truck (J. L. Fithian and L. Sposito)		437 12
Rottluff, Julius L.	61 42	
Royce, Ed.		386 68
Rubicon Springs Stage (C. R. Spickard and Geo. A. Colwell)	20 94	
Ruddick, W. O.		50 08
Rugg, E. E. (Willits-Hearst Stage Line)	67 08	
Rutherford, Scott and McMahon, C. E.		414 76
R. W. Rasmussen Company, Incorporated		4,496 64
Ryker, E. I. (Alpaugh-Earlimart Auto Line)	87 72	
Sacramento-Auburn Freight Line (Frank, Oscar F. and Walter Schneider)		2,421 64
Sacramento-Corning Freight Line (A. E. Mallett and Gene Antichi)		1,645 46
Sacramento-Galt Freight Line (A. E. Mallett and Gene Antichi)		165 18
Sabakian, B. and Giegeroff, O.		696 74
Salinas-King City Freight Line (J. K. Vanderhurst and E. K. Duda)		480 30
Salinas Valley Freight Line (Ricardo Tunzi and Louis Costa)		807 04
San Antonio Transfer Company	110 60	32 74
San Bernardino Transportation Company (Perry Green, Hubert Green, J. Clarke Smith and C. A. Foletta)		2,048 04
S. and G. Transfer Co. (A. Schivo, J. Schivo and J. Carcione)		566 30
San Francisco and San Jose Fruit and Produce Transfer Co.		1,278 12
San Gabriel Canyon Stage Line (A. L. Meier and J. E. Williamson)	20 28	66 80
San Joaquin Valley Transportation Company (F. M. Hodge, John D. Kwis and H. A. Rose)		10,362 24
San Jose Transfer and Express Co.		187 04
San Luis-Pismo-Avila-Pioneer Stages (Antoine D. Motto and Hugo Roeder)	61 74	
San Quentin Stage Company	568 06	
San Rafael and Sonoma Valley Auto Stage Line (J. A. Valente and F. C. Stuermer)	1,139 96	
San Rafael Freight and Transfer Co.		175 02
Sansome, Chas. E. (Home Stage Line)	52 94	
Savage Transportation Company		750 00
Scandia Truck and Transfer Co.		351 52
Schafer, John (Red Bluff-Gerber Stage)	149 84	
Schmitt, A. W. (Livermore Valley Stages)	205 40	
Seranton, Orin		115 36
Scribner, G. C. (Fresno-Visalia Freight and Express)		504 78
Security Van and Storage Company		1,248 38
Seibert, Floyd C.		120 84
Sequoia and General Grant National Parks Company	17 48	
Sequoia National Park Stage Company	105 60	154 32
Service Lines, Incorporated		3,580 42
Shea, T. J.		158 00
Shear, H. J. (Shear Transfer and Storage Co.)		191 24
Sheffield, Edmund		19 54
Shellman, C. A.		100 00
Shier, John	245 02	
Short, Ira N. (Crescent Mills-Seneca Stage Line)	87 36	28 38
Silberhorn, L. T.	84 06	
Silva, Jack W.		518 10
Simmons, J. W. (Simmons Transfer Line)		83 52
Sitton, E. W. (Sitton Electric Transfer)		200 00
Smalley, John (Stockton-Jackson Auto Stage Line)	607 28	
Smith Auto and Stage Lines (Geo. W., Wm. M. and Ralph Smith)	764 96	71 40
Smith Automobile Company (I. S. Newlan and U. G. Smith)	4 56	177 58

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1929

Name of company	Passenger	Freight
Smith, Chas. F. (Allison Auto Express)		\$317 80
Smith, Elmer F.		202 02
Smith, F. B. (Chico-Willows Stage)	\$161 26	
Smith, Henry C. (Fresno-Orange Cove Truck Line)		200 00
Smith, Lisle L. (Smith Brothers Truck Co.)		2,407 74
Smith, Merle L.		63 00
Smith, Vernon G. (Big Pine and Zurich Auto Stage Line)	72 28	
Snyder, Cecil E.		829 18
Sommer, L. J. (Laurel Canyon Stage)	243 86	
Sommer, R. O. (Commercial Transfer)		5,494 70
Sorenson, Soren (Santa Ynez Valley Freight Line)		123 96
Southern Pacific Motor Transport Company	2,758 80	
Spaulding, O. W.		318 70
Spence, G. L. (California Motor Express Co.)		400 00
Spencer, A. T. (Los Angeles-Downey and Norwalk Transfer)		2,412 22
Spencer, Carl B.	63 54	
Spreitz, H. A. (Goleta Bus and Messenger Service)	499 56	
Spreitz, H. A. (Spreitz Transportation)	971 34	
Stacey's Transfer and Storage Company (R. E. and H. H. Stacey)		876 16
Stadler, R. J. (S. and M. Transfer and Storage Co.)		1,059 02
Stanley, E. S. (Star Truck and Transfer Co.)		1,200 00
Stanley, Fred	16 68	
Stewart, Charles E. (Mokelumne Hill Auto Stage Company)	80 14	
Stimson, J. B. (Stimson Transit Company)	1,108 06	
Stoddard, Lee J. (Calistoga and Kelseyville Freight Line)		108 58
Stoddard Milling Co.		142 18
Storey, Clyde (Storey Auto Express)		371 00
Sullivan, D. O. (Sullivan's Auto Stage Line)	132 26	104 68
Sullivan, E. W. (Sullivan's Transfer)		67 68
Sullivan, Forrest F. (Red Line Express)		1,157 10
Sundborg, G. W. (G. W. Sundborg Freight Line)		125 00
Sutherland, Fred A. (Tijuana Stages)	14,914 92	
Tahoe Transportation Company	133 18	43 94
Talkington, W. W.		900 00
Tanner Motor Livery (Tanner Motor Tours)	8,449 54	
Tassajara Hot Springs Company	145 46	
Taylor, J. W. (Redding and Harrison Gulch Auto Service)	217 04	72 04
Thatcher, A. M. (Acme Transfer Co.)		141 60
Thatcher, Ira E. (Chico-Stirling City Stage Co.)	148 74	
Thomas and Son Transfer Company (C. A. and S. H. Thomas)		378 76
Thomas, S. M. (Healdsburg-Santa Rosa Auto Freight Line)		309 96
Thompson, J. A. (Tustin-Santa Ana Stage Line)	143 68	
Thompson, John M.	157 16	89 50
Thompson, T. T.		36 92
Thornewill, L. A.		895 34
Tibbetts, P. E. (Anza Trail Truck Line)		2,413 44
Tippin, Wm. A. (Swartout Valley Transfer)	54 70	
Tolomei, A. (Half Moon Bay Draying Co.)		457 84
Tolson Transportation System, Inc.		5,658 62
Torres, Victor (San Luis Obispo Simmler Stage Line)	86 66	
Trask, George M. (Columbia Stage Line)	89 26	
Triangle Transfer and Storage Company (Ellis Brown and P. M. Follensbee)		1,019 50
Tucker, A. J. and B. C.	27 94	617 82
Tucker, Mary J. (The Pioneer Transfer)		380 98
Twichell, W. B. (Aetna and Pope Stage)	104 84	
Union Pacific Stage Company	164 86	
United Parcel Service		2,555 10
United Parcel Service of Los Angeles, Inc.		12,707 32
United Truck Lines		500 00
Upson, F. B. (West Coast Truck Co.)		132 16
Uroff, Morris and Urkov, Mike	297 44	
Valley and Coast Transit Company	341 58	1,357 28
Valley Motor Lines (George G. Harm and Harold B. Frasher)		3,116 48
Valley Truck Line and Valley Truck and Transportation Co. (W. G. Wahl, J. Hills Wythe and R. E. Hoerler)		1,158 72
Van Diest, Martin (Van Diest Trucking Co.)		247 08
Victorville Motor Express (Paul Shafer and K. M. Stevenson)		2,218 20
Villanti, A. (City Auto Drayage Co.)		259 24
Wade, T. J. (Wade Shipping Company)		689 30
Wait, A. A. (Nipton-Searchlight Auto Passenger and Freight Service)	7 16	2 64
Ward, E. H. (Ward's Auto Stage)	268 66	
Warner, W. L. (Sacramento Auto Truck Co. and Winters Truck Co.)		893 60
Way, A. W. (Ferndale-Loleta-Eureka Freight Line)		327 52
Welsh, Harry W.		102 10
Wermuth, F. A. (Monterey-Carmel Auto Freight Line)		130 84
Western Refrigerating Co.		22 36
Western Warehouse and Transfer Company		1,479 44
Weston and Curson Stage Line (A. H. Weston and W. H. Curson)	979 08	

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1929

Name of company	Passenger	Freight
West Side Transit Company.....	\$3,169 98	
Wheeler, E. L.....		\$284 62
Whipple, C. F. (Dardanelle Stage Line).....	299 02	
Whitcomb, W. F. (Whitcomb Stages).....	1,144 18	
White Lines, The.....		868 42
White Truck and Transfer Company.....		2,336 80
Wilbur Springs Stage Company.....	165 46	34 22
Wilkinson, Chas. E., Jr.....		181 66
Willhour, Walter.....		2,819 84
Williams, Mrs. F. C. (Bakersfield-Shafter-Wasco Auto Truck Line).....		100 00
Wilmington Bus Co. (E. D. and H. A. Shelley).....	410 26	
Wilmington Transfer and Storage Co., Inc.....		2,181 42
Winegar, C. A.....	8 38	54 60
Winkler, Fred (Valley Springs-Sheep Ranch-San Andreas Stage).....	82 48	50 36
Winters, R. O. (Redding and Oak Run Stage).....		101 76
Witt, Al G.....		650 00
Wood, W. R.....		500 00
Wood, W. W. (Warner, Julian and Cuyamaca Truck Line).....		563 78
Woodhams, R. E. (La Honda Freight Line).....		20 66
Woodward, Byron N.....	129 34	
Woollet, J. H. (Woollet Stages).....	44 60	
Word, Frank G. (Reno-Loyalton-Calpine Stage Line).....	458 78	
Yahne, M. C. (Sunset Motor Coach Co.).....	557 78	
Yasunaga, Kiso.....		1,896 66
Yosemite Park and Curry Company.....	8,314 48	360 34
Young, F. H. (Young Johnson Truck Co.).....		986 60
Yuma Bee Line Transportation Co. (James T. and Charles C. Hodges).....		707 48
Zehner, Fenton J. (Gray Eagle Lodge).....	11 60	
Zerboni, Joe (Union Transfer and Storage Company).....		611 94
Zimmerman Bros. (L. H. and A. F. Zimmerman).....		1,842 54
Zurfluh, George R. (Sacramento-Fair Oaks Stage Line).....	112 44	
Totals.....	\$566,518 14	\$575,095 76

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1930

Name of company	Passenger	Freight
Akins, A. M. and Sons (A. M. Akins, Jr., and Frank Akins)		\$355 68
Albee, John C. (South Fork Petrolia Stage Line)	\$104 18	
Alhambra Transfer and Storage Co. (Alhambra-Los Angeles Express)		310 92
Allen and Reese Stages (Allen, Carl C. and Reese, J. M.)	365 02	
Alpha Hardware and Supply Company		95 48
Alves, George E. (A. and N. Trucking Co.)		2,124 72
Alward, Leslie T. (Redding-Weaverville Stage Company)	2,169 38	
Amador Central Railroad Company	80 20	
Amador Stage Lines (Frank, Oscar, A. L. and Walter Schneider)	1,262 88	
Ambler, Cleason (The Ambler Truck Line)		66 02
American Transfer and Storage Co. (A. C. Prickett and C. J. White)		973 36
Anaheim Truck and Transfer Company		584 38
Anderson, Henry M. (Coronado Rapid Transfer)		30 00
Anderson, J. N. (J. N. Anderson Theatre Service)		411 48
Anderson, J. W. (Sausalito-Mill Valley and San Francisco Express)		1,050 38
Anderson, R. A. (Anderson Truck Service)		3,826 28
Armstrong, Madge L. (Armstrong Trucking Company)		1,067 48
Arthur, William Edward (Hornitos-Merced Falls Auto Line)	45 80	
Arutof, Bob		620 66
Asbury Truck Company		17,759 86
Ashton, A. P. (Ashton Truck Co.)		1,403 16
Associated Transit Company		1,630 96
Atkinson, Frank	974 28	
Atlantic-Pacific Stages, Inc.	737 86	
Atlas Transfer and Storage Company (H. C. Kennedy and W. A. McIntyre)		52 46
Azevedo, W. J. (Half Moon Bay Stage Line)	132 40	19 78
Bacel, N. (Cloverdale Geysers Stage Line)	72 64	16 80
Bacon Service Corporation		295 72
Baetz, R. W. (Baetz Transfer)		454 38
Bahler, Edward (Edward Bahler Auto Truck and Freight Line)		690 46
Bailey, Milton (Bailey's Palomar Mt. Stage and Truck Line)	5 32	9 94
Baker, Adam J. (Belt Line Express)		779 68
Bakerbower, W. H. (W. H. Bakerbower Truck Company)		4,224 56
Balish, Charles	9 58	16 20
B and H Transportation Company	10,272 12	
Bardin, John (Arroyo Grande-Oceano Truck Line)		25 24
Barnes, L. D.		379 26
Barr, Wm. (Belvedere Bus)	141 18	
Bartlett, E. H. (Modesto-La Grange Stage)	103 50	
Bay Cities Transit Company	14,954 80	
Bay Rapid Transit Company (W. E. Spoon and A. J. Mason)	3,779 54	
Bay Shore Freight Lines (F. C. Willson, Gottfried Theusen and W. Q. Wright)		1,828 54
Beanland, R. H. (Stockton-Murphys Freight Line)		835 04
Bedwell, A. W. (A. W. Bedwell Freight Service)		17 32
Bee Line Transportation Company		949 62
Beghtol, Ray		125 00
Bekins Van and Storage Company		8,986 12
Bekins Van Lines, Inc.		4,970 74
Belyea, B. W. (Belyea Truck Company)		11,863 50
Bennett, Cyril V. (Prairie Avenue Transit Line)	424 98	
Bennetts, T. J. (Fresno-North Fork Truck Line)		537 98
Bernardo, M. (Chico-Red Bluff Freight Line)		141 34
Besone's Motor Express (Emil Bonenso and F. Caudana)		584 64
Besone's Transportation Company (Emil Bonenso and F. Caudana)		1,600 00
Bickford, J. F. (Elk Creek-Alder Springs Auto Line)	23 94	
Biggs, Chas. H. (Atlas Mail and Stage Line)	97 84	
Bisher, A. C. (Bisher Truck Line)		1,127 78
Bishop, J.		440 00
Blairdsen Stage Company and Blairdsen-Lakes Center Stage (G. R. and R. M. Green)	29 16	
Blodgett, H. E. (Blodgett's Sightseeing Tours)	80 88	
Boblander, W. J. (Boblander Truck Company)		180 00
Bohn, Arthur L. (Bohn Freight Line)		131 62
Bonanno, Paul		
Bonillas, M. L.	278 24	
Boronda, Narciso		325 00
Bouchard, Chas. (Litchfield Standish Stage)	91 16	
Boulevard Express, Inc.		49 32
Boyle and Son (C. E. and Harold Boyle)		14,189 56
Bozoff, Joe (California Milk Transportation Co.)		1,181 78
Bradley Truck Co.		3,815 00
Brandt, Arnold C. J. and Rath, Frank F.		1,030 16
Branham, Noah S. (Corning-Paskenta Auto Service)	65 96	1,344 74
Bray, J. O. (Bray Motor Drayage)		
Brice, George M. (American Stage Company)	125 72	3,674 38
Brice, John and Howard, C. E.		196 06
Briggs, E. J. (Hammond-Three Rivers Auto Line)	19 14	462 94
Brinkman, G. A. (Dairy Delivery Company of Southern California)		6,416 56

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1930

Name of company	Passenger	Freight
Brown, Roy L.		\$101 60
Brunner, Francis (Santa Monica Mountain Coach Lines)	\$349 66	
Buffo and Coniglio Auto Stage (Buffo, Giovanni and Coniglio, Horace)	168 72	
Buie, T. I. (Bellflower Trucking Company)		239 52
Burgard, J. J. (Bridgeville-Ruth Auto Stage Line)	142 78	
Burge, G. L.		100 00
Burger, Sara S. (Liberty Van Line)		567 76
Burner, E. M. (Bakersfield-Wasco Stage Line)	36 22	
Burton, J. R. C. (Burton Transfer Company)		774 66
Calaveras Transit Company, Ltd.	792 46	
California-Arizona Fast Freight Co. (E. A. Mabbott, E. J. Mabbott, P. H. Poirier and M. P. Shuckhart)		5,325 54
California Freight Forwarders (R. W. Lacy, E. Serretto, Thos. W. Springett and Jas. Coughlin)		2,000 00
California Nevada Stages, Inc.	2,520 32	
California Parlor Car Tours Company	2,511 36	
California Transit Co.	105,728 24	
California Truck Company, Inc.		2,420 08
Calistoga and Clear Lake Stage Company	1,180 30	
Calloway, H. F. (Etna-Yreka Stage Line)	82 00	
Caltoft, W. H. (Sausalito-Stinson Beach and Bolinas Auto Stage)	396 70	
Caplinger, Ernest (Chinese-Groveland Stage Line)	154 50	
Carasco, Ralph (Venice Local Bus Lines)	825 40	
Carley, Joseph C.	46 86	
Carpenter, Thomas (Inglewood Transit Lines)	458 00	
Carr, George J. (Scenic Auto Stage)	106 24	
Cassady, R. S. (R. S. Cassady Auto Line)	37 78	
Central Transit Co. (Wm. C. and Henry J. Colberg)	495 12	
Chaffee, H. A. (Chaffee Truck Co.)		169 36
Chick, Chew (Bay City Hauling Company)		366 38
Chilcoat-Downieville Stage Line (Frank Word and Wm. Spaletta, Jr.)	538 02	
Childs, Howard (Red Bluff-Manton Stage)	128 20	
Chino Express and Transfer (G. E. and L. A. Galbreath)		228 20
Churchill, Amos		867 46
Citizens Truck Co.		6,185 26
City Transfer and Storage Company		6,822 84
City Transfer Company of Redlands		1,216 62
City Transit Co.	310 84	
Clark Bros. (A. B. and Kenneth C. Clark)		7,568 68
Clark, J. A. (Clark, J. A. Draying Company)		1,754 32
Clark, Rex B. (Lake Norconian Stage Line)	19 42	
Clark, Shelton (Big Valley Grocery Company)		486 00
Cleland, H. A. and J. M. (Cottonwood and Shingletown Stage Co.)	132 54	
Clifton, Walter C. (Pino Grande Stage Line)	109 68	
Clint, C. F. (Los Angeles, Yuma and Phoenix Line)		2,000 00
Coast Line Stages, Inc.	1,205 30	245 44
Coastside Transportation Company	901 60	2,216 96
Coast Truck Line		15,269 74
Cobb, G. W. (Triangle Transfer Co.)		271 26
Cobb, R. P.		785 56
Cochran, C. C. (Garden Highway Transit Co.)	204 92	
Colwell, George A. (Rubicon Springs Stage)	20 52	
Commercial Truck Company, Inc.		3,391 74
Compton Milk Transfer Company (M. Arutunian and O. Gregoroff)		827 62
Compton, W. I. (Eagle Transfer Company)		653 04
Conner, F. J. (F. J. Conner Transfer and Storage Co.)		1,131 00
Conner, Henrietta P. (Lewiston-Minersville Auto Line)	76 02	
Consolidated Furniture Moving Corporation		176 66
Consolidated Motor Transport Company		1,113 74
Cordes, W. H. (S. and L. Trucking Company)		163 30
Cornett, I. J.	91 18	
Covington, G. E. (Blythe-Palo Verde Truck Line)		100 00
Cowan, S. B. (Burbank Transfer Co.)		341 34
Cowan, S. B. (Donovan Transportation Co.)		115 58
Cowan, S. B. (Harbor Freight Transit Co.)		1,212 18
Cowan, S. B. (Inglewood-Los Angeles Express Co.)		372 70
Cowan, S. B. (Los Angeles and Compton Express Co.)		212 28
Cowan, S. B. (Redondo-Los Angeles Express Co.)		343 34
Cowan, S. B. (Triangle Orange Co. and Santa Ana Express)		7,171 78
Cox, George H. (Eureka-Bridgeville Auto Stage Line)	175 86	
Coykendall, G. C. (Belden-Chester Stage Line)	70 68	
Crabb, A. A. (Gilroy-Hot Springs Stage)	63 04	
Crandall, C. W. (Palm Springs Stage and Express Co.)	140 08	212 96
Cronin, T. J. (Madera-Wawona Stage Line)	402 28	123 66
Croxen, J. R. (Croxe Trucking Co.)		594 80
Culy, F. O.		151 76
Dairy Transportation Co. (Smith, Willard P., Smith, A. Elizabeth)		794 34
Danielson, K.		366 00

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1930

Name of company	Passenger	Freight
Davies, Frank (Citizens Auto Stage Co.)	\$471 72	\$63 16
Davies Warehouse Co.		1,348 12
Dean, F. W. (West Coast Forwarding Co.)		6,406 98
De Buckles, Mark		91 72
de Ghetaldi, Guido		283 80
De Mar, Edmond H.		316 80
De Marco, Frank		660 38
Derkum, Paul (Derkum Stage Lines)	506 08	
Deschamps, Estate of Joseph (Copperopolis and Milton Auto Stage)	66 76	
Desert Express, Inc.		5,526 58
Deysher, William L. and LaFargue, Bernard		582 40
Dill, Ivan J.		41 50
Dinuba Truck Line (Geo. Harm and H. Frasher)		376 62
Dorris, R. D. (Dorris Stage and Freight Line)	14 84	
Dowd, Charles I. (Dowd's Fashion Stables)		124 14
Drew, W. F. (Camp Elwell Stage)	6 80	
Driscoll, Con		543 80
Dunkum, Marshall (Placerville-Cool Auto Line)	83 10	
Dunphy, A. B. (Belvedere Gardens Bus Line)	1,942 96	
Duntley, G. M.		15,986 68
Dwy, O. C. (El Segundo Transit Co.)	410 70	
El Dorado Motor Transportation Company		1,189 50
Ellis, Charles (Orland-Elk Creek Auto Line)	96 68	
Ellis, Mrs. Elsie Gilman, Executrix, Estate of Emory E. Gilman (San Rafael Bus Service)	116 70	
Ellis, J.		50 00
Elmore Jameson Company		498 34
Ernst, J. O.		330 46
Escondido Truck Line (Elmer L. and Roy C. Webb)		1,846 38
E. Smith, Incorporated		2,335 26
Estes, L. M. (Alturas-Bieber Stage Line)		475 86
Eureka-Garberville Truck Line (H. J. and F. S. Bridges)		1,121 84
Farmer, A. L. (California Tank Line)		3,555 42
Farnsworth, S. F.	79 10	
Ferrara, John	511 68	
Ferrari, M. J. (Placerville-Grizzly Flats Stage)	87 40	
Field Transportation Co. (C. Don Field and E. B. Field)		1,110 76
Fischer, M. P. (Downieville Stage Company)	290 18	129 10
Fleischer, Harry (Joe and Ed's Express)		1,202 00
Fleming, John (Fresno-Orange Cove Truck Line)		120 00
Follendore, Hue (Hue's Transfer and Storage)		400 00
Folsom-Sacramento Auto Line (F. W. and Robert E. Wales)		718 64
Fortier, C. L. and Sons (W. J., C. J., and C. E. Fortier)		501 66
Fortuna-Bridgeville Stage Line (Sesna, Hurb and T. W.)	125 12	
Foss, A. C. and F. H.		592 78
Frailay, Wm. (Alturas Surprise Valley Stage Line)	214 56	303 44
Frasher, H. (H. Frasher Truck Lines)		774 12
Fredericksen, C. F. and Sons (C. F., H. C. and P. Fredericksen)		873 28
Frederighi Co., T. (T. Frederighi and Elia Del Grande)		257 64
French Gulch-Carrville Auto Line (Jas. H. Stone and Dave Willis)	297 74	
Fresno East Freight Co.		7,736 12
Fruits, A. G. (Tres Pinos-New Idria Stage Line)	186 02	
Ganow, C. W. (Auburn-Georgetown Stage)	16 58	
Gardnerville Transportation Company (L. N. and H. G. Anderson)	275 34	438 54
Geiger Truck Company, F. (Felix Geiger, F. S. Frost and Joe Blattler)		3,953 98
General Transfer Company (Vincent G. Keyes, Elmer O. Hurlbert and Andrew Hurlbert)		3,550 28
General Transit, Incorporated		2,043 90
Giacomazzi, Wm.		1,500 00
Gibson, Beverly (River Auto Stages)	4,267 92	220 16
Gilroy Express (James Bell and Charles Griffin)		3,366 16
Ginocchio, J. S. (Nevada California Transportation Company)		723 02
Glendale and Verdugo Hills Express Co.		458 60
Goldberg Film Delivery (Benjamin S. and J. H. Goldberg)		657 66
Golden Gate Stages	6,112 88	
Gotham, Frank B. (B and O Truck Company)		309 52
Graham, J. B. (Air City Trucking Co.)		173 62
Granger Truck Service (F. W. and Lena L. Granger)		262 94
Grant, Tony	543 36	
Gray Line, Inc., The	8,389 66	
Gray Line Motor Tours Company	3,886 40	
Gregory, C. W.		1,645 56
Greve, H. C.		1,707 28
Gribble, Richard	48 72	
Griggs, A. M. (Griggs Van and Storage Co.)		327 92
Grissel, J. B. and Company (J. B. Grissel and J. T. Dolan)	500 44	
Hair, Charles (Hair Truck Company)		1,801 88
Hamilton, Cadett E.		211 56

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1930

Name of company	Passenger	Freight
Hancock, Nora (Gridley Auto Bus Company).....	\$158 06	
Hansen, Louis (Potter Valley-Ukiah Stage).....	131 56	
Happe, Mrs. Carrie (A. J. Happe Transfer Co.).....		\$3,506 90
Hardie, Robert V. (Glendale Interurban Express).....		1,303 34
Hardie, Robert V. (High Sierra Motor Freight).....		1,006 64
Harm, George (Coalinga Truck Line).....		1,177 74
Harm, George (Fresno-Stratford Freight Line).....		111 00
Harm, George (Western Truck Line).....		713 28
Harm, George and Frasher, H. (Fresno and Bay Counties Operations).....		6,882 34
Harris, Bently J. (Tustin-Santa Ana Stage Line).....	167 08	
Harris, Edgar.....		54 48
Harwood, A.....	255 36	805 78
Haslett, C. W. (Loyalton Transfer).....		168 84
Hawkinson, Olaf (Red Bluff-Jelly Auto Line).....	30 22	
Hayden, Fred L. (Hayden Transfer and Storage).....		92 86
Head, Jos F. (El Monte Valley Truck Line).....		396 94
Heidlebaugh, F. J. (Safeway Stages).....	756 74	
Heindel, Lester (Georgetown Placerville Stage).....	67 82	
Held, George S. (Lake County Transportation Company).....	154 64	
Henderson, E. M. (Ocean Beach Arrow Transfer).....		105 16
Hensen, Mack.....		500 00
Herrick Company, The (S. B. Herrick and W. L. Brooks).....		74 58
Hess Lumber Company (Bishop and Laws Freight Line).....		74 72
Heyn, E. A. (H. and J. Truck Co.).....		618 00
Hicks, Geo. W. (Hicks and Rogers Transit Company).....	132 60	
Higgins, Chas. A., Jr. (Higgins Truck Company).....		278 64
High Sierras Transport Company (Guy S. Alexander and L. B. Larson).....	229 00	
Highway Transport Company.....		9,412 88
Hills, John W. (Chico-Hamilton City-Orland Freight Stage).....		86 50
Hodges and Goodell Freight Line (Hodges, E. P. and Goodell, Charles).....		156 52
Hogan, William V. (Concord Transit Co.).....	69 78	
Holbrook and Shuler Transportation Co. (Chas. B. Holbrook and Vernon H. Shuler).....	1,458 62	
Holloway, Ray O. (Camp Nelson Stage Line).....	11 48	97 78
Holmes Express (Henry E. and H. Perry Holmes).....		3,075 98
Hosford, Estate of A. A. (Redwood-Woodside Stage Line).....	53 24	
Housel, C. R. (C. R. Housel Transportation Service).....		1,956 68
H. S. Rapp Motor Drayage Company.....		254 34
Humphries, Winslow N. (Humphries Stage Line).....	29 52	
Hunt, Robert E. (Coronado Transfer).....		190 70
Hunt, Vernon P.....		1,289 00
Huntington Park and Los Angeles Transfer (J. N. Benedict and E. T. Brown).....		227 82
Imperial Valley-Los Angeles Express.....		9,025 50
Independent Truck Company (Carl B. and Estelle Trueblood).....		1,008 22
Inland Transportation Corporation.....		1,311 64
International Express, Inc.....		1,243 94
Interstate Transit Lines.....	610 30	
Interurban Express Corporation (San Francisco-Martinez Express Company).....		196 78
Isham, M. L. (Rio Vista Transit Company).....	408 28	
Jackson-Ranger's Station Auto Line (Enrico N. and S. N. Cuneo).....	340 80	
Jackson, Samuel (Weaverville Peanut Stage Line).....	195 00	
Jackson-Volcano Stage Line (Anthony, Lawrence and Abe White).....	90 94	
Jakeway, T. R.....		939 42
Jameson, Guy E. (Petaluma-Tomales-Fallon Freight Line).....		49 84
J. B. Peckham Company.....		516 64
Johnson, P. D.....		1,109 54
Joiner, W. M.....	72 56	
Jones, E. A. (Marysville-Nevada City Auto Stage).....	280 16	
Joseph Barrere, Inc.....		3,470 26
Junge, Walter A. (Seaboard Transportation Company).....		7,182 20
Kagarise, L. R. (Keystone Express System).....		9,404 12
K. and L. Produce and Forwarding Co., The.....		24 96
Kardashian, Geo. and Kardashian, Varus.....		747 34
K. B. Purchasing and Delivering Service.....		500 00
Keithly, J. A. (Konocti Freight Line).....		544 86
Keller, George.....		250 00
Kelting, F. H. (Kelting Trucking Company).....		816 34
Kernville Stage Company (Chas. A. Hand and W. A. Fugitt).....	57 36	383 34
Ketchum, E. R. (Atlas Transfer).....		384 86
Kimbrough, C. E.....		361 00
Kimbrough, R. J. (R. J. Kimbrough Truck Service).....		403 94
Kingsbury, Sanford (Kingsbury Transfer).....		56 98
Kistler, Irwin W.....	77 44	
Kita, Y.....		395 86
Knudsen, Otto C. (Knudsen Truck and Warehouse Co.).....		1,456 44
Koenig, George W. (Markleeville-Fredericksburg Stage Line).....	93 58	
Kundikoff, John.....	261 76	
Kundikoff, John and Barisoff, Paul.....	253 18	

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1930

Name of company	Passenger	Freight
Kuppinger, Charles		\$1,591 42
La Jolla Truck Line (Robert Nicholson and J. H. Longmore)		409 24
Lamb's Transfer (B. W. and C. J. Lamb)		4,482 72
Lampson, A. W.		250 00
Lampson, Everett (Lampson's Stage Line)	\$59 66	4 78
Landi, T., Drayage Company (T. Landi and L. Arecco)		382 96
Landier, Felicien (White Point Bus Line)	8 56	
L. and L. Transportation Co. (Felicien and F. P. Landier)	702 96	
Lang, Howard M. (Ojai-Ventura and Los Angeles Express)		4,166 20
Lang Transportation Company (Mike, Howard M. and Gene Lang)	18,777 72	
Lang Transportation Company (Mike, Howard M. and Gene Lang)		35,593 18
Langstaff, M. C. (Colfax-Forest Hill Stage Line and Auburn and Forest Hill Stage Line)	222 66	51 82
La Pinta, John	381 36	
Las Vegas Motor Express		2,093 96
Ledford, George L. (Cloverdale-Elk Navarro Stage)	458 42	
Lee B. Hawkins, Inc.		987 26
Lee, J. W.		75 00
Lee, Walter D. (Lee's Auto Stage)	169 26	
Lemen, James W. (Paso Robles-Adelaide-Klau Stage Line)	84 36	
Lemen, James W. (Paso Robles-Annette Auto Stage Line)		175 12
Leonard, Harry B. (San Benito-Tres Pinos Stage Line)		172 16
Levuett, Morgan (Oroville-Lumpkin Stage)	90 08	19 56
Liedberg, B. (Menlo Park and San Francisco Parcel Delivery)		156 94
Lincoln Stages, Inc.	850 00	
Lindsey, Charles A.	158 68	
Littlefield, F. M. (Monterey-Big Sur Auto Line)	150 78	
Lomholdt, Geo. A.		749 78
Lopez, Joaquin (Washington Stage and Express Company)	147 68	
Los Angeles-Oxnard Daily Express (W. O. and Harry E. Fleischer)		2,266 02
Los Angeles-San Pedro Transportation Company, Inc.		13,394 52
Lowell, H. W. (Vallejo Bus Company)	1,265 42	
Lower Calif., Transportation Co. (William J. and Arthur J. Greenleaf, Jr.)	8 54	
Lower California Truck Line and Brokerage Co. (A. and Eva Torrescano)		224 68
Lum, Thomas P.		179 94
Lusher, C. G. (Orange Packet Line)		175 40
Lyons, Guy C. (Highland Transportation Co.)	2,448 26	
Lyon Van Lines, Inc.		2,888 62
Machomich, A.	12 94	
Macy, Birdie M. (Pasadena Express and Freight Service)		800 20
Madera-Sugar Pine Stage Company (F. W. Snyder and George L. Hereford)	456 22	
Madera Truck Line (George Harm and H. Frasher)		405 14
Manlove, W. A. and Kerr, R. F.		139 68
Mannino, Frank D.	530 54	
Mannino, Frank S.	255 08	
Mannino, Vincenzo	265 24	
Manor, Estate of J. A. (Pioneer Auto Stages)	161 50	
Marconi, Ettore	256 00	
Market Delivery Company (Giacinto Cadenazzi and Sons)		243 32
Marr Freight Transit, Inc.		4,031 02
Marsh, G. F. (Lone Pine and Keeler Auto Stage Line)	176 70	
Martin, Lee (Chula Vista Transfer)		117 18
Martinez-Bay Point Stage Company	94 82	
Matson, J. C. (Los Angeles and Phoenix Express)		371 14
Matson, John C. (Los Angeles and Blythe Truck Line)		1,658 02
Mattos, Joe (Truckee-Sierraville Auto Line)	179 06	
Maurice, D. B. (West Coast Rapid Transit Co.)	1,949 94	
Maynard, J. D. Co. (J. D. Maynard and J. W. Maynard)		814 62
McCarthy Bros., Transfer (J. Tom McCarthy and Leo B. McCarthy)		69 48
McCarthy, J. J. (McCarthy Draying Co.)		197 18
McCarthy Trucking Co.		2,311 46
McCaughy Bros.	41 58	
McCausland, E. W.	28 96	
McClain, C. B. (Los Angeles and Newport Freight Line)		1,390 46
McCloud Transportation Co.	119 16	
McClure, E. H.	53 68	
McCreery, Harriet G. (J. R. Foster Trucking Co.)		211 20
McIntosh, C. J.		493 18
McKinley, W. J.		87 50
McMichael, R. L. (Puente Truck and Transfer)	179 34	
Mendocino Coast Transit Company	357 00	
Meyers, A. (Western Transportation Company)		113 10
Miles, W. R. (W. R. Miles Stage Lines)		1,117 28
Miller, F. E. (Santa Barbara Special Delivery)	467 42	1,097 10
Miller, R. (Martinez-Concord Automobile Stage)	137 38	510 10
Mills, Hubert (San Diego-Tecate Auto Line)	97 62	
Minaker, F. A., (California Hot Springs Stages)	56 36	257 14

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1930

Name of company	Passenger	Freight
Misener-Barton Trucking Company		\$716 82
Misetich, Mrs. Victoria (Sacramento-Broderick-Westgate Stage)	\$63 08	
Mitchell, David S.		266 92
Mitchell, Edwin (Annapolis-Stewart's Point Auto Line)	41 92	
Monticello Utility Corporation	110 26	195 58
Moore, Adam A.		115 12
Moore, M. D.		5,150 00
Morgan's Auto Express and Freight Line (Clyde F. Morgan)		375 30
Moss, E. G. (E. G. Moss Transfer)		210 08
Motor Coach Company	6,495 50	
Motor Freight Terminal Company		36,604 40
Motor Service Express		12,036 80
Motor Transit Company	50,445 26	2,770 62
Motor Transportation Company, Ltd.		723 56
Motto, A. D. (San Luis Pioneer Stage)	56 00	
Mount Transportation Company		1,823 36
Moyers, D. (North Fork Stage Company)	262 30	
Mt. Lassen Transit Company	3,456 34	
Mulkey, J. L.	66 96	
Mullen, William		17 78
Muscardini, John P.	325 48	
Musgrave, Henry S.	74 88	
Napa Valley Bus Company	197 16	
Nelson, Geo. E. (Nelson Trucking Co.)		1,440 12
Nelson, R. M. (Nelson Auto Service)	366 80	
Newton, L. H. (Hornbrook-Hamburg-Happy Camp Stage Line)	403 32	
Nichols, H. S.		200 00
Oakland-San Jose Transportation Co.		2,898 30
Oakland-San Rafael Express Co. (W. J. Johnson and R. H. Clarke)		115 28
O'Brien, R. E. (Moore's Freight Trucks)		245 68
O. C. and N. Stages (Frank G. Word and W. M. Sanford)	931 36	
Oganesoff, K. and Oskanoff, T.		668 90
Ohrt, Emil C.	55 28	
Oilfields Trucking Co. (Phoenix Bros.)		6,462 42
Omo, Floyd (Produce Draying Company)		114 54
Oppenheimer, Rush (Oppenheimer Truck Line)		402 40
Oregon-California Fast Freight		1,768 50
Original Stage Line, Inc.	8,502 88	
O'Rourke, C. H. (Quincy-LaPorte Stage Line)	93 68	
O'Rourke, L. B. (Blairsdon-Johnsville Stage Line)	64 70	
Oroville-Woodleaf Auto Service (A. T. and Elizabeth Merian)	102 12	
Overland Transfer Company		231 08
Owl Truck Co., Inc.		2,622 68
Pacific Auto Stages	8,442 62	
Pacific Coast Motor Coach Company	397 24	
Pacific Coast Transit Company	78 58	
Pacific Interurban Transportation Co. (L. and Maurice S. Amsell)		426 78
Pacific Land Corporation, Ltd.	460 32	
Pacific Southwestern Transportation Company	83 18	
Pacific Transfer, Van and Truck Co.		225 32
Pacific Transportation Company (O. C. Butler and Harold A. Grundy)		2,471 56
Pacific Union College Association	32 94	
Padian, Wm. J.	114 10	
Painter, C. S. (Dos Palos Passenger and Freight Line)		780 94
Pajaro Valley Consolidated Railroad Company, Ltd.	336 18	
Palos Verdes Transportation Company	155 40	
Pasadena Ocean Park Stage Line, Inc.	7,260 92	
Passalacqua, M. (M. Passalacqua's Bencia-Vallejo Stage Line)	636 54	
Paul Kent Truck Company		1,676 76
Pauly, J. E. (Marysville and Camptonville Stage)	274 98	
Pauly, O. N. (Marysville-La Porte Stage Company)	509 08	
Payne, Harry S. (Pacific Motor Express)		1,681 46
Payne, M. O. (Scott Bar-Fort Jones-Yreka Auto Stage Line)	104 84	
Peerless Stages, Incorporated	15,802 40	
Pellegrini, C. and Co. (C. Pellegrini, V. Borelli, V. Lencioni and E. Rugani)		754 24
Penhall Bros. (Francis E. and Merton E. Penhall)		1,426 44
Peninsula Rapid Transit Company	17,665 54	
Pennoyer, C. H. (Pennoyer's Descanso and Alpine Stage Line)	76	281 86
Perry, Wesley (Perry's Auto Parts Express)		191 66
Perumean and Company, Joseph (Joseph Perumean, I. Shakaran, L. J. Stratton and Tom Kardashian)		2,924 72
Petersen, Thomas (Fresno-Lanare Truck Line)		142 82
Petrolia Stage Company (M. F. and Elmer C. Gardner)	535 76	
Pettas, Dennis	236 94	
Piccardo, Angelo and Andrea		69 96
Pickwick Corporation, The	149,275 30	611 64
Pickwick Stage Lines, Inc.	6,574 04	
Pimentel, W. H. (North Sacramento Stage Line)	1,221 46	

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1930

Name of company	Passenger	Freight
Pioneer Express Company		\$1,852 56
Pioneer-Southwestern Stages, Inc.	\$6,574 04	
Pioneer Transfer Company of Calexico		764 22
Pioneer Truck and Transfer Company (Duane D. Stafford and Percie C. Thacker)		608 68
Pioneer Truck and Transfer Company of Los Angeles		4,728 90
Prather, M. W. and L. R.		113 64
Preston, J. F.		370 00
Proper, James R. (Los Angeles and Trona Stages)	911 04	
Purdy, A. W. (Purdy's Express)		350 70
Quigley, W. W. (Williams-Bartlett Springs Stage Line)	294 86	
Rampone, Tony and Peter		1,860 82
Ramsey, R. H. (Ramsey Auto Truck)		74 30
Ravalin, P. and Jimenez, S.		175 00
Redding-Bieber Stage Line (Ward G. Allen and Vern C. Linville)	1,637 46	
Red Line Express (Forrest F. Sullivan and Bertha L. De Long)		1,150 14
Reeves, J. R. (Inverness Auto Stage and Garage)	71 60	55 94
Reichman, G. A. (Etna-Fort Jones-Yreka Stage Line)	238 02	76 64
Reid, Lee (Reid Automobile Freight Line Service)		112 48
Rex Transfer Line (T. R. and May I. Rex)		6,055 00
Rhinehart, S. W.		2,500 00
Rice, F. J. (H. and A. Auto Line and Bandini Bus Line)	1,196 90	
Rice, Roy D.	131 44	
Rice Transportation Company		1,528 00
Richards Trucking and Warehouse Co.		6,740 02
Richardson, A. L. (Pierce Arrow Stages)	2,317 92	
Richardson, J. H. (Richardson Springs Stage)	96 06	
Richley, William (Richley Feed, Fuel and Express)		37 50
Rife, D. M. (Fresno-Riverdale Stage Company)	86 26	
Riner, B. F. (Riner Motor Express)		577 12
Riverside City Bus System (R. E. and G. M. Vermillion)	501 98	
Robson, R. E.		4,625 80
Rogers, R. J.		113 30
Rogers, R. W. (Sacramento Motor Transport)		820 30
Rohn, M. F. (Klamath-Weed Stage Line)	232 60	
Roper, Ernest F. (Mt. Hamilton Stage Line)	196 80	
Rosa, Domingo S. (Cambria Stage Line)	139 46	262 90
Rose, George Harvey	37 84	
Roseville-Lincoln Truck (J. L. Fithian and L. Sposito)		380 34
Rossi, W. G.		100 00
Rottluff, Julius L.	57 76	
Royce, Ed.		214 14
Ruddick, W. O.		62 42
Rugg, E. E. (Willits-Hearst Stage Line)	66 10	
Rusconi, James (San Geronimo-Nicasio Stage)		81 90
Rutherford, Scott and C. E. McMahon		577 22
R. W. Rasmussen Company, Incorporated		2,127 02
Ryan, William J. (Billie Ryan Truck Co.)		1,506 36
Ryker, E. I. (Alpaugh-Earlimart Auto Line)	99 66	
Sacramento-Corning Freight Line (A. E. Mallett and Gene Antichi)		1,536 80
Sacramento-Galt Freight Line (A. E. Mallett and Gene Antichi)		164 78
Salinas-King City Freight Line (J. K. Vanderhurst and E. K. Duda)		461 44
Salinas Valley Freight Line (Ricardo Tunzi and Louis Costa)		819 06
Sampson, R. M. (West Side Transit)	120 06	
San Antonio Transfer Company	91 08	44 46
San Bernardino Transportation Company (Perry Green, Hubert Green, J. Clarke Smith and C. A. Foletta)		2,657 04
S. and G. Transfer Co. (Scatena-Galli Fruit Co., and E. J. Schivo)		453 20
San Francisco and San Jose Fruit and Produce Transfer Co.		1,045 78
San Gabriel Canyon Stage Line (A. L. Meier and J. E. Williamson)	58 16	137 54
San Joaquin Valley Transportation Company		11,096 48
San Jose Transfer and Express Co.		152 18
San Quentin Stage Company	644 78	
San Rafael Freight and Transfer Co.		193 54
Sansome, Chas. E. (Home Stage Line)	58 82	
Savage Transportation Company		1,500 00
Scandia Truck and Transfer Co.		412 24
Schafer, John (Red Bluff-Gerber Stage)	112 20	
Schmitt, A. W. (Livermore Valley Stages)	171 00	
Seranton, Orin		264 94
Scribner, G. C. (Fresno-Visalia Freight and Express)		668 58
Seaton, Byron	106 24	
Security Van and Storage Company		1,097 32
Seibert, Floyd C.		155 14
Sell, Lewis Harold (Dardanelle Stage Line)	287 22	
Sequoia and General Grant National Parks Company	13 64	
Sequoia National Park Stage Company	89 90	102 86
Service Lines, Incorporated		5,318 42
Shackelford, W. H. (Klamath Auto Stage Line)	36 44	181 08

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1930

Name of company	Passenger	Freight
Shea, T. J.		\$147 00
Shear, H. J. (Shear Transfer and Storage Co.)		184 92
Sheffield, Estate of Edmund		2 74
Shier, John	\$249 68	
Short, Ira N. (Crescent Mills-Seneca Stage Line)	87 14	60 28
Silberhorn, L. T.	79 52	
Silva, Jack W.		819 92
Simmons, J. W. (Simmons Transfer Line)		72 24
Smalley, John (Stockton-Jackson Auto Stage Line)	632 62	
Smith Auto and Stage Lines (Geo. W., Wm. M. and Ralph Smith)	794 02	121 94
Smith Automobile Company (I. S. Newlan and U. G. Smith)		305 30
Smith, Chas. E. (Allison Auto Express)		315 80
Smith, Elmer F.		228 60
Smith, F. B. (Chico-Willows Stage)	105 10	
Smith, Lisle L. (Smith Bros. Truck Co.)		2,732 80
Smith, Merle L.	53 72	
Snyder, Cecil E.		529 10
Sommer, L. J. (Laurel Canyon Stage)	258 26	
Somner, R. O. (Commercial Transfer)		8,043 82
Sorensen, C. K. (San Jose-Agnew-Alviso Stage Line)	119 90	
Sorensen, Soren (Santa Ynez Valley Freight Line)		146 34
Southern Pacific Motor Transport Company	11,263 00	45 70
Spaulding, O. W.		264 60
Special Service Transportation Corporation, Ltd.		810 00
Spencer, A. T. (Los Angeles-Downey and Norwalk Transfer)		1,958 86
Spreitz, H. A. (H. A. Spreitz City Transportation)	1,285 44	
Spreitz, H. A. (Spreitz Transportation and Goleta Bus and Messenger Service)	1,577 40	
Stacey's Transfer and Storage Company (R. E. and H. H. Stacey)		779 16
Stadler, R. J. (S. and M. Transfer and Storage Co.)		978 82
Stanley, E. S. (Star Truck and Transfer Co.)		1,377 88
Stanley, Fred	40 94	
Steengrafe, Roy R.		175 00
Stewart, Charles E. (Mokelumne Hill Auto Stage Company)	79 38	
Stimson, J. B. (Stimson Transit Company)	1,027 38	
Stoddard Lee J. (Calistoga and Kelseyville Freight Line)		137 30
Storey, Clyde (Storey Auto Express)		391 38
Sullivan, D. O. (Sullivan's Auto Stage Line)	109 42	67 52
Sullivan, E. W. (Sullivan's Transfer)		62 28
Sundborg, G. W. (G. W. Sundborg Freight Line)		85 66
Sutherland, Fred A. (Tijuana Stages)	13,675 44	
Taber, C. S., Mrs. C. S., C. R. and Jennings		640 00
Tabor, Charles	128 76	
Tahoe Transportation Company	85 14	110 62
Talkington, W. W.		616 42
Tally, T. L. (Glenn Ranch Stage Line)	37 06	
Tanner Motor Livery (Tanner Motor Tours)	9,478 02	
Taylor, J. W. (Redding and Harrison Gulch Auto Service)	213 24	67 50
Terminal Petroleum Transport Co. (Ray Fallek and R. W. Lindeman)		283 32
Thatcher, A. M. (Acme Transfer Co.)		168 52
Thatcher, Ira A. (Chico-Stirling City Stage Co.)	126 06	
Thomas and Son Transfer Company (C. A. and S. H. Thomas)		305 10
Thomas, S. M. (Healdsburg-Santa Rosa Auto Freight Line)		249 28
Thompson, T. T.		25 08
Thompson, W. Lester (Orland-Arbuckle Stage Line)	178 42	
Thornewill, L. A.		818 28
Tippin, Wm. A. (Swartout Valley Transfer)	153 34	
Tolleson, Geo. (Tolleson Truck Co.)		600 00
Tolomei, A. (Half Moon Bay Draying Co.)		438 66
Tolson Transportation System, Inc.		5,452 00
Torres, Victor (San Luis Obispo-Simmer Stage Line)		65 58
Towne, Ed (California Trucking Co.)		300 00
Trask, George M. (Columbia Stage Line)	53 92	
Triangle Transfer and Storage Company (Ellis Brown and P. M. Follensbee)		1,527 96
Tsuda, George		530 92
Tucker, A. J. and B. C.	22 80	415 44
Tucker, Mary J. (The Pioneer Transfer)		382 44
Twitchell, W. B. (Aetna and Pope Stage)	77 46	
Union Pacific Stage Company	241 86	
Union Terminal Warehouse Company		1,433 54
United Motor Transport Lines, Inc.		2,459 82
United Parcel Service		2,742 50
United Parcel Service of Los Angeles, Inc.		9,147 72
Valley and Coast Transit Company	342 10	1,466 56
Valley Motor Lines (George G. Harm and Harold B. Frasher)		3,296 02
Valley Truck Line (J. Hills Wythe, Wm. G. Wahl and R. E. Hoerler)		1,477 88
Van Diest Trucking Company (Albert and Martin Van Diest)		428 42
Victorville Motor Express (Paul Shafer and K. M. Stevenson)		2,367 62
Villanti, A. (City Auto Drayage Co.)		418 42

SCHEDULE S—Continued

HIGHWAY TRANSPORTATION COMPANIES

State Taxes Levied Against Highway Transportation Companies for the Year 1930

Name of company	Passenger	Freight
Wade, T. J. (Wade Shipping Company).....		\$816 56
Wait, A. A. (Nipton-Searchlight Auto Passenger and Freight Service).....	\$6 28	2 34
Ward, E. H. (Ward's Auto Stage).....	275 78	
Ward, R. C. (Ward Transportation Co.).....		717 90
Warner, W. L. (Sacramento Auto Truck Co. and Winters Truck Co.).....		890 04
Way, A. W. (Ferndale-Loleta-Eureka Freight Line).....		308 54
Webster Transportation Company (H. B. and M. L. Webster).....	1,225 44	
Wermuth, F. A. (Monterey-Carmel Auto Freight Line).....		140 02
Western Refrigerating Co.		25 96
Western Warehouse and Transfer Company.....		1,517 76
Weston and Curson Stage Line (A. H. Weston and W. H. Curson).....	721 26	
West Side Transit Co.	3,048 16	
White, R. L. (White Draying Co.).....		87 86
White Lines, The.....		755 46
White Truck and Transfer Company.....		4,966 32
Wilbur Springs Stage Company.....	158 38	47 86
Wilkinson, Chas. E., Jr.		168 68
Willbour, Walter.....		2,283 08
Wilmington Bus Co. (E. D. and H. A. Shelley).....	468 48	
Wilmington Transfer and Storage Co., Inc.		2,337 92
Wilson, L. W.		127 14
Winegar, C. A.	170 00	
Winkler, Fred (Valley Springs-Sheep Ranch-San Andreas Stage).....	78 54	48 98
Winters, R. O. (Redding and Oak Run Stage).....		95 16
Wood, W. W. (Warner, Julian and Cuyamaca Truck Line).....		470 08
Woodhams, R. E. (La Honda Freight Line).....		40 00
Woollet, J. H. (Woollet Stages).....	46 50	
Word, Frank G. (Reno-Loyalton-Calpine Stage Line).....	334 00	
Yasunaga, Kiso.....		1,555 04
Yosemite Park and Curry Company.....	9,237 38	313 32
Young, F. H. (Young Johnson Truck Co.).....		865 56
Young, G. W. (Bakersfield-Shafter-Wasco Auto Truck Line).....		75 00
Zanetta, E. F. (Zanetta Drayage).....		800 64
Zehner, Fenton J. (Gray Eagle Lodge).....	16 36	
Zerboni, Joe (Union Transfer and Storage Company).....		586 48
Zimmerman Bros. (L. H. and A. F. Zimmerman).....		2,551 42
Zurfluh, George R. (Sacramento-Fair Oaks Stage Line).....	105 14	
Totals.....	\$582,392 98	\$671,580 54

BIENNIAL REPORT

OF THE

Board of State Harbor Commissioners PORT OF SAN FRANCISCO

FOR THE

Fiscal Years Commencing July 1, 1928, and Ending June 30, 1930

COMMISSIONERS:

C. L. TILDEN, President

FRANK C. SYKES

PAUL SCHARRENBURG



CALIFORNIA STATE PRINTING OFFICE
HARRY HAMMOND, STATE PRINTER
SACRAMENTO, 1931

BOARD OF STATE HARBOR COMMISSIONERS

C. L. TILDEN-----*President*
FRANK C. SYKES-----*Commissioner*
PAUL SCHARRENBURG-----*Commissioner*

OFFICERS

MARK H. GATES-----*Secretary*
JAS. BYRNE, JR.-----*Assistant Secretary*
FRANK G. WHITE-----*Chief Engineer*
H. E. SQUIRE-----*Assistant Engineer*
EDW. M. BUCKLEY-----*Chief Wharfinger*
J. H. WASSERBURGER-----*Superintendent Belt Railroad*
LEON E. MORRIS-----*Attorney*

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LETTER OF TRANSMITTAL

October 31, 1930.

To His Excellency,

HON. C. C. YOUNG,

Governor of the State of California.

DEAR SIR: In accordance with Section No. 2537 of the Political Code of the State of California, the Board of State Harbor Commissioners submits herewith its report for the biennium commencing July 1, 1928, and ending June 30, 1930, the eightieth and eighty-first fiscal years.

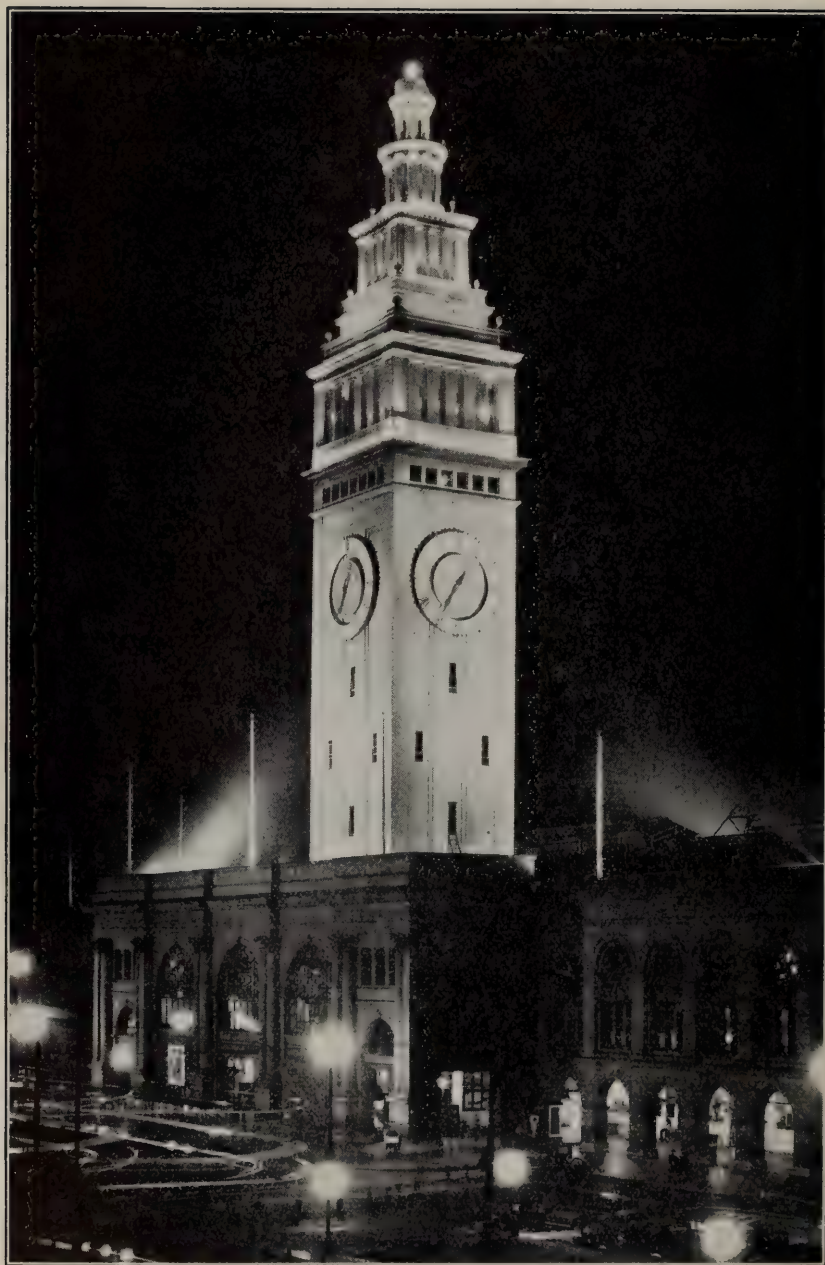
Respectfully,

BOARD OF STATE HARBOR COMMISSIONERS,

C. L. TILDEN, President.

FRANK C. SYKES.

PAUL SCHARRENBURG.



FERRY BUILDING TOWER ILLUMINATED.

THE PORT OF SAN FRANCISCO

The port of San Francisco is located in Central California on the west coast of the United States, almost midway between the Canadian and Mexican borders. This port is owned and operated by the State of California, and the management is vested in the Board of State Harbor Commissioners, consisting of three members who are appointed by and serve at the pleasure of the Governor.

The jurisdiction of the Board extends over all of the Bay front within the City and County of San Francisco, excepting that position on the extreme western end, fronting the Presidio and Fort Mason, which is owned and occupied by the Federal Government.

The waterfront under the Board's management includes considerable contiguous industrial land and the Embarcadero, a 200 foot thoroughfare running parallel with the waterfront line, and is approximately ten miles in length, the northern one-half of which is fully developed.

The port of San Francisco has been owned and operated by the State of California continuously since 1863, and has always been entirely self-supporting. All expenses of the port, including operation and maintenance costs and bond interest, and sinking fund requirements, have been met from port revenues. Bonds to the extent of \$16,903,000 were outstanding as at June 30, 1930, and except for this amount the cost of all facilities and port development has been paid out of port revenues.

The port is operated on a non-profit basis, and the port charges are extremely low, being fixed at the minimum necessary to produce only sufficient funds to cover the expense of operation and development costs.

In service at the present time are 49 piers and terminals, 15 passenger and automobile ferry slips, 6 car ferry slips, and in addition numerous small wharves and bulkhead wharves connecting all of the piers. The piers range in length from 600 feet to 1300 feet, and in width from 100 feet to 386 feet. The slips between the structures range from 150 feet to 350 feet in width—these facilities provide 8,037,622 square feet of cargo area equal to over 184 acres and 91,930 lineal feet of berth space equal to over 17 miles.

Two new reinforced concrete piers, Number 1 and Number 15 are now under construction—pier Number 1 located immediately north of the Ferry Building is approximately 700 feet long and 150 feet wide, and will be completed about January, 1931. Pier Number 15 will replace the old pier of the same number. This pier will be approximately 800 feet long and 160 feet wide, and is scheduled to be placed in service late in 1931.



VIEW ON THE EMBARCADERO SHOWING PIER FRONTS.

The State Belt Railroad also operated by the Board of State Harbor Commissioners, runs along the Embarcadero and extends from the Presidio to Channel Street. This road, operating 65 miles of track and 8 modern switch engines, provides a twenty-four hour switching service between the piers, industrial spurs adjacent to the waterfront, and all railroads entering the City.

In addition to those previously mentioned, there are many important special facilities, among which is the Ferry Building and Union Depot, one of the most famous and best known passenger terminals in the world, located in the center of the developed waterfront, facing the foot of Market Street, San Francisco's principal retail thoroughfare. Over fifty-one million persons passed through this building during the last year. A large fleet of ferry boats ply between this terminal and Oakland, Alameda, Berkeley, Sausalito, Belvedere, Richmond, and Vallejo, and connect with the East Bay transcontinental lines of the Southern Pacific, Atchison, Topeka & Santa Fe, and Western Pacific Railroads. They also connect with the Napa & Calistoga Railroad at Vallejo, and with the Northwestern Pacific Railroad at Sausalito.

The Islais Grain Terminal is 1250 feet long and 220 feet wide, with adequate wharf space, and is equipped with up-to-date cleaning and grading machinery. This terminal is given over entirely for the handling of grain for export.

The States Products Terminal, located at China Basin and extending from Third Street to the Embarcadero, is a reinforced concrete structure 812 feet long, 134 feet wide, and two stories high. A portion of the second floor contains the Refrigeration plant and the balance of the second floor and all of the first floor is used as a concentration point for canned goods, dried fruits, cotton and other farm products in transit to foreign and intercostal ports. The foundation and lower floors are capable of supporting four additional stories when these are warranted. This building is equipped with a second floor loading platform on the water side, and an elevated driveway to the second floor on the land side. Adjoining this building, on state property, a privately operated fumigation plant has been established for the fumigation of cotton and other commodities when required.

There are also adequate facilities for the handling of mineral and vegetable oils, molasses, etc., by pipe lines direct from vessels to tanks, and a large area with every convenience, is set aside especially for the important fishing industry.

San Francisco ranks second among United States ports in the value of water-borne commerce. San Francisco Bay is the best harbor on the Pacific Coast, and one of the finest in the world. The entrance to this landlocked harbor is the famous Golden Gate, approximately one mile wide and three miles long. The depth of water in this channel is sufficient to permit the largest vessels afloat to pass in or out of the harbor with perfect safety at any time.

The Bay proper has an area of 450 square miles with 100 miles of shore line. It is 48 miles long and has a maximum width of 13 miles. Two large navigable rivers, the Sacramento and the San

Joaquin, flow into the Bay from the two great interior valleys of the same names, which form a vast inland empire of over thirty million acres. Million of tons of the products of these valleys reach the port of San Francisco annually by truck, rail, and water for shipment to all parts of the world.

REPORT OF BOARD OF STATE HARBOR COMMISSIONERS

Notwithstanding the fact that the tonnage of most United States ports has fallen off materially during the last year, the tonnage of the Port of San Francisco was greater for the fiscal biennium ended June 30, 1930, than for the previous two-year period. Cargo passing over the piers from July 1, 1926, to June 30, 1928, amounted to 21,985,937 tons, and from July 1, 1928, to June 30, 1930, 22,346,902 tons, an increase of 360,965 tons.

Tonnage statistics on another page of this report show a total of 24,088,213 tons for the last two-year period. This figure, however, includes 1,741,311 tons of inbound coastwise and inland waterway cargo, reshipped, upon which the tariff provides but one toll shall be levied. This class of cargo has not heretofore been accounted as inbound tonnage, and in order that the two biennial periods may be comparable, it is not included in the figures quoted above, but it arrives at this port by water, is discharged from a coastwise or inland waterway vessel and put aboard a foreign or intercoastal vessel consigned to another port, and is therefore properly classed, first as inbound, and second as outbound tonnage.

The total revenue of the harbor from July 1, 1926, to June 30, 1928, amounted to \$6,041,799.16 and from July 1, 1928, to June 30, 1930, \$6,448,685.51, an increase of \$406,886.35.

Operating expenses for the biennium as reflected by a revised accounting system, amounted to \$3,105,498.65. This was an increase of \$119,985.22 over the previous biennium. Of this increase, however, \$104,245.71 is made up of delayed charges and power service costs not reflected in the cost of operation for the previous biennium, but so classified during this biennium, and of expenditures for the maintenance of facilities in excess of those for the preceding two years.

To make the operating figures for this and the previous biennium comparable, the above amount should be deducted from the increase of \$119,985.22. By so doing, the actual net increase in the operating cost for the last two-year period is reduced to \$15,739.51. During this time extensive new facilities have been placed in service and the gross revenue of the port was increased by over \$400,000. Additional expense has been necessary to operate these new facilities, and to handle the increased volume of business.

Wage increases have been allowed to approximately 480 harbor employees during this Board's incumbency, and a large number of these increases are reflected, in whole or in part, in the increased operating cost for this biennium. If the amounts represented by the wage increases and expense of maintaining new facilities were deducted, the result would indicate a net decrease in operating expenses for the port.

The net revenue for the biennium after paying all expenses of administration, operation, and maintenance was \$3,343,186.86, an increase of \$286,901.15 over the net revenue for the previous biennium.

Deductions from net revenue amounted to \$1,399,621.60, of which \$1,398,223.33 was for bond interest and discount, and \$1,398.27 for noncollectible accounts receivable. These deductions totaled \$210,993.72 more than similar deductions for the previous biennial period.

The increase is made up of interest on additional bonds sold for the purpose of increasing the facilities of the harbor and the commission or discount on the sale of these bonds.

Irrespective of the fact that bond interest and discount charges were materially increased, that there was considerable increase in the expenditure for maintenance of harbor properties, and that substantial amounts covering expenditures which were heretofore not charged to operation were included in that charge for the last biennial period, the current revenue surplus for the biennium amounted to \$1,943,565.26, an increase of \$75,908.41 over the surplus for the two previous years.

Capital expenditures during the biennium amounted to \$3,131,080.26, which amount was \$653,351.83 in excess of expenditures for improvements during the previous biennium.

Of the total amount expended for this purpose, \$1,756,037.27 was funded from harbor revenues, and \$1,375,042.99 was expended from the proceeds of bond sales.

Many major construction contracts under way at the commencement of the biennium have been completed; many others have been initiated and completed, and others started during the biennium are now in various stages of completion.

Included in the first group are two new piers, No. 45 and No. 48, an extension to Islais Grain Terminal, which practically doubled the capacity of that facility, extensions to Piers 30 and 32, a connecting wharf and building between Piers 26 and 28, repairs to the concrete beams and girders at Pier 54, a new dredge, and two new mud scows.

The second group includes the following: Four sheds on Pier 45, including steel rolling doors and painting; a car ferry slip at the outer end of Pier 45; two sheds on Pier 48, including steel rolling doors and painting; steel rolling doors for the building between Piers 26 and 28; excavation of rock at Fisherman's Basin; paving and track work at Islais outer wharf; paving a portion of Fourth Street between Third Street and Pier 54; resurfacing block pavements on the Embarcadero with Topeka wearing surface; painting Pier 29 and Islais Grain Terminal, and the construction of a shipside Refrigeration Terminal in the building known as the State Products Terminal, located on the Channel at China Basin, between the Embarcadero and Third Street.

The third group includes the new Pier 1 and adjacent bulkhead wharf, including a new office for the Chief Wharfinger; a new Pier 15 to replace the old obsolete pier of the same number; the extension of the second floor loading platform for the Refrigeration Terminal; extension repairs to the concrete beams and girders at Pier 26; installation of a new lighting system for the Ferry Building tower, and painting the Ferry Building and adjoining structures.

In compliance with the growing demands for a shipside refrigeration terminal for precooling perishable farm products for export, such

a plant, modern in every particular, was constructed in the State Products Terminal Building at China Basin, and was placed in operation in May, 1930. Many farmers throughout the State have taken advantage of this facility to dispose of their surplus fruit crops and, as a result, a steady stream of perishable products is passing through this plant to foreign ports. This facility promises to become an important factor in the development of foreign markets for California fruits.

During the past year first aid stations have been installed on the principal piers along the waterfront. Formerly, waterfront workers injured on the wharves were compelled to lie on the docks and received inadequate, if any, attention while awaiting the arrival of an ambulance. The installation of these stations, fully equipped, will result in the saving of lives and the elimination of unnecessary suffering.

This Board, with the City and County of San Francisco participating to the extent of approximately one-fourth of the purchase price, has also acquired the property at the corner of the Embarcadero and Clay Street, from the private owners. This piece of property extends into the Embarcadero so as to create a dangerous "bottleneck" between the sidewalk and the vehicular tunnel on the Embarcadero. The acquisition of this property makes possible the widening of the Embarcadero at this point. It is planned to make this change as soon as certain details in connection with the purchase of the property and the leases thereon are settled.

During the biennium, 832,985 square feet of cargo space, equal to 19.2 acres, were added to the facilities. The berth space for vessels was increased by 3730 linear feet, and 2.8 miles of track were added to the Belt Railroad.

Because of the insistent demands for additional space on the waterfront and the many indications pointing to accelerated growth in the commerce of the port in the near future, the Board became convinced of the necessity for adding to the facilities more rapidly than can be done from port revenues alone. A \$10,000,000 harbor bond issue was therefore proposed and approved by the State Legislature during its 1929 session for submission to the voters of the State at the election to be held in November, 1930. The harbor has always been self-supporting, and all expenses in connection with this bond issue, including interest and redemption requirements, will be met from harbor revenues if the issue is finally approved.

The future program of the Board contemplates the removal of ten obsolete piers north of the Ferry Building and the replacing of these piers with eight modern concrete structures of greater dimensions. These old piers, constructed many years ago during the days of the sailing vessel, have served their purpose, but are now inadequate for modern ships and their cargoes. They have also depreciated to the point where it is impractical to maintain them longer. The smaller number of piers will also allow more room in the slips between the structures.

Other major projects planned for the near future include extensive wharves and other improvements at Islais Creek, a lumber terminal, an additional pier between Piers 50 and 54, participation with the City and County of San Francisco in the construction of a new

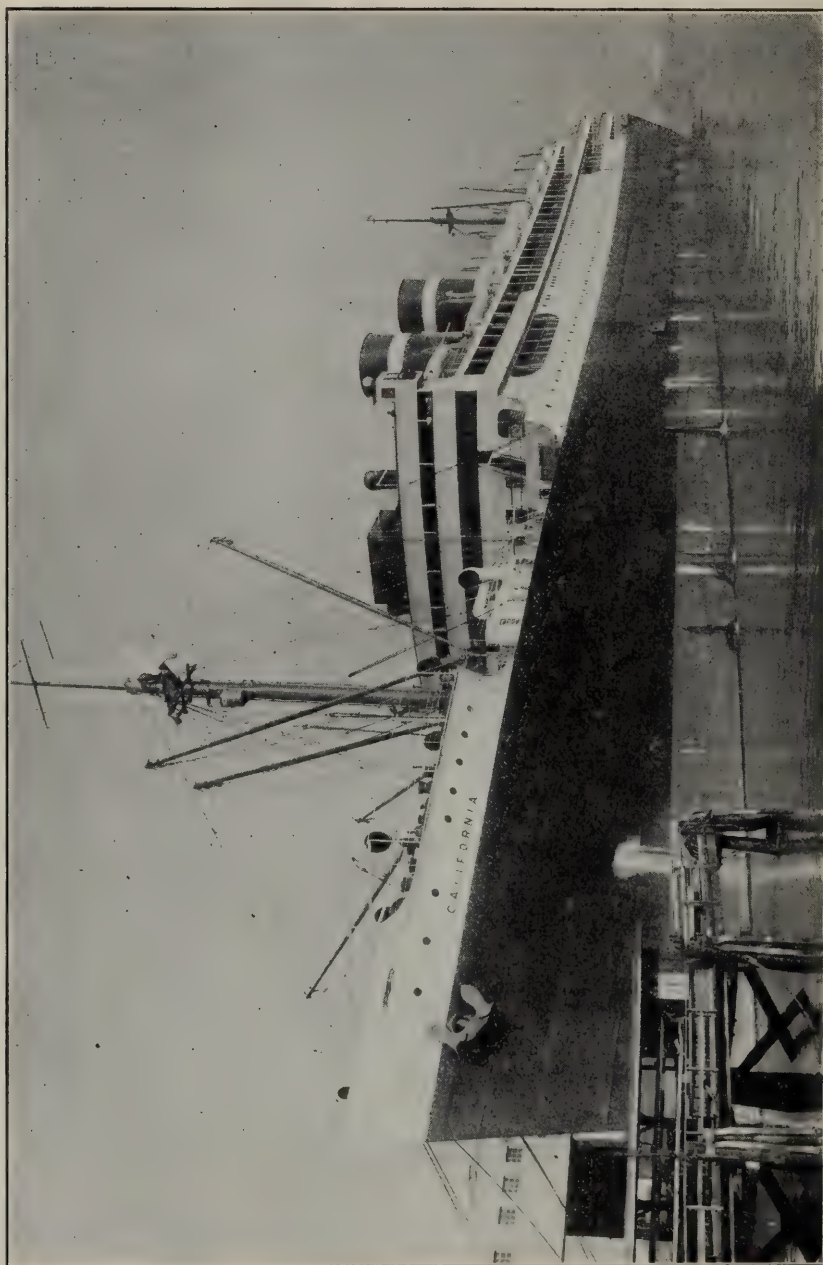


INTERIOR VIEW OF PIER SHED.

bridge at Third and Channel Streets, to be followed by the extension and operation of the Belt Railroad south of the Channel, and the probable expansion of the Refrigeration Terminal.

During the last two years, the former inadequate methods of recording the transactions of the Board have been completely replaced by a modern accounting system devised and installed in cooperation with the State Department of Finance. Much of the accounting work is now accomplished by the use of up-to-date tabulating and bookkeeping machines. This new system has made readily available much more comprehensive and accurate accounting records and statistical data, so essential to the proper management of any large business.

There follow reports covering in detail the operations of the various departments, the financial transactions of the Board, and statistical data for the biennium, together with general information with regard to the port.



MODERN LINER AT BERTH.

REPORT OF CHIEF ENGINEER

*To the Board of State Harbor Commissioners,
San Francisco, California.*

GENTLEMEN: I beg to submit for your consideration my report as Chief Engineer of the Board of State Harbor Commissioners, for the two fiscal years beginning July 1, 1928, and ending June 30, 1930.

The following structures which were under construction at the time of the presentation of the last biennial report on July 1, 1928, were completed and accepted as follows:

Pier 45 substructure, which was 81 per cent completed, was accepted as completed on January 30, 1929.

Pier 48 substructure, which was 7.3 per cent completed, was accepted as complete on July 17, 1929.

Grain Terminal Extension, the substructure of which was 77.2 per cent completed, was accepted as complete on August 1, 1928, and the shed, the contract for which had been awarded, was completed on October 31, 1928.

Bulkhead Wharf and Building, Piers 26 and 28, which were 17.4 per cent completed, were accepted as complete on December 19, 1928.

Pier 54 Repairs, which were 54 per cent completed, were accepted as complete on November 14, 1928.

For the purposes of this report, in which the principal activities of the Engineering Department during these two fiscal years will be considered, the work of the department will be divided as follows:

1. Piers and Wharves.
2. Buildings.
3. Refrigeration Terminal.
4. Paving.
5. Reclamation.
6. Maintenance and Repair.
7. Dredging.
8. Electrical.
9. Testing.
10. Designing and Drafting.
11. General.

1. PIERS AND WHARVES

Pier 1.

Plans for the substructure of Pier 1 were under way at the time of the last report and these were completed and a contract for its construction awarded on October 9, 1929. The pier is 706 feet in length, and 152 feet in width at the inner end, narrowing to 120 feet at the outer end. This variation in width is necessitated on account of its southerly side

being located immediately adjacent to Ferry Slip A. The pier is entirely of reinforced concrete construction, the supporting members being timber piles protected by precast reinforced concrete jackets. A depressed railroad track extends along the southerly side and as it was planned primarily for a river boat terminal, four adjustable cargo aprons are provided on the northerly side adjacent to the steamer berths. The substructure of Pier 1 was 91.88 per cent completed on June 30, 1930.

Pier 15.

The program of replacement of the group of old and more or less obsolete piers now existing between the Ferry Building and Pier 29, was inaugurated by the awarding of a contract for the substructure of Pier 15 on May 14, 1930. The existing pier, which was constructed in 1915, originally carried coal bunkers along one side and on account of its insufficient width and its track arrangement, was unsuitable for use as a general cargo pier. It was 90 feet wide and the new structure was increased to 160 feet in width, the length remaining as before, 794 feet. As the creosoted piles in the old structure were in good condition, they were utilized as far as possible in the new pier. Both old and new piles are protected by reinforced concrete jackets and the deck is also of reinforced concrete. A railroad track is provided on each side of the pier, one track being depressed and one flush with the deck.

The substructure of Pier 15 was 2.3 per cent completed on June 30, 1930.

Pier 45. Ferry Slip.

In constructing the substructure of Pier 45, provision was made for a car ferry slip in the center of the outer end. The ferry apron, hoisting machinery and head frame from one of the slips at Powell Street were moved to the new location and a new fender system and head house were constructed.

The construction of the slip was completed on August 7, 1929.

2. BUILDINGS

Pier 45. Transit Sheds.

The four transit sheds on Pier 45 are of steel frame construction with reinforced concrete walls, steel rolling doors and steel sash glazed with wired glass. Except for the bulkhead buildings, which are of cast in place concrete, the walls are of precast reinforced concrete slabs. Offices for the steamship companies are provided in the bulkhead buildings.

The two inner sheds are 123 feet in width and the east and west outer sheds are the same width at the inner end but are reduced to 99 feet and 83 feet, respectively, at the outer end on account of the space occupied by the car ferry slip. The four sheds have a total length of 2440 feet.

On the roof at the outer end of the outer shed on the westerly side of the pier a lookout station was provided for the Marine Department of the Chamber of Commerce. From this point there is an unobstructed

view out through the Golden Gate and around the waterfront for a considerable distance to the east and southeast.

The contract for the construction of the four transit sheds on Pier 45 was awarded on August 15, 1928, and they were completed on May 17, 1929.

Pier 48. Transit Sheds.

The two transit sheds on Pier 48 are of the same type of construction as those on Pier 45. They are each 123 feet in width, the northerly shed is 690 feet and the southerly shed is 701 feet in length. Two steamship offices are provided in the bulkhead building at the inner end of each shed.

The contract for the construction of the sheds on Pier 48 was awarded on May 17, 1929, and they were completed and accepted on March 12, 1930.

3. REFRIGERATION TERMINAL

In order to provide space for the handling of export shipments of perishable farm products, particularly fresh fruit, a shipside refrigeration terminal was constructed in the easterly end of the State Products Terminal at China Basin. A section of the second floor of the building 100 feet in width and 263 feet in length was divided by partitions so as to provide seven rooms with the necessary corridors. The walls, floors and ceilings of these rooms were insulated with cork and coils and bunkers were installed to permit of cooling by brine circulation.

A machinery room was partitioned off on the first floor of the building and the necessary ammonia compressors with direct connected synchronous motors, water pumps, brine cooler and brine pumps were installed. The ammonia condenser and cooling tower were located outside the building at the east end of the machinery room.

The equipment provided also includes a controlled ozone machine with connections to each room, a forced air circulation system, the necessary recording and direct reading instruments for controlling temperature and humidity and an elevator and two spiral chutes for handling cargo between the two floors.

The storage space is located adjacent to the second floor truck driveway and platform on the land side and to the ship loading platform on the water side. The latter was extended easterly to Pier 46 so that cargo can be loaded on two steamships at the same time. The terminal is served by two depressed railroad tracks and one flush track which connect with the Belt Railroad.

The work was divided into separate contracts as follows: Building alterations and additions; insulation; refrigeration machinery and piping; elevator; ozone equipment; spiral chutes and ship loading platform. The first contracts were awarded on November 13, 1929, and the work was completed and the plant ready for operation on April 30, 1930.

4. PAVING

In order to provide better facilities for the increasing truck traffic on the waterfront, various sections of the Embarcadero and adjacent streets were improved by laying a bituminous wearing surface over the existing basalt block pavement. Continuous traffic extending



PIER 45 SUBSTRUCTURE UNDER CONSTRUCTION.



PIER 45 SUBSTRUCTURE UNDER CONSTRUCTION.

over a long period of time had compacted the block pavement so that it furnished an excellent base and along the Embarcadero a materially increased width of smooth pavement was provided at a minimum of expense. The sections which were surfaced in this manner were on the Embarcadero from Bay Street to Lombard Street, Union Street to Jackson Street, and Mission Street to Howard Street, on Main Street between Bryant Street and the Embarcadero and on Fourth Street from Third Street to Pier 54.

Following the completion of Piers 45 and 48, the Grain Terminal Extension and the Bulkhead Wharf between Piers 26 and 28, the decks of the structures were surfaced with the standard Topeka pavement.

5. RECLAMATION

A portion of Central Basin lying between Seventeenth and Mariposa Streets and east of Illinois Street was for many years covered by a timber wharf which was used for a lumber terminal. The maintenance expense on the wharf became excessive and it was decided that the property should be reclaimed. The wharf was removed and by taking advantage of various grading operations which were under way, a rock wall was constructed and the area filled at a minimum of expense. The property, which has an area of approximately 4 acres, is now available for industrial development.

When the need arises it will be possible to construct an apron wharf approximately 500 feet in length along the east side of the property with a shorter wharf along the north side.

6. MAINTENANCE AND REPAIR

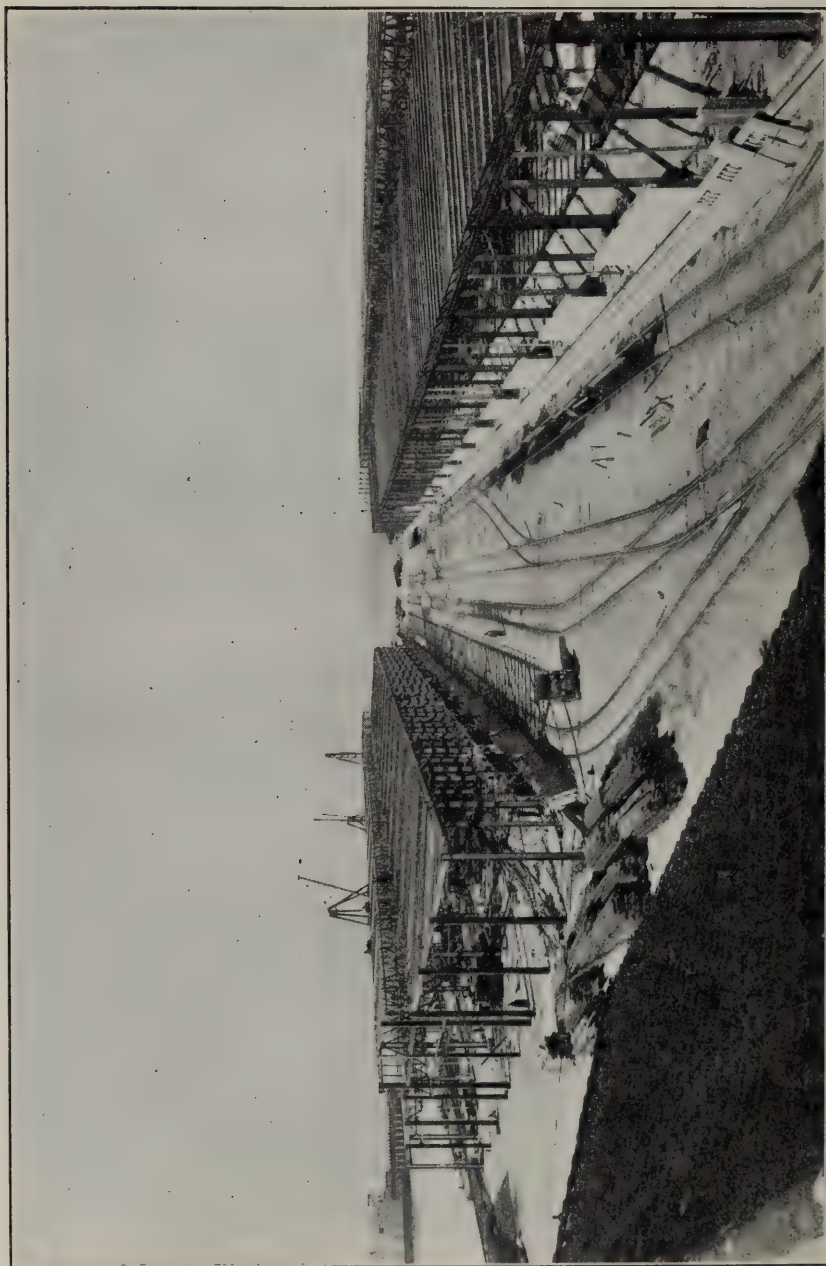
The customary maintenance and repair work on the piers, wharves, buildings, slips, pavements, etc., was carried on as usual during the biennium. The largest items consisted in the reconstruction of fender lines and the replacement of piles and deck timbers in the piers and wharves, the replacement of sills under the walls, the double sheathing of the walls and the reroofing of a number of the old timber transit sheds. This particularly applies to Piers 11, 20, 25, 42 and 44.

As usual considerable repair work was done on account of damages for which the steamship and ferry companies were responsible and for which the Board was reimbursed. Also numerous small construction jobs were handled for the various tenants and the total receipts from these sources during the two years amounted to \$162,379.

7. DREDGING

In the last biennial report mention was made of the awarding of contracts for the construction of a new clam-shell dredge and two dump scows. The dredge was of steel construction built to handle a four-cubic yard bucket and the scows were of timber of 300 cubic yards capacity.

The scows were completed and accepted on August 3, 1928, and the dredge on December 5, 1928. Prior to the completion of the new equipment, Dredge No. 3 was operated with three watches. Since the new equipment was put in operation, each dredge has been operated with two watches a day.



PIER 45 TRANSIT SHEDS—STEEL FRAME.

The new dredge has demonstrated its superiority, in the quantity of material handled per watch and also in its economy of operation both in the consumption of fuel oil and water. It also operates equally well right and left handed, which is unusual in dredges of this type and is a distinct advantage in certain cases.

8. ELECTRICAL

During their construction and in conformity with our customary practice our own forces made complete lighting and power intallations in the sheds on Piers 45 and 48, the Grain Terminal Extension, the bulkhead wharf building between Piers 26 and 28 and the Refrigeration Terminal. New street lighting was provided in front of Piers 45, 48 and 50; and in front of the Ferry Building new 2500-candle-power series lighting units were installed, which increased the quantity of light to four times what had previously been provided.

The Ferry Building tower, which is a landmark in San Francisco, was for many years illuminated by the customary outline lighting. Extensive repairs and replacement became necessary and as an alternative it was decided to install a system of indirect lighting. This was accomplished by the use of 20 large flood lights and 300 smaller projectors, together with 62 hot cathode, low voltage neon tubes which throw a soft, red light on the walls behind the columns on the upper levels. An amber glass lantern at the base of the flagpole tops off the dome and four mercury vapor tubes behind the clock faces emit a greenish-blue light which contrasts with the white light of the main flood lights.

9. TESTING

The work of the testing laboratory has been increasingly important and valuable during the last two years in connection with work done for this Board, as well as for the Bureau of Architecture of the Department of Public Works. The following are some of the more important items of work which have been handled:

The sampling, sealing, testing and shipping of all Portland cement.

The sampling and testing of structural and reinforcing steel, metal lath and wire fabric as well as the inspection of the fabrication of structural steel for the Harbor Commission and of both structural and reinforcing steel for the Bureau of Architecture.

The sampling and analysis of ingredients and the supervision of the manufacture of paint.

The sampling, analysis and testing of ingredients and the proportioning of asphalt paving mixtures.

The sampling, testing and proportioning of concrete materials and the testing of concrete.

The testing of galvanized sheet metal, electrical conduit, oils, prepared paints, rope and various other materials and supplies.

During the two years 600 tests of Portland cement were made, 87 of sand, 131 of crushed rock, 550 of concrete and 2650 of reinforcing and structural steel.

10. DESIGNING AND DRAFTING

During the last two years plans were prepared for the work referred to earlier in this report and preliminary sketches were made for new projects which were under consideration. The ordinary routine work was cared for such as assignment records, checking of contractor's details, preliminary estimates, etc. In addition plans for the following were completed or are in course of preparation.

General layout for new piers between existing Piers 3 and 29.

Detail plans for Pier 5.

Studies and conferences with the City Engineer's office regarding a new bridge over Channel Street at Third Street.

Plans for retaining wall and wharf along south side of Fishermen's Lagoon between Taylor and Jones Streets.

Plans for raising and reconstructing bulkhead wharf, buildings and street pavement between Mission and Harrison Streets.

Maps for traffic survey on Embarcadero.

Plans for changes and additions to Belt Railroad.

Plats and distributions for new rental system, valuation of properties and new accounting system.

11. GENERAL

During the two years covered by this report there has been a definite increase in the facilities of the port and considerable progress has been made in the rehabilitation of existing structures. Obviously this development must be continued in order to provide the necessary facilities for properly handling the expanding commerce which moves through the port.

In the last biennial report reference was made to the need for an adequate building for housing our shops and stores and for a garage. As was stated, the present quarters are inadequate and constitute a serious fire hazard and it is recommended that this project be carried out in the near future.

The annual convention of the American Association of Port Authorities was held in Houston, Texas, in 1928 and in Quebec in 1929. I represented the Board at both of these meetings and also served on various committees of the Association during the two years. An opportunity was afforded while en route to Quebec and return to inspect the port facilities at Chicago, Toronto, Montreal and New York. Mr. Squire attended the last two conventions of the Association of Pacific and Far East Ports at Tacoma and San Diego and served on committees of that organization.

In conclusion, I desire to express my appreciation of the support accorded to me by the Board in connection with the work of the biennial period and also to commend the faithful cooperation of all employees of the Engineering Department.

Respectfully submitted.

FRANK G. WHITE,
Chief Engineer.

REPORT OF CHIEF WHARFINGER

*To the Honorable Board of State Harbor Commissioners,
San Francisco, California.*

GENTLEMEN: I herewith submit my report as the Chief Wharfinger of the Board of State Harbor Commissioners from July 1, 1928, to June 30, 1930.

The Wharfinger's Department controls the vessel operations and the berthing of vessels along the seventeen miles of berthing space and has jurisdiction over approximately 188 acres of pier area. The pier area is allotted to cargo operations in rotation, resulting in the maximum use per square foot of cargo area being secured. This department also initiates all charges for tolls, dockage and demurrage as set forth in the tariff regulations of the Board of State Harbor Commissioners.

The placing of the new Piers 45 and 48 in service has enabled us to take care of all operations and has been of great value in providing space for operators that were compelled to vacate their locations in order that the Commission could construct two new piers on the north side, namely, Pier 1 and Pier 15.

The wharf structure of Pier 1 is now finished and the building of the superstructure is under way. When completed this pier will be used by the river boats and will aid as a relief for the building of a new pier now under contemplation to take the place of old Pier 23.

The classes of service the various piers, bulkheads and terminals are mainly utilized for are as follows:

Coastwise: Total number—fourteen.

Piers 7, 16, 17, 18, 20, 24, 40, 43, Sec. D. Seawall, China Basin, 16th Street, 17th Street, Islais Inner and Islais Outer.

Inland Waterway: Total number—nine.

Piers 1, 3, 5, 9, 19, 23, 27, 38 and Tulare Street.

Intercoastal: Total number—ten.

Piers 21, 22, 26, 28, 29, 31, 35, 48, 50, 54.

Foreign: Total number—sixteen.

Piers 11, 25, 30, 32, 33, 34, 36, 37, 39, 41, 42, 44, 45, 46, State Products Terminal and Islais Creek Grain Terminal.

Miscellaneous: Fisherman's wharf and Refrigeration Terminal.

According to the records of the Wharfinger's Department the number of vessels docking at piers to load or discharge cargo during the last two yearly periods were as follows:

July 1, 1928, to June 30, 1929,

	Inland			
Coastwise	Waterway	Foreign	Intercoastal	Total
9,434	42,730	2,164	1,256	55,584

July 1, 1929, to June 30, 1930,

	Inland			
Coastwise	Waterway	Foreign	Intercoastal	Total
9,735	*41,235	2,336	1,411	54,717

Respectfully submitted.

E. M. BUCKLEY,
Chief Wharfinger.

* Loss in Inland Waterway due to fact that we have discontinued classing Golden Gate Ferries as Pier operations.

REPORT OF SUPERINTENDENT OF STATE BELT RAILROAD

*To the Honorable Board of State Harbor Commissioners,
San Francisco, California.*

GENTLEMEN: I herewith submit my report as Superintendent of the State Belt Railroad for the period July 1, 1928, to June 30, 1930.

During this period we switched a total of 401,865 cars, consisting of 257,362 loaded and empty cars upon which revenue was collected and 144,503 empty cars upon which revenue was not collected. The peak day was October 15, 1928, when a total of 1083 cars were handled, and the daily average for the month was 854 cars. The "Across Market Street" movement for the period was 242,040 cars. At Powell Street, Pier 45 and Pier 36 Car Ferry Slips the car ferry floats of our connections made 10,121 trips, or an average of nearly seven trips per day the year around.

A daily average of 20 engine shifts was maintained during the peak load period of 1928, and 15 shifts in 1929. A twenty-four hour service is maintained each day, except Sundays and holidays, when service is limited to eight hours.

Maintenance of Way and Structures.

Under this heading we have reconstructed and made additions to our yard tracks, and installed several new crossovers.

On the north side of Market Street a track was built into our material yard which has completely eliminated the necessity of handling heavy materials by hand, saving time and expense, and the added advantage of placing all materials inside the enclosure.

Two additional leads were connected at Pier 45, making a total of three, which aids in quicker handling of switch movements on this the largest of all piers.

All the switches in the Powell Street storage yard had to be replaced, and in doing this work the tracks were so rearranged as to give additional car storage space. In the replacements eighty-five pound tee rail switches were used instead of the nine-inch girder rail switches, saving approximately forty per cent on material and fifteen per cent on labor.

Five new crossover switches were placed between main lines, making it possible to use parts of our main lines for storage and team track purposes during our period of congestion, permitting the switching of cars on other parts of the main lines without disturbing the cars placed for storage and unloading. The short crossover connecting the two main lines at Broadway was removed and a serviceable lead put in its place.

On the south side of Market street a general change was made in the yard between Folsom Street and the Channel. An additional track



PIER 45 CONCRETE WALL CONSTRUCTION.

was connected to the main line at Folsom Street which gives us three main lines from that point to Pier 46 at the Channel.

Two short crossovers between main lines, Main to Spear Street, were removed, and serviceable replacements made. The lead to the Spear Street spur was lengthened, adding eight car lengths of room. Three tracks were added to Beale Street yard (Nos. 16, 17 and 18) giving room for eighteen additional cars.

Our transfer tracks with the Southern Pacific Company on King Street and Seawall Lot No. 23, being numbers 1, 2, 3, and 4, were rearranged and obsolete crossovers removed. This provided additional trackage for about twenty cars. Three new transfer tracks, 5, 6, and 7, were constructed, providing 31 car lengths additional space. A series of crossovers were installed so that the yard can be used to advantage at all times.

Switches in the Beale Street yard had to be replaced, and in doing this work, eighty-five pound tee rail material was used, instead of the girder rail switches, resulting in great saving.

Through these various changes we have gained much needed room for approximately 100 cars, and the additions and rearrangements make for operating efficiency and economy.

Wherever possible in these rearrangements we have used tee rail material, instead of the more expensive girder rail. Tee rail is just as serviceable, and there is no need for the other material except where the tracks lie in paved streets and grooved rail is necessary.

The main line crossing Market Street from one end of the Ferry Building to the other, a distance of 900 feet, has been out of repair for some time. This was reconstructed, using 60-foot 7-inch grooved rail, the alignment of the track being changed to eliminate curvature.

The track along the Marina, leading to the Presidio, and lying between Webster and Lyon Streets, approximately three-quarters of a mile, was moved over and reballasted. This provided an additional fifteen feet of driving space for the Marina Boulevard.

Plans for the reconstruction of the lead to the Northwestern Pacific yard have been completed. This will convert the old lead into another main line, which eventually will connect with track known as Davis Street team track and be extended southerly to a main line connection at Broadway. This work will be undertaken immediately after the close of the present fiscal period and will be completed about September 1, 1930.

Plans have also been completed for an additional main line from Broadway to a point near Pier 1, and work on this facility will be started in the near future.

Maintenance of Equipment.

Our motive power and equipment has been kept at a high standard by the personnel of the shops. We have recently purchased a boring bar for reboring the cylinders of the locomotives, and also a portable grinder, the combined cost of these tools being less than one thousand dollars.

In June of 1930, your Board authorized the master mechanic, Mr. W. E. Shafer, to attend the convention of the American Railway Association at Atlantic City. While there Mr. Shafer investigated the

possibility of using oil-electric locomotives as a substitution for steam power on the Belt Railroad. While it seems a considerable saving can be made in maintenance and operating costs, the initial cost of the oil-electric locomotive makes the change inadvisable at this time.

I wish to take this opportunity to express my appreciation of the whole-hearted cooperation and support extended to me by the members of the Board and its personnel. Our endeavors to provide a complete and efficient service to the patrons of the State have been made effective by the universal cooperation of steamship companies and industries on our lines. Connecting railroads gave us material assistance in our endeavors to maintain schedules and render prompt service.

To the employees of this department I wish to extend my thanks for without their willing assistance such success as we have had would not have been possible.

Respectfully submitted.

J. H. WASSERBURGER,
Superintendent.

REPORT OF ATTORNEY

*To the Honorable Board of State Harbor Commissioners,
Ferry Building,
San Francisco, California.*

DEAR SIRs: I beg to submit the following report of matters handled by me for your Honorable Board during the period from July 1, 1928, to June 30, 1930. These matters naturally fall into, and will be reported under, the following classifications:

First—Contracts and Agreements.

Second—Claims Against and In Behalf of Your Board.

Third—State Belt Railroad.

Fourth—Other Litigation.

Fifth—General Consultations and Advice.

I

CONTRACTS AND AGREEMENTS

During the above period I have drawn for your Board twenty-two contracts involving a total sum of one million, three hundred fifty-five thousand, two hundred thirty-eight and thirty-seven one-hundredths dollars (\$1,355,238.37), for work to be done for the improvement of the harbor and water front under your jurisdiction.

I have also prepared the following documents:

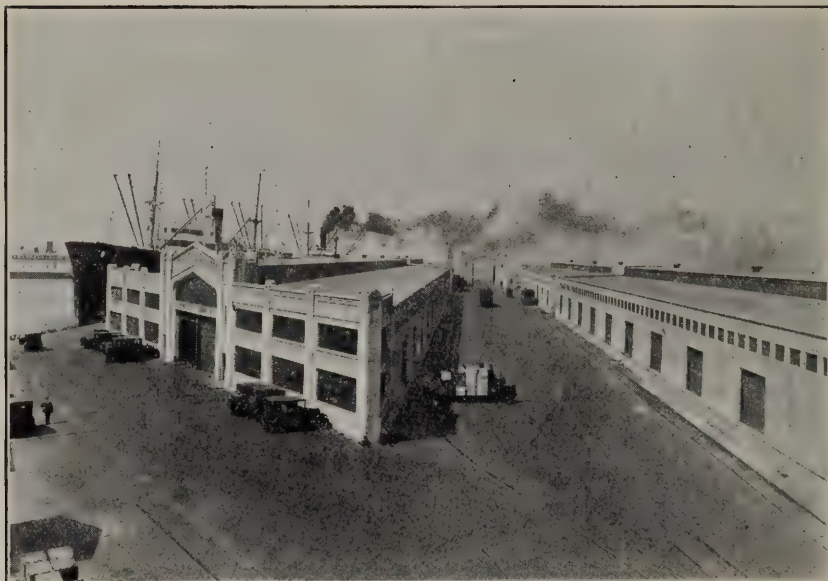
Agreement on your behalf with the California Development Association for the assignment of space to it, and providing for the repayment to you, over a period of ten (10) years, of moneys expended by your Board in the improvement of the said space in the Ferry Building.

Form to be used by your Board in the assignment of space in the Ferry Building.

Two maintenance bonds, one for maintaining roof on shed, section 2, Islais outer wharf, and the other covering maintenance of sheds on pier 45.

Agreement between the Board of State Harbor Commissioners providing that if the Board of Police Commissioners furnish a boat to be known as "Police Patrol Boat *D. A. White*," to be used for patrolling and protecting the property under the jurisdiction of your Board, that you will furnish the fuel for said boat in a total amount not to exceed the sum of two hundred dollars (\$200) per month.

Agreement between the Union Oil Company of California and your Board under and by virtue of which the Union Oil Company is to have exclusive possession of a certain strip of land along the easterly line of Illinois Street without charge until such time as said street is widened to a width of one hundred and fifty (150) feet from the present westerly line thereof, at which time said Union Oil Company is to surrender possession of said strip of land to the Board of State



PIER 45 TRANSIT SHEDS AND CAR FERRY SLIPS.



PIER 48 TRANSIT SHEDS—CONCRETE WALL CONSTRUCTION.

Harbor Commissioners and remove all improvements, etc., therefrom at the request of said Board.

Documents relating to the assignment to Southern Pacific Golden Gate Ferries, Ltd., of the various spaces on the water front formerly occupied and used by the Southern Pacific Company, The Golden Gate Ferry Company and the Monticello Steamship Company, as follows:

1. Assignment executed by Southern Pacific Company assigning its interest in ferry slips 8, 9 and 10, and certain space in the vicinity of such slips, to Southern Pacific Golden Gate Ferries, Ltd.

2. Assignment of space from Board of State Harbor Commissioners to Southern Pacific Golden Gate Ferries, Ltd., covering slips 8, 9 and 10, and certain space in the vicinity of such slips.

3. Sublease from Southern Pacific Company to Southern Pacific Golden Gate Ferries, Ltd., covering space in the old Post Office Building in the Embarcadero.

4. Assignment of space from Board of State Harbor Commissioners to Southern Pacific Golden Gate Ferries, Ltd., covering ferry slip "A," and certain space in connection therewith.

5. Assignment of space from Board of State Harbor Commissioners to Southern Pacific Golden Gate Ferries, Ltd., in covering ferry slips 1, 2, 3 and 4, and space in the vicinity thereof.

6. Assignment from Monticello Steamship Company to Southern Pacific Golden Gate Ferries, Ltd., covering ferry slip "A," and space in the vicinity thereof.

7. Assignment from The Golden Gate Ferry Company to Southern Pacific Golden Gate Ferries, Ltd., covering slips 1, 2, 3 and 4, and space in the vicinity thereof.

I also examined and passed upon certified copies of resolutions of the Boards of Directors of the various companies involved to assure the authority for the execution of the aforementioned documents.

Documents relating to the assignment of certain leases by W. R. Grace & Company, a Connecticut Corporation, to W. R. Grace & Co., a West Virginia Corporation, as follows:

1. Re: Lease dated May 17, 1917, between your Board as lessor and W. R. Grace & Company, as lessee, covering portion of Sea Wall Lot No. 25.

(a) Assignment of Lease.

(b) Assumption by Assignee.

(c) Consent to Assignment by Lessor.

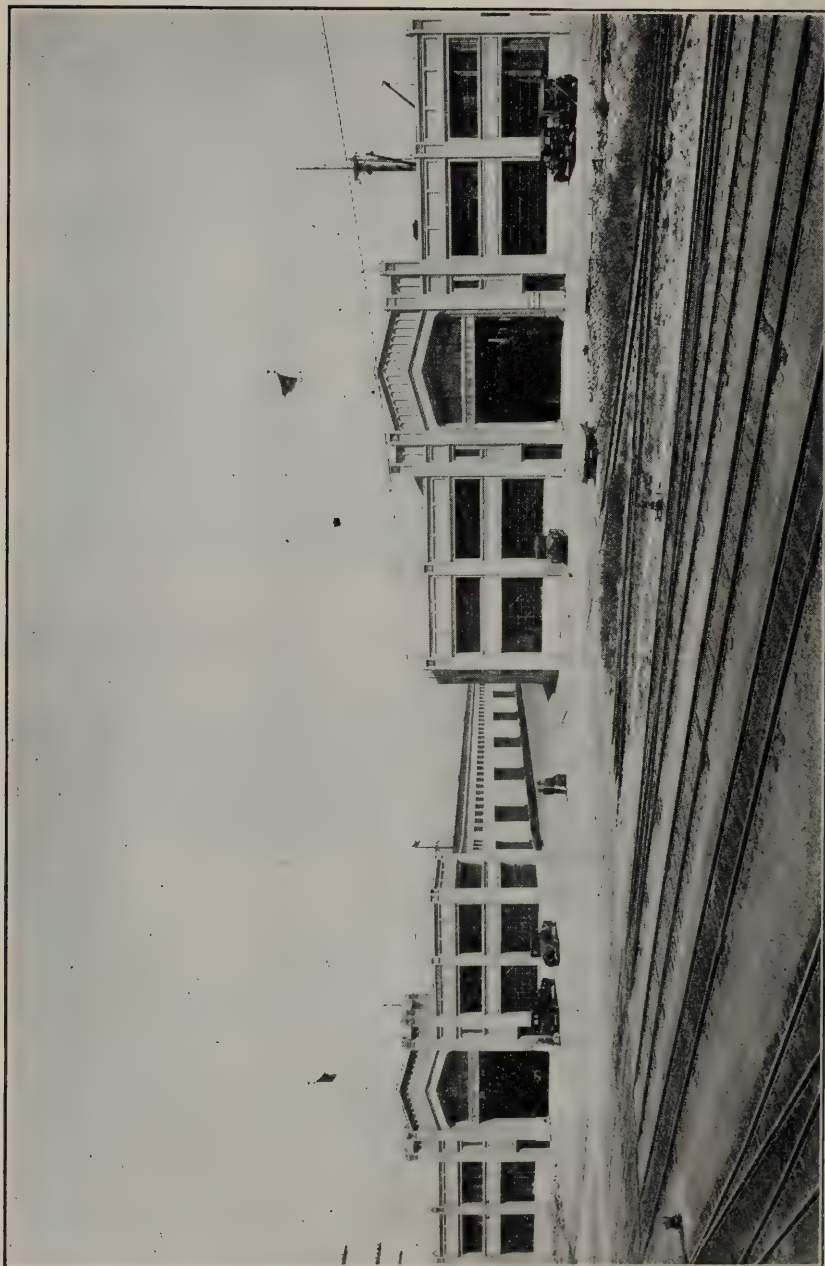
2. Re: Lease dated October 1, 1909, between your Board, as lessor, and Associated Oil Company, as lessee, covering Subdivision A of Sea Wall Lot No. 24, which lease, with consent of Board of State Harbor Commissioners, was assigned on February 13, 1919, to W. R. Grace & Company.

(a) Assignment of Lease.

(b) Assumption by Assignee.

(c) Consent by Original Lessee.

(d) Consent to Assignment by Lessor.



PIER 48 TRANSIT SHEDS.

3. Re: Lease dated October 1, 1909, between your Board, as lessor, and Southern Pacific Company, as lessee, covering Subdivision B of Sea Wall Lot No. 24, which lease was with consent of Board of State Harbor Commissioners, assigned by Southern Pacific Company on November 12, 1919, to Pacific Mail Steamship Company, and by said Pacific Mail Steamship Company on March 15, 1920, to W. R. Grace & Company.

- (a) Assignment of Lease.
- (b) Assumption by Assignee.
- (c) Consent to Assignment by Lessor.

In connection with this matter, I also examined and passed upon copies of resolutions adopted by the Board of Directors of each company with reference to signatories in regard to the transfer of said leases.

I have secured Continuation Certificate on Bond for permission to Erect Temporary Wharf from Blue Line Construction Company (Successor to F. W. Camp) to Board of State Harbor Commissioners, and have prepared other miscellaneous legal documents as required .

II

CLAIMS AGAINST AND IN BEHALF OF YOUR BOARD

(a) Claims Against Your Board.

Twenty-one claims for damages alleged to have arisen because of injuries to persons or property by reason of the operation and maintenance of the State Belt Railroad, and five claims for damages arising out of other accidents on the Waterfront, have been considered and the claimants or their attorneys answered. Liability in all cases was denied.

Nine claims against your Board and the State Compensation Insurance Fund or the Industrial Accident Commission, have been considered. Liability has been denied in five of these claims and one was dismissed without prejudice. Another one was settled and the award made and two are still pending, and will be taken care of in due course.

(b) Claims Made in Behalf of Your Board.

I have collected three claims in favor of your Board in the aggregate amount of \$99.33 and am now endeavoring to collect two other claims.

James Hogue, an employee of the State Belt Railroad, was injured through being hit by a chute projecting over the right of way at the Pioneer Warehouse. As a result, he sustained a serious injury and in accordance with the regular procedure, presented his claim for compensation to the State Insurance Fund and was awarded the sum of \$131.57. Upon investigation, I found that the Warehouse Company was at fault and I accordingly filed a claim on behalf of Mr. Hogue and succeeded in collecting the entire amount of \$131.57 expended by your Board, and also secured an additional sum for Mr. Hogue over and above the amount which had already been paid



BULKHEAD WHARF AND BUILDING BETWEEN PIERS 26 AND 28.



PIER 1 SUBSTRUCTURE UNDER CONSTRUCTION.

him by the Fund, this, of course, without any expense either to the Board or Mr. Hogue.

James M. Adams, an employee of the State Belt Railroad, was injured by being struck by truck of Frank Nolan Draying Company. He is now receiving compensation from the State Compensation Insurance Fund but thinks he should receive more and I am investigating the matter for him.

III

STATE BELT RAILROAD

(a) *Inquests*: I have attended two Coroner's Inquests in connection with persons killed by the State Belt Railroad, and have secured a verdict, in each instance, absolving the said Railroad from all liability or blame.

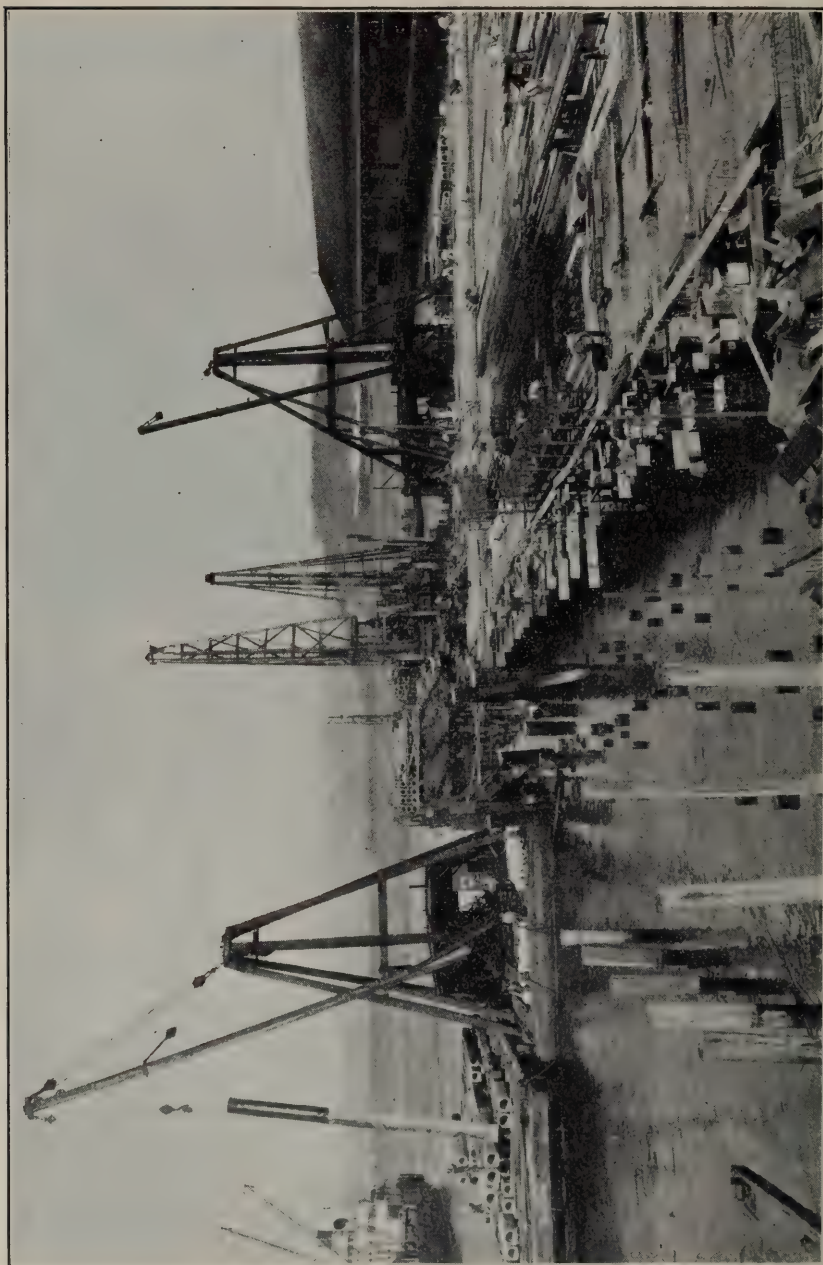
(b) *Accidents*: I have received reports on, and considered sixty-four other accidents. In twenty-one of these cases, claims for damages were filed against your Board which I have disposed of as reported above under the heading "Claims." No claims relative to the remaining forty-three accidents have as yet been made.

(c) *Litigation Involving Alleged Violations of The Federal Safety Appliance Act*. A matter in which your Board is vitally interested is the question to be decided by the United States Courts, of the liability, if any, of your Board, individually, or in its representative capacity, for penalties or fines under the Federal Safety Appliance Act, in the operation of the State Belt Railroad.

This matter has, on various occasions, been presented by my predecessor in office to the United States District Court, the Circuit Court of Appeals and the United States Supreme Court, upon the theory that an action against your Board to impose such fines or penalties, is an action against the State of California, and cannot be maintained at all, or at any rate, not in the United States District Court.

The United States Courts have decided that such actions are not actions against the State, but that the Harbor Commissioners, individually, are personally liable for the fines upon a tort theory.

During the above period, I selected and presented to the United States Courts, a new test case raising two new points, viz: that the principal of *respondeat superior* has no application to public officers in connection with a tort committed by a subordinate officer, and that the Federal Safety Appliance Act did not authorize the imposition of a penalty against any individual but against a common carrier only. Judgment was rendered in the United States District Court for plaintiff in the sum of nine hundred (\$900) dollars and costs. I appealed said case to the United States Circuit Court of Appeals for the Ninth Circuit and argued the same before the said Court on October 30, 1929. On November 12, 1929, said United States Circuit Court of Appeals for the Ninth Circuit certified to the Supreme Court of the United States for decision thereon, the questions of law involved in this case. I prepared and filed a brief in this matter in the Supreme Court of the United States and was to appear before said Court and make an oral argument during the month of April, 1930. However, prior to said time, it was decided to apply to the Supreme Court of



PIER 15 SUBSTRUCTURE UNDER CONSTRUCTION.

The United States for Writ of Certiorari requiring the entire record to be sent up to said Court so that it might consider and decide the whole matter in controversy. This application was accordingly made and the Motion was granted and the case passed to the next term of the court for hearing and decision, (to wit, October Term, 1930.)

In the meantime, judgments in four cases involving total penalties and costs of seven hundred sixty-five and 85/100 dollars (\$765.85), were rendered against your predecessors in office and one judgment of one hundred dollars (\$100) against the present Board. The United States Attorney's office took the position that these judgments were all final regardless of the final determination of the test case now pending before the United States Supreme Court, and instituted proceedings to collect four of said judgments.

In the case of *United States vs. William A. Sherman et al.*, 17612, Writ of Execution was levied on personal property of defendant William A. Sherman to collect the judgment in said case in the sum of three hundred dollars (\$300) and costs. I prepared and filed a motion for an order withdrawing, recalling and quashing said execution on the theory that it was erroneously issued against property of defendant William A. Sherman, individually. Said motion was denied by the United States District Court and I appealed from said order to the United States Circuit Court of Appeals for the Ninth Circuit, where this case is now under submission. It was heard at the same time as the test case mentioned above, and decision will probably not be rendered until such time as said test case has been finally determined.

In the case of *United States vs. Charles L. Tilden et al.*, 17745, an Order to Show Cause was issued against the American Surety Company of New York with whom a supersedeas bond had been filed in connection with the appeal of this case to the United States Circuit Court. When argued and submitted before the United States District Court, summary judgment was entered against said Surety Company.

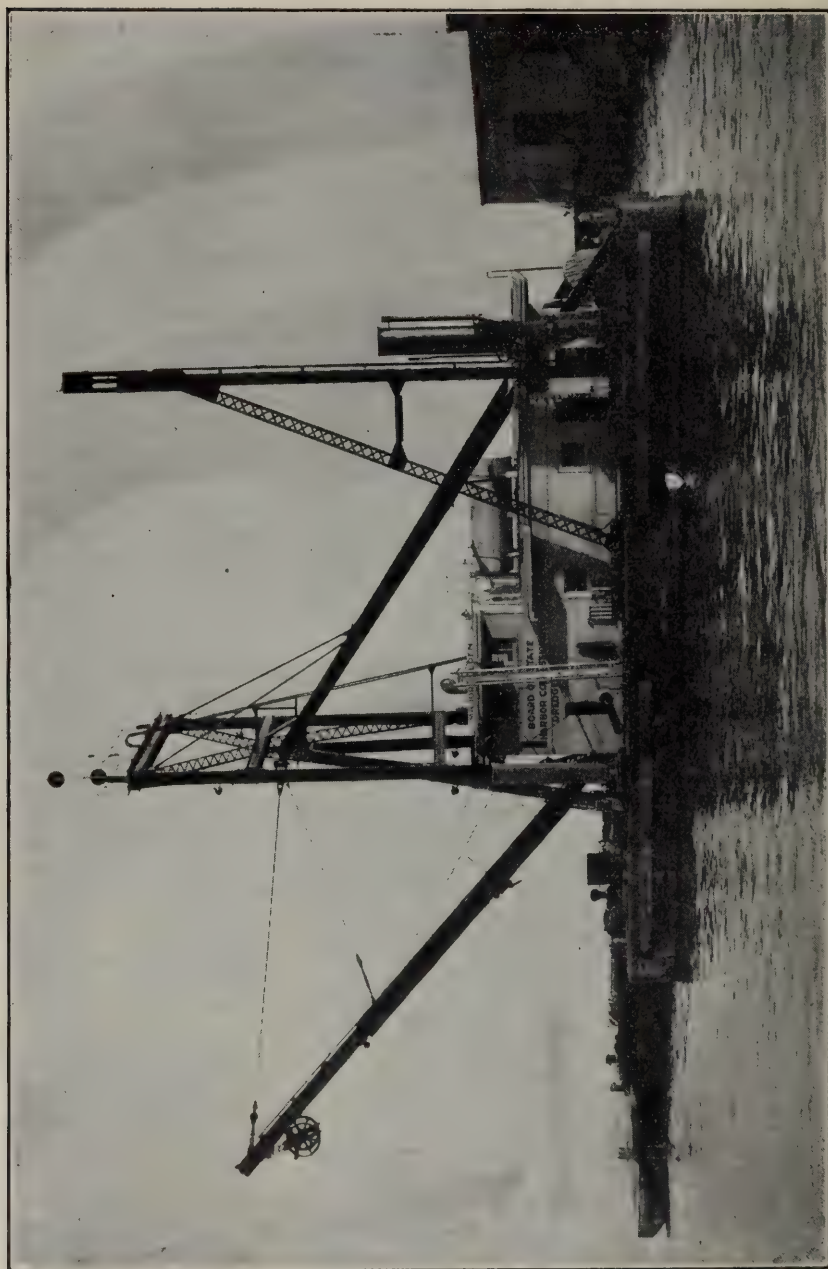
In the case of *United States vs. McCallum et al.*, 16484, demand was made upon the American Surety Company of New York for the payment of judgment, costs and interest, under their appeal and supersedeas bond on Writ of Error.

In the case of *United States vs. Chas. H. Spear et al.*, 17222, demand was also made upon the American Surety Company of New York for the payment of judgment, costs and interests, under their appeal and supersedeas bond on Writ of Error.

There is one other case in which judgment is final, to wit, *United States vs. Spear et al.*, 17415. However, no appeal has been taken from this judgment, which amounts to one hundred dollars (\$100) and costs, and up to the present time, there has been no attempt to collect the same.

There is also one case in which judgment has not been rendered, to wit, *United States vs. William A. Sherman et al.*, 17478. This is a companion case to the test case now set for hearing at the October, 1930, term of the Supreme Court of the United States, and will be determined according to the decision of said test case.

I am bending every effort toward obtaining a favorable determination of the questions involved in the test case of *Sherman et al.* vs.



DREDGE "MAJOR TILDEN."

United States, No. 14, October Term, 1930, now pending before the United States Supreme Court, and am hopeful of doing so.

(d) *Litigation Arising Out of the Operation of the State Belt Railroad.*

Crean vs. Harbor Board.

This is an action for damages to the extent of fifty thousand dollars (\$50,000), alleged to have arisen by reason of Charles Crean, husband of plaintiff, having met with a fatal accident on the State Belt Railroad. A demurrer will be filed in due course, and if overruled, all liability will be denied by answer and the case tried.

Delisser vs. State of California et al.

This is an action for damages to the extent of ten thousand dollars (\$10,000), alleged to have arisen by reason of J. Delisser, an employee of the Berkeley Transportation Company, having met with an accident through the operation of the State Belt Railroad. Copies of complaint and summons in this matter were served on the Attorney General and also the Governor of the State of California, but up to the present time, the Board of State Harbor Commissioners has not been served, and therefore, it has not been necessary to file any pleadings on behalf of your Board.

Petterson vs. Harbor Board.

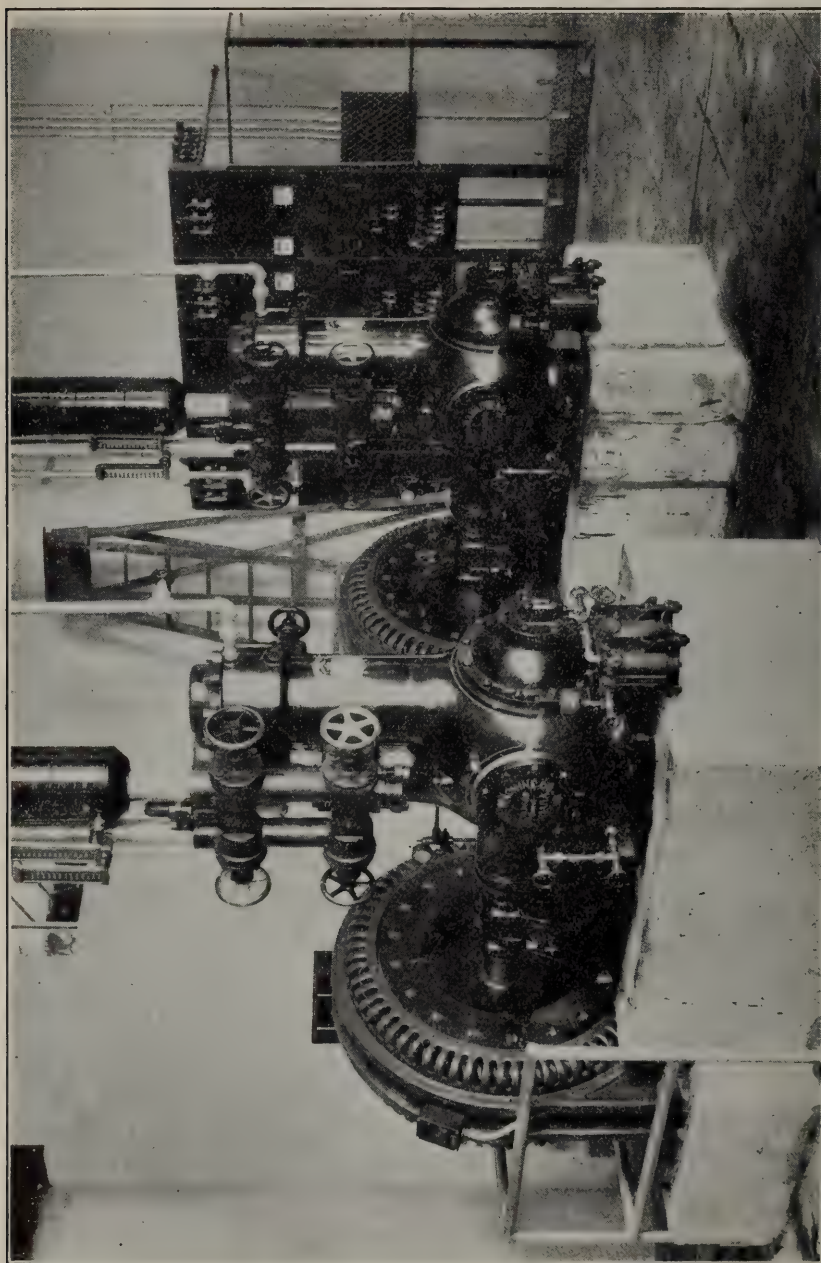
This is an action for damages to the extent of fifty thousand dollars (\$50,000), alleged to have arisen by reason of George Petterson, an employee on the vessel "Henry S. Grove," having met with a serious accident on the State Belt Railroad. A demurrer was filed, argued and submitted and at the hearing of same, said demurrer was sustained without leave to amend.

*Steel vs. San Francisco Warehouse Company,
John Doe Railroad Company et al.*

This is an action for damages to the extent of fifteen thousand dollars (\$15,000), alleged to have arisen by reason of Thomas W. Steel having met with a serious accident through the alleged negligence of the San Francisco Warehouse Company, the State Belt Railroad and others. I investigated this matter fully and ascertained that the State Belt Railroad was in no way responsible for the negligence alleged in the complaint in this action. After several conferences with the Attorneys for Plaintiff in which I presented to them the facts and proofs sustaining my view that the State Belt Railroad was in no way liable for said negligence, I secured a Dismissal and Retraxit as to defendant John Doe Railroad Company (State Belt Railroad), M. H. Gates, and Charles L. Tilden, Frank C. Sykes and Paul Scharrenberg, individually and as members of the Board of State Harbor Commissioners.

Yamate vs. Belt Line Railroad et al.

This is an action for damages to the extent of seventy-seven and 41/100 dollars (\$77.41), arising out of a collision between State Belt Railroad train and an automobile belonging to plaintiff. Answers have been filed and the case is now set for trial on August 14, 1930. The



STATE REFRIGERATION TERMINAL—AMMONIA COMPRESSOR.

answer filed on behalf of your Board, in addition to the general denials and defense of contributory negligence, raises the defense that the Board of State Harbor Commissioners are not liable either personally or in their official capacity for the torts of subordinate officers.

During this period, I have had numerous conferences and exchanged correspondence with various individuals regarding the State Belt Railroad and its operation by the Board of State Harbor Commissioners, and particularly with the Assistant General Solicitor of the Interstate Commerce Commission relative to the request of said Commission for information as to the cost of the State Belt Railroad for valuation and recapture purposes, and with Mr. R. C. Munholland, Manager of Pacific Car Demurrage Bureau, relative to the publication of an item on Car Demurrage in State Belt Railroad Terminal Tariff No. 2.

These last two named matters are being held in abeyance awaiting the outcome of the above mentioned test case before the Supreme Court of the United States.

I have also prepared new Terminal Tariff Schedule No. 2 in conformance with an increase in the switching rates charged by the State Belt Railroad.

IV

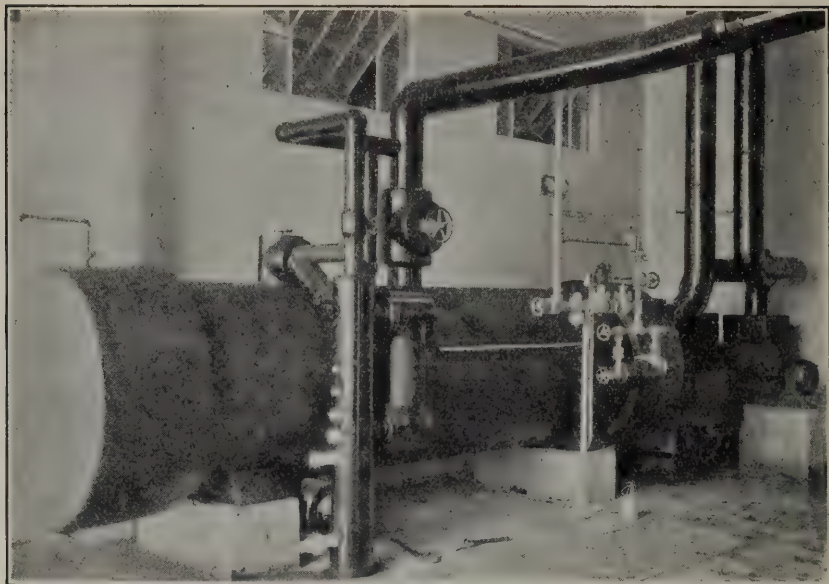
(a) Cases Involving Claims Against Your Board.

Henry Cowell Lime and Cement Company vs. State of California et al.

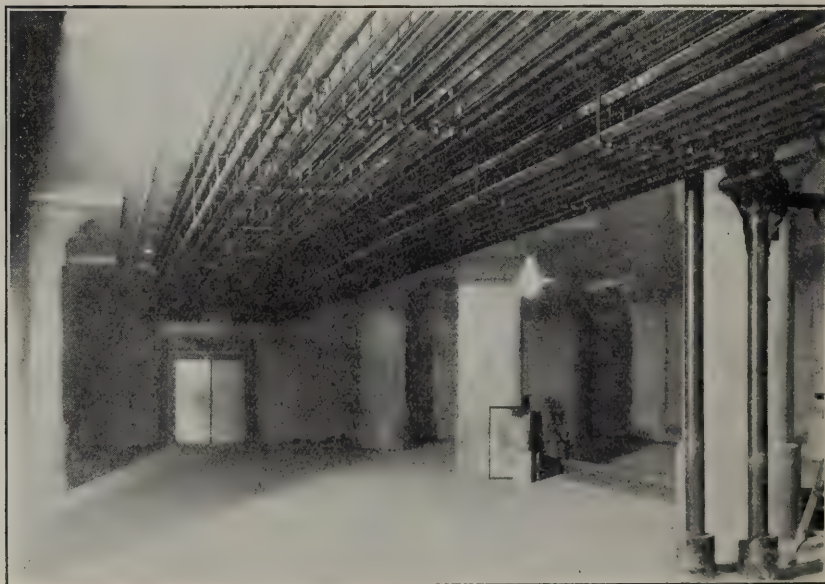
This action has now been pending for approximately sixteen years, and was originally brought by plaintiff to enjoin defendant from interfering with plaintiff's building on a certain strip of land along the Embarcadero and involves the title to said land. Said strip of land adjoined land admittedly owned by plaintiff. In the event that this case is brought to trial, it has been agreed between the respective parties to said action by stipulation that said case may be tried at any time during the years 1930 and 1931, the exact time for trial either to be agreed upon by counsel for the said respective parties, or to be set by the Presiding Judge of the Court. However, I have had several conferences with Mr. George, Secretary of the Cowell Lime and Cement Company, and also with Major Tilden in regard to this matter, and expect to effect a settlement of same in the very near future that will be satisfactory to both parties.

McCarthy et al. vs. State of California, Harbor Board et al.

This is an action for damages to the extent of twenty thousand dollars (\$20,000), for the death of one Henry McCarthy, alleged to have occurred by reason of the carelessness and negligence of defendants Harbor Board et al., in failing and omitting to install warning signals and install a protective device to protect motorists from driving off Pier 45. Motion to strike and demurrer was filed, argued and sustained and plaintiff given ten days to amend. Plaintiff then filed amended complaint and motion to strike and demurrer to said amended complaint will be filed and argued in due course.



STATE REFRIGERATION TERMINAL—BRINE COOLER AND PUMPS.



STATE REFRIGERATION TERMINAL—BRINE COILS.

McGinn vs. Board of State Harbor Commissioners et al.

This action involves the alleged blockading of Channel Street between Seventh and Carolina Streets by the Board of State Harbor Commissioners. It is of considerable importance because it involves the control and jurisdiction of the Board of State Harbor Commissioners over this portion of Channel Street.

This case was tried in the Superior Court and after argument and reargument, the matter was submitted upon briefs. Judgment was finally granted in favor of the plaintiff and it was decreed by the Court that the portion of Channel Street in question was an open and public street. An appeal to the Supreme Court of California has been instituted from said judgment and is now pending.

Schaal vs. Watts and Board of State Harbor Commissioners

This is an action for damages to the extent of twenty-five thousand five hundred dollars (\$25,500), alleged to have arisen by reason of the operation of a truck belonging to the Harbor Board. Said action was filed in Alameda County and a motion for a change of place of trial to San Francisco County was granted, but the case has not been refiled in San Francisco County by plaintiff as yet, and I believe that the demurrer filed with the above mentioned motion, together with the authorities which I submitted to plaintiff's attorney, have convinced plaintiff that your Board is not liable.

(b) Suits and Proceedings By and On Behalf of Your Board.*People ex. rel. C. L. Tilden et al. vs. Ayres-Whitside Transportation Company.*

This action involves a claim in the sum of two hundred eighty and 89/100 dollars (\$280.89) for balance due your Board for dockage, tolls and wharfage from defendants by reason of facilities furnished said defendants by your Board on the Waterfront of the City and County of San Francisco at their special instance and request. Complaint and summons were served and filed, and I was ready to take default judgment but defendants agreed to pay the claim if no further action would be taken against them. The claim was, accordingly, paid in full and a dismissal of said action given to said defendants.

People ex. rel. C. L. Tilden et al vs. John Christiansen.

This action involves a claim in the sum of one hundred sixty-nine and 35/100 dollars (\$169.35) for wood and lumber sold and delivered by your Board to said defendant. Complaint was filed and summons issued and plaintiff agreed to pay the claim as soon as possible if no further action would be taken against him. He paid twenty dollars (\$20) on the account and then failed to make any further payments. I then had judgment entered against said defendant in the sum of one hundred forty-nine and 35/100 dollars (\$149.35) and secured writ of execution and had sheriff levy on defendant's property for the amount of the judgment. The defendant then agreed to pay ten dollars (\$10) per month until the account was paid in full and to date has paid twenty-five dollars (\$25) on the account. He failed



STATE REFRIGERATION TERMINAL—COMPARTMENT.



STATE REFRIGERATION TERMINAL—FRESH FRUIT AWAITING SHIPMENT.

to make any payments for two or three months, and I found, upon investigation, that Mr. Christiansen is absolutely destitute and the judgment practically uncollectible. However, this matter will continue to receive my attention and I hope to realize further on the account if possible.

In the Matter of James K. Nelson, Inc., a Bankrupt.

The libel suits involved in this matter have been completed and the sums available prorated and paid.

People vs. Rosenberg. (Two cases.)

These cases involve claims for wharfage services furnished to defendant in the aggregate sum of approximately four hundred fifty dollars (\$450). Judgments were obtained but no money has ever been collected.

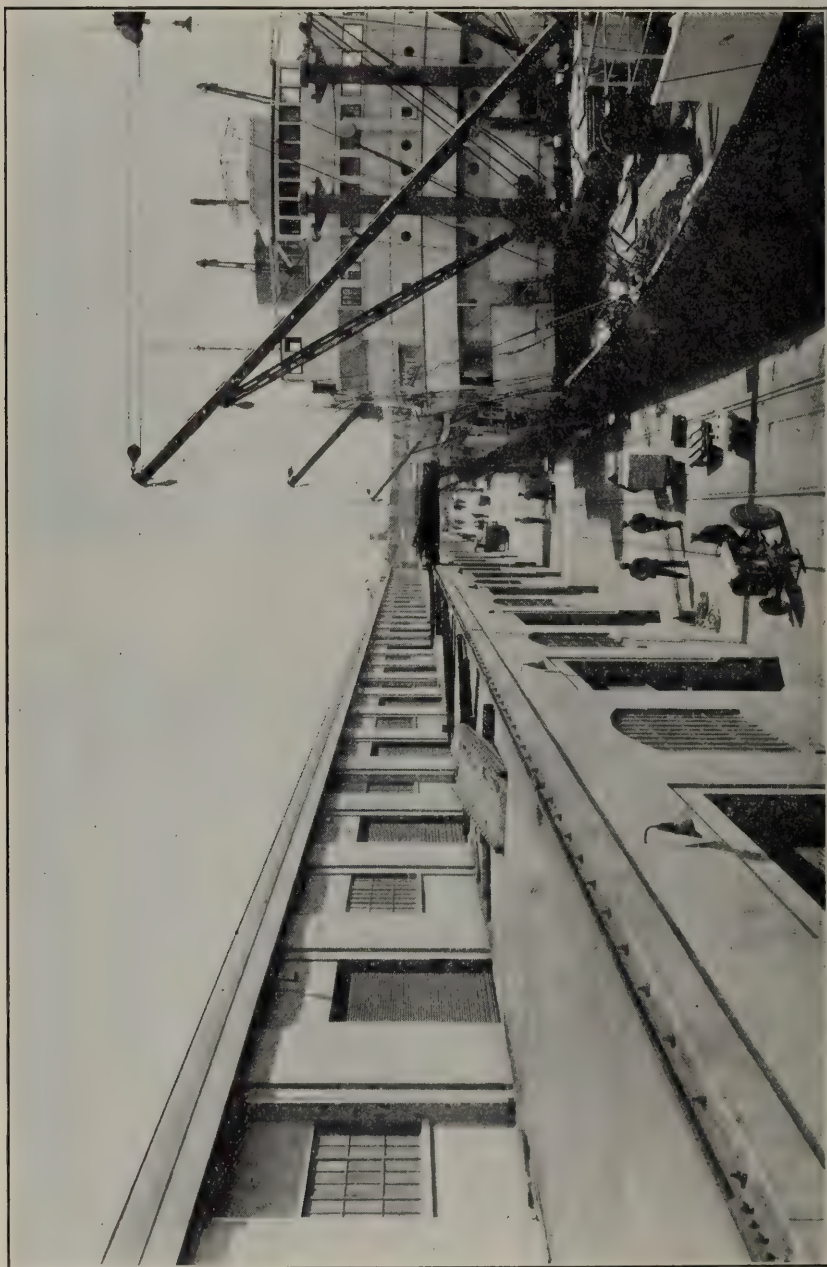
The former Board of State Harbor Commissioners refused a settlement that was offered in this matter, and which settlement is not now obtainable. I have been unable to locate the defendant or any property belonging to him up to the present time. When last heard of, he was in New York City, but in spite of every effort made, I have been unable to get in touch with him. Should he become available or any property be located belonging to him, I will endeavor to collect this amount.

In re Transmarine Corporation.

This is a matter involving a claim amounting to eight hundred thirty-one and 31/100 dollars (\$831.31) due your Board for wharfage, tolls, rentals, etc., for vessels of the Submarine Boat Corporation, for which Transmarine Corporation was agent. Receivership proceedings were commenced in the Federal Court at San Francisco on January 1, 1930, ancillary to main receivership proceedings in the Federal Court for the District of New Jersey wherein receivers had been previously appointed for Submarine Boat Corporation and Transmarine Corporation.

Numerous conferences were had relative to the settlement of this claim and formal claims were filed with both the ancillary and main receivers. On March 15, 1930, three hundred thirty-three and 69/100 dollars (\$333.69) was collected as an expense of the receivership and later a settlement in the sum of one hundred fifteen and 50/100 dollars (\$115.50) was arranged and consummated for a disputed item of two hundred thirty-one dollars (\$231) involving rental of space during receivership proceedings, leaving unpaid the sum of two hundred sixty-six and 62/100 dollars (\$266.62) awaiting the outcome of said proceedings.

The vessels involved were each subject to a maritime mortgage, the validity of which is under attack. In case the lien of these maritime mortgages be held subordinate to the other claims, it is probable that the full amount of the balance will be realized. Otherwise, it would seem that the assets, after payment of the prior mortgages, will not be sufficient for more than a trifling dividend to the other claimants, including your Board.



VESSELS LOADING AT STATE REFRIGERATION TERMINAL.

Particular attention is invited to the fact that in the claim filed in the principal receivership proceedings, the regulations of the Board of State Harbor Commissioners were referred to in the particular that vessels on the delinquent list will be refused dockage facilities in this Port until the delinquency with penalties is paid. It is entirely possible that with such a penalty registered against each vessel, purchasers at receivers' sale will be loath to purchase unless provision be made for a full payment of the balance of your claim.

GENERAL CONSULTATIONS AND ADVICE

Civic League of Improvement Clubs.

I attended a meeting of the Board of Governors of the Civic League of Improvement Clubs of San Francisco, at which various questions relating to the Board of State Harbor Commissioners and the Harbor of San Francisco were under discussion.

I fully presented to said Board of Governors the views and attitude of your Board relative to said matters, and believe that said Board of Governors was enabled thereby to more clearly understand the Harbor and its problems and activities.

Legislature.

I was in constant communication with the 1929 Session of the State Legislature and appeared before both Assembly and Senate committees and thus presented to the Legislature the point of view of your Board on all pending legislation affecting the San Francisco Harbor, in accordance with your instructions. I am glad to say that various bills believed to have been detrimental to the interests of San Francisco Harbor, and particularly the bill in regard to the proposed transfer of the Harbor from the State were defeated. I was also able to be of assistance in securing the passage of several bills beneficial to the Harbor including amendments to the Political Code making necessary amplifications of the powers of your Board.

I also kept your Board informed at all times on pending legislation of interest to you.

General.

The following miscellaneous matters have also received my attention:

Settlement of a controversy between Manning-Baldwin, Inc., and their creditors has been effected and garnishment proceedings against moneys due Manning-Baldwin, Inc., from your Board disposed of, and I personally supervised the payment of said moneys to the Bonding Company for distribution among the said creditors.

The proposal of the City and County of San Francisco to pave right of way along Marina Boulevard from Fort Mason to the Presidio of San Francisco has been considered relative to the position taken by the Board in this matter, which was to facilitate as far as possible the improving of the Marina Boulevard if the same could be done without interfering with the Belt Line Service. However, the controversy in this matter is solely between the United States Government, to whom



TYPICAL FIRST AID STATION ON PIERS.

this right of way has been granted, and the City and County of San Francisco.

In cooperation with the President of your Board, I succeeded in getting a very advantageous settlement of the bill rendered by the Title Insurance and Guaranty Company for title reports on lands under your jurisdiction.

I have made reports, both oral and written, to numerous different officials of your Board on the laws regulating the operation of the Port of San Francisco by the Board of State Harbor Commissioners, and particularly relating to insurance on all motor trucks and vehicles operated by employees of your Board, to a recent law relating specifically to a bridge, tube or tunnel across the Bay of San Francisco from the City of San Francisco to the County of Alameda, and a statute relating to the Board of State Harbor Commissioners acting as warehousemen or bailee, etc.

I have also submitted opinions relative to the employment of persons not citizens of the United States in connection with work being done for the Board of State Harbor Commissioners, and relative to statutes concerning the salary of the Chief Engineer of your Board.

I have also examined and approved Insurance Indemnity Policy covering elevator in the Ferry Building and given advice as to the proper form of contracts, agreements, bonds etc. submitted to me for approval and have revised one or two paragraphs in the form of bond used by the Board in connection with its contracts.

With a view of compiling a book embracing all the laws of this State regarding the Harbor of San Francisco and the Board of State Harbor Commissioners, I have prepared a resume of all laws and statutes affecting the jurisdiction of your Board over all Harbor property. Said book will be entitled "Laws of the State of California Now in Force Relating to San Francisco and the Board of State Harbor Commissioners" and will contain all laws now in force in any way relating to your Board and its operation of Harbor affairs and to the Harbor of San Francisco, under their proper headings, and arranged in such a way as to present all such laws as clearly and concisely as possible.

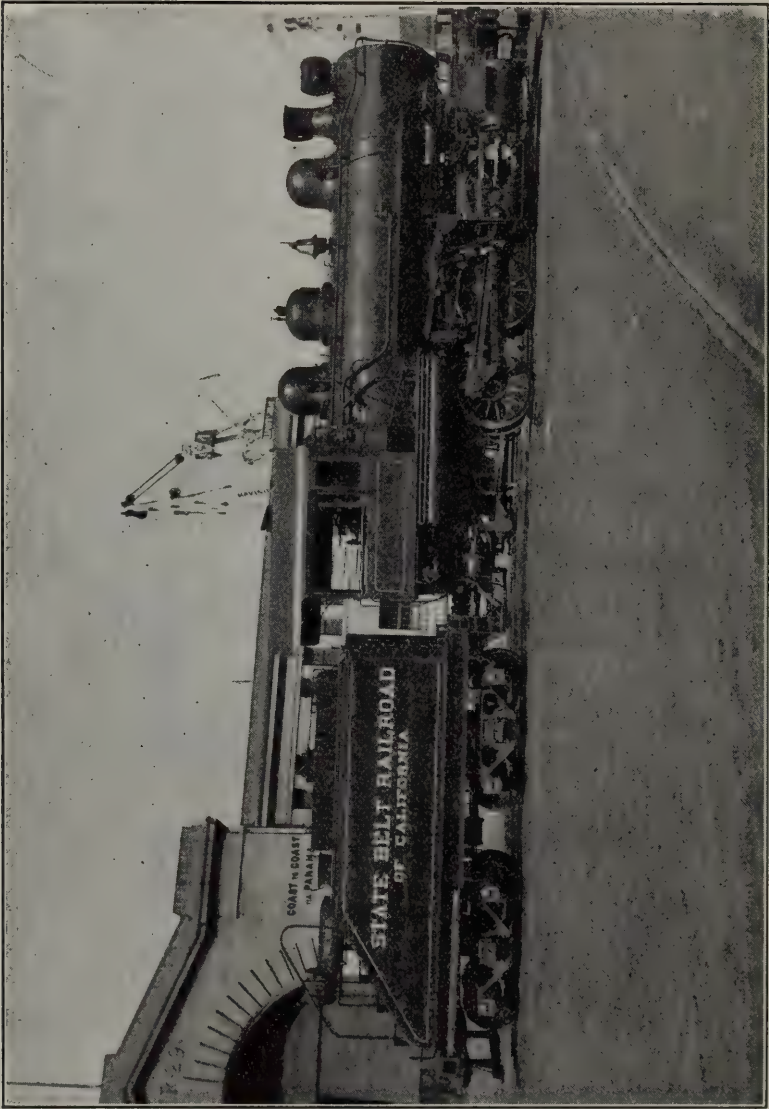
As Attorney for the Board of State Harbor Commissioners, it is my aim and purpose to efficiently and expeditiously render the legal services required by your Board and to afford to your Board and its staff every courtesy and attention in connection therewith.

Also, it has been and is, my desire to personally protect and safeguard the interests of the Harbor and the Harbor Commissioners to the best of my ability. In this connection, I may say that up to the present time, I have been successful in defending your Board against all claims and have not authorized any money to be paid out as the result of any claim.

I am pleased to report, in closing, that the legal matters of the San Francisco Harbor are in excellent condition in every way.

Respectfully submitted.

LEON E. MORRIS,
Attorney for Board of State Harbor Commissioners.



TYPE OF LOCOMOTIVE USED ON STATE BELT RAILROAD.

**FINANCIAL REPORT OF THE 80TH AND 81ST FISCAL YEARS
ENDED JUNE 30, 1929, AND JUNE 30, 1930**

Account I.—Comparative Statement of Status of Financial Accounts, as of June 30, 1930, and June 30, 1929.

- Schedule I. Fort Mason Tunnel Account.
- Schedule IIA. Third San Francisco Seawall Sinking Fund Balance Sheet as of June 30, 1930.
- Schedule IIB. Third San Francisco Seawall Sinking Fund Transactions from July 1, 1928, to June 30, 1930.
- Schedule IIIA. Second Francisco Seawall Sinking Fund Balance Sheet as of June 30, 1930.
- Schedule IIIB. Second San Francisco Seawall Sinking Fund Transactions from July 1, 1928, to June 30, 1930.
- Schedule IVA. India Basin Sinking Fund Balance Sheet as of June 30, 1930.
- Schedule IVB. India Basin Sinking Fund Transactions from July 1, 1928, to June 30, 1930.
- Schedule V. Analysis of Property and Equipment, showing comparative values of Real Estate, Piers and Wharves, Buildings, etc.

Account II.—Comparative Statement of Income and Expense, as of June 30, 1930, and June 30, 1929.

- Schedule I. Comparative Analysis of Income from Operations for the Fiscal Years ended June 30, 1930, and June 30, 1929.
- Schedule II. Comparative Statement of Expenditures for Administration, Port Operation and Maintenance for the Fiscal Years ended June 30, 1930, and June 30, 1929.

- Exhibit A. Detail of property acquired during the biennial period July 1, 1928, to June 30, 1930.
- Exhibit B. Contracts under way at date of last biennial report and since completed.
- Exhibit C. Work contracted for and completed within biennial period July 1, 1928, to June 30, 1930.
- Exhibit D. Work contracted for and not completed within biennial period July 1, 1928, to June 30, 1930.

BOARD OF STATE HARBOR COMMISSIONERS—ACCOUNT 1

Comparative Statement of Status of Financial Accounts as of June 30, 1930 and June 30, 1929

	Fiscal year ended June 30, 1930		Fiscal year ended June 30, 1929	
ASSETS				
Fixed assets—				
Land.....		\$1,388,998 69		\$1,235,891 99
Buildings and structures.....		30,152,986 99		29,491,234 30
Equipment.....		888,518 99		932,401 37
Investment in State Belt Railroad of California.....	\$51,672 31		\$49,999 86	
Deduct net amount of depreciation less adjustments.....	11,120 36	40,551 95		49,999 86
Total fixed assets.....		\$32,471,056 62		\$31,709,527 52
Current assets—				
Funds:				
San Francisco Harbor Improvement Fund.....		\$1,585,365 87		\$1,463,917 99
Third San Francisco Seawall Fund.....		640,525 87		636,203 37
Cash on hand:				
Revolving Fund.....		175,000 00		10,000 00
Cash State.....		269,477 15		159,569 91
Cash Trust.....		1,274 12		1,012 25
Warrants receivable.....		182,790 84		61,710 96
Accounts receivable.....		323,277 32		321,873 14
Stores.....		87,708 99		111,622 71
Work-in-process.....		9,209 77		15,622 49
Clearing account.....		3,673 85		
Total current assets.....		3,278,303 78		2,781,532 82
Sinking Funds—				
Second San Francisco Seawall.....		\$328,716 43		\$180,000 00
Third San Francisco Seawall.....		141,000 00		125,000 00
India Basin.....		40,333 36		24,676 10
Total sinking funds.....		510,049 79		329,676 10
Total assets.....		\$36,259,410 19		\$34,820,736 44

LIABILITIES

Funded debt—					
India Basin Bonds issued and outstanding.....	\$853,000 00				\$853,000 00
Second San Francisco Seawall Bonds issued and outstanding.....	9,000,000 00				9,000,000 00
Third San Francisco Seawall Bonds issued and outstanding.....	7,050,000 00				6,250,000 00
Total funded debt.....		\$16,903,000 00			\$16,103,000 00
Current liabilities—					
Claims payable.....	\$182,700 84				\$216,564 51
Bond interest accrued.....	338,060 00				322,060 00
Special depositors.....	1,274 12				1,012 25
Total current liabilities.....		522,124 96			539,636 76
Total liabilities.....		\$17,425,124 96			\$16,642,636 76
Net assets over liabilities.....		\$18,834,285 23			\$18,178,099 68
SURPLUS AND RESERVES					
Surplus:					
Balance at beginning of period.....	\$880,408 18			\$1,063,157 08	\$17,179,155 16
Add net income for the period.....	225,618 31			64,212 56	998,944 52
Less prior year adjustments.....					
Property valuation surplus.....					
Balance in surplus end of period.....					\$18,178,099 68
Total surplus and reserves.....		\$18,834,285 23			\$18,178,099 68

FORT MASON TUNNEL ACCOUNT—ACCOUNT 1. SCHEDULE 1

Analysis of Account Showing Liquidation to June 30, 1930, of the Cost of That Section of the Fort Mason Tunnel Within the Confines of the Fort Mason Military Reservation in Accordance With the Agreement Between the Board of State Harbor Commissioners and the United States Government.

EXCERPTS FROM AGREEMENT REFERRED TO:

SECTION 3. "That all freight of the United States, or freight originating or incident to any portion of the region to the east or west of Fort Mason passing through the tunnel shall pay, in addition to an equitable track and switching charge, a tunnel charge of \$10.00 per car."

SECTION 5. "All tunnel charges shall be applied toward paying the cost of the work * * *, including interest at 5 per cent per annum, and as soon as that sum has been paid, said charges will cease and thereafter there shall be no further tunnel charges. If unforeseen or unusual conditions or accidents shall at any time make a further charge necessary or equitable, it shall be governed by additional regulations of the Secretary of War."

	Cost	Interest charges	Tunnel toll credits	Balance
Cost of that section within the confines of the Fort Mason Military Reservation—per Chief Engineer's figures at date of acceptance, October 22, 1914.....	\$273,149 38			
June 30, 1915.....		\$9,446 42	\$8,500 00	\$274,095 80
June 30, 1916.....		13,704 79	18,155 00	269,645 59
June 30, 1917.....		13,482 28	14,705 00	268,422 87
June 30, 1918.....		13,421 14	33,970 00	247,874 01
June 30, 1919.....		12,393 70	40,340 00	219,927 71
June 30, 1920.....		10,996 39	23,020 00	207,904 10
June 30, 1921.....		10,395 20	28,304 00	189,995 30
June 30, 1922.....		9,499 77	13,000 00	186,495 07
June 30, 1923.....		9,324 75	10,010 00	185,809 82
June 30, 1924.....		9,290 49	9,740 00	185,360 31
June 30, 1925.....		9,268 02	12,520 00	182,108 33
June 30, 1926.....		4,461 98	10,920 00	175,650 31
June 30, 1927.....		8,737 42	8,920 00	175,467 73
June 30, 1928.....		8,677 76	10,830 00	173,315 49
June 30, 1929.....		8,621 41	8,840 00	173,096 90
June 30, 1930.....		8,632 04	8,230 00	173,498 94
Totals.....	\$273,149 38	\$160,353 56	\$260,004 00	*\$173,498 94

* The balance due is part of the Accounts Receivable as shown in Account 1.

BOARD OF STATE HARBOR COMMISSIONERS—ACCOUNT 1. SCHEDULE 2-A

Third San Francisco Seawall Sinking Fund Balance Sheet as of June 30, 1930

ASSETS	
Cash on hand.....	\$141,000 00
Total assets.....	\$141,000 00
LIABILITIES	
Bond interest payable July 2, 1930.....	141,000 00
Net sinking fund assets.....	

BOARD OF STATE HARBOR COMMISSIONERS—ACCOUNT 1. SCHEDULE 2-B

Statement of Third San Francisco Seawall Sinking Fund Transactions from July 1, 1928 to June 30, 1930

Sinking Fund balance, July 1, 1928.....	\$100,388 88
Accretions to Sinking Fund:	
Cash transferred from Harbor Improvement Fund—for bond interest.....	\$522,000 00
Total accretions and balance.....	\$622,388 88
Disbursements from Sinking Fund:	
Bond interest paid.....	481,388 88
Balance, June 30, 1930.....	\$141,000 00

BOARD OF STATE HARBOR COMMISSIONERS—ACCOUNT 1. SCHEDULE 3-A

Second San Francisco Seawall Sinking Fund Balance Sheet as of June 30, 1930

ASSETS

Investments as follows:

State of California Highway	4	%	bonds 9 at \$1,000.00..	\$9,000 00
State of California Highway	4 1/4	%	bonds 1 at 1,000.00..	1,000 00
State of California Highway	4 1/2	%	bonds 6 at 1,000.00..	6,000 00
State of California, First Highway	4	%	bonds 5 at 1,000.00..	5,000 00
State of California Third Highway	4 1/2	%	bonds 12 at 1,000.00..	12,000 00
State of California Third Highway	4 3/4	%	bonds 6 at 1,000.00..	6,000 00
State of California Veterans Welfare	4	%	bonds 5 at 1,000.00..	5,000 00
State of California Veterans Welfare	4 1/4	%	bonds 13 at 1,000.00..	13,000 00
State of California Veterans Welfare	4 1/2	%	bonds 24 at 1,000.00..	24,000 00
State of California Sacramento State Building	4	%	bonds 7 at 1,000.00..	7,000 00
State of California Sacramento State Building	4	%	bonds 9 at 500.00..	4,500 00
State of California State Building and State University Buildings	4 1/2	%	bonds 13 at 1,000.00..	13,000 00
State of California San Francisco Harbor Improvement	4	%	bonds 28 at 1,000.00..	28,000 00
State of California India Basin	4	%	bonds 14 at 1,000.00..	14,000 00
Total bonds at par.....				\$147,500 00

Add—				
Premiums paid.....		\$2,223	45	
Accrued interest paid.....		1,314	90	
Total.....		\$3,538	35	
Less discounts.....		2,487	10	
			1,051	25
Cash on hand.....				\$148,551 25
Total assets.....				\$328,716 43

LIABILITIES

Bond interest payable July 2, 1930.....				180,000 00
Net sinking fund assets.....				\$148,716 43

BOARD OF STATE HARBOR COMMISSIONERS—Account 1. SCHEDULE 3-B

Statement of Second San Francisco Seawall Sinking Fund Transactions from July 1, 1928, to June 30, 1930

Sinking Fund balance July 1, 1928.....				\$180,000 00
Accretions to Sinking Fund:				
Cash transferred from Harbor Improvement Fund—				
For bond interest.....		\$720,000	00	
For bond redemptions.....		147,321	43	
Interest earned on securities.....				867,321 43
				1,395 00
Total accretions and balance.....				\$1,048,716 43
Disbursements from Sinking Fund:				
Bond interest paid.....		\$720,000	00	
Security investments at par.....		\$147,500	00	
Add—				
Premiums paid.....		\$2,223	45	
Accrued interest paid.....		1,314	90	
Total.....		\$3,538	35	
Less discounts.....		2,487	10	
			1,051	25
Net disbursements for investments.....				148,551 25
Total disbursements.....				868,551 25
Balance, June 30, 1930.....				\$180,165 18

BOARD OF STATE HARBOR COMMISSIONERS—ACCOUNT 1. SCHEDULE 4-A

India Basin Sinking Fund Balance Sheet as of June 30, 1930

ASSETS			
Investments as follows:			
State of California First Highway	4 % bonds	4 at \$1,000.00..	\$4,000 00
State of California Veterans Welfare	4½ % bonds	10 at 1,000.00..	10,000 00
State of California San Francisco Harbor Improvement	4 % bonds	1 at 1,000.00..	1,000 00
State of California India Basin	4 % bonds	3 at 1,000.00..	3,000 00
State of California State Building and State University Buildings	4½ % bonds	4 at 1,000.00..	4,000 00
Total bonds at par.....			\$22,000 00
Add—			
Premiums paid.....		\$220 55	
Accrued interest paid.....		280 41	
Total.....		\$500 96	
Less discounts.....		131 83	
			\$369 13
Cash on hand.....			\$22,369 13
			17,964 23
Total assets.....			\$40,333 36
LIABILITIES			
Bond interest payable July 2, 1930.....			17,060 00
Net Sinking Fund assets.....			\$23,273 36

BOARD OF STATE HARBOR COMMISSIONERS—ACCOUNT 1. SCHEDULE 4-B

Statement of India Basin Sinking Fund Transactions from July 1, 1928, to June 30, 1930

Sinking Fund balance July 1, 1928.....			\$17,060 00
Accretions to Sinking Fund:			
Cash transferred from Harbor Improvement Fund—			
For bond interest.....		\$68,240 00	
For bond redemptions.....		22,848 36	
			91,088 36
Interest earned on securities.....			425 00
Total accretions and balance.....			\$108,573 36
Disbursements from Sinking Fund:			
Bond interest paid.....		\$68,240 00	
Security investments at par.....		\$22,000 00	
Add—			
Premiums paid.....	\$220 55		
Accrued interest paid.....	280 41		
Total.....	\$500 96		
Less discounts.....	131 83		
		369 13	
Net disbursements for investments.....			22,369 13
Total disbursements.....			90,609 13
Balance June 30, 1930.....			\$17,964 23

BOARD OF STATE HARBOR COMMISSIONERS—ACCOUNT 1. SCHEDULE 5

Analysis of Property and Equipment as of June 30, 1930, and June 30, 1929, Showing Comparative Values of Real Estate, Piers and Wharves, Buildings, Equipment, Etc.

	Balance June 30, 1930	Balance June 30, 1929
Piers and wharves—		
Pier 1.....	\$234,041 83	\$12,000 00
Pier 3.....	497,295 45	493,869 06
Pier 5.....	202,844 18	200,557 94
Pier 7.....	199,084 66	199,084 66
Pier 9.....	87,801 11	87,801 11
Pier 11.....	216,111 52	216,111 52
Pier 14.....	199,906 28	199,906 28
Pier 15.....	183,738 39	168,542 02
Pier 16.....	247,200 36	244,834 36
Pier 17.....	314,086 79	313,642 12
Pier 18.....	251,513 25	249,879 25
Pier 19.....	121,523 60	121,523 60
Pier 20.....	211,232 69	211,232 69
Pier 21.....	220,780 23	220,780 23
Pier 22.....	282,448 55	282,448 55
Pier 23.....	175,476 94	175,476 94
Pier 24.....	227,742 93	227,742 93
Pier 25.....	351,068 12	350,413 37
Pier 26.....	750,300 38	750,300 38
Pier 27.....	266,198 28	266,198 28
Pier 28.....	454,674 54	454,674 54
Pier 29.....	543,311 41	543,311 41
Pier 30.....	865,000 00	865,000 00
Pier 31.....	610,599 52	610,599 25
Pier 32.....	796,168 98	796,168 98
Pier 33.....	587,003 30	586,728 63
Pier 34.....	270,061 20	270,061 20
Pier 35.....	640,044 25	640,044 25
Pier 36.....	460,370 70	460,370 70
Pier 37.....	401,569 30	401,569 30
Pier 38.....	395,597 05	395,597 05
Pier 39.....	559,968 78	559,873 78
Pier 40.....	561,101 19	561,101 19
Pier 41.....	410,222 76	410,222 76
Pier 42.....	365,535 26	365,535 26
Pier 43.....	292,246 89	290,118 09
Pier 44.....	329,885 99	327,922 66
Pier 45.....	1,969,103 06	1,922,621 78
Pier 46.....	345,557 29	345,557 29
Pier 47.....	54,805 61	53,126 65
Pier 48.....	1,087,639 61	700,579 67
Pier 49.....	126,781 32	126,476 06
Pier 50.....	993,777 57	993,685 00
Pier 54.....	291,541 57	291,541 57
Bulkhead Wharf, Section C.....		14,267 29
Bulkhead Wharf, Section 4.....		32,064 00
Bulkhead Wharf, Section 5.....		2,160 00
Islais Street Wharf (inner).....	125,123 33	125,123 33
Islais Street Wharf (outer).....	236,697 18	236,697 18
China Basin Wharf.....	38,871 75	38,871 75
Sixteenth Street Wharf.....	95,511 28	95,511 28
Central Basin Wharf.....	102,511 00	102,511 00
Second Street Wharf.....		6,997 00
Berry Street Wharf.....		45,934 72
Channel Street Wharf.....	25,280 92	25,280 92
Channel Street Wharf.....	31,000 00	31,000 00
Hyde Street Auto Ferry Slip.....	251,561 45	251,561 45
Passenger Ferry Slips.....	916,836 14	923,054 34
Powell Street Car Ferry Slips.....		50,000 00
China Basin Car Ferry.....	145,100 44	145,100 44
Total piers, wharves and ferry slips.....	\$20,621,456 18	\$20,090,967 33

BOARD OF STATE HARBOR COMMISSIONERS—ACCOUNT 1. SCHEDULE 5—Continued

Analysis of Property and Equipment as of June 30, 1930, and June 30, 1929, Showing Comparative Values of Real Estate, Piers and Wharves, Buildings, Equipment, Etc.

	Balance June 30, 1930	Balance June 30, 1929
Buildings—		
Barge Office, Seawall Section B	\$18,714 20	\$18,714 20
Miscellaneous Buildings, Fishermen's Wharf	8,493 15	8,493 15
Booth Market	28,540 79	28,540 79
Borroni Market (entire group west of Leavenworth Street)	24,469 75	24,469 75
Boat Builders' Shop (middle group only)	11,416 02	11,416 02
Ferry Building Annex A	24,000 00	24,000 00
Ferry Building Annex C	219,019 29	219,019 29
Main Ferry Building	1,441,167 65	1,436,742 91
Wharfinger's Office, Section 1		150 00
Miscellaneous Shed, Section 4		3,147 00
Miscellaneous Building, Section 5		816 76
Miscellaneous Building, Section 6		397 05
Concrete Office Buildings, Section 7	20,433 59	20,433 59
Miscellaneous Buildings, Section 9B	4,514 59	4,514 59
Office Building and Platform, Seawall Lot 5	4,341 87	4,341 87
Miscellaneous Building, Section 8		540 19
Shed and Platform, Seawall Lot 11	2,926 30	2,926 30
Shed and Platform, Seawall Lot 12	10,295 64	10,295 64
Miscellaneous Building, Central Basin		250 00
Shop and Store Building, Seawall Lot 18	290 35	290 35
Market Building, Seawall Lot 16		5,476 00
Bunker Foundations, Seawall Lot 25		2,473 49
Total buildings	\$1,818,623 19	\$1,827,448 94
Seawalls—		
Section A	\$85,614 53	\$85,614 53
Section B	114,601 18	114,601 18
Section 1	165,631 40	165,631 40
Section 2	167,504 09	167,504 09
Section 3	235,049 51	235,049 51
Section 4	240,872 01	240,872 01
Section 5	169,893 57	169,893 57
Section 6	126,779 73	126,779 73
Section 7	109,327 99	109,327 99
Section 8	80,000 00	80,000 00
Section 8a	86,008 09	86,008 09
Section 8b	111,629 12	111,629 12
Section 9	278,462 29	278,462 29
Section 9a	383,666 03	383,666 03
Section 9b	317,615 63	317,615 63
Section 10	116,414 75	116,414 75
Section 11-11a	85,999 85	85,999 85
Section 12	97,249 95	97,249 95
Section 13	140,238 71	140,238 71
Rock Breakwater, Fishermen's Wharf	110,329 03	110,329 03
Central Basin	13,497 60	13,497 60
Total seawalls	\$3,236,385 06	\$3,236,385 06
Land—		
Embarcadero and Clay Street	\$150,308 06	
Embarcadero, foot of Harrison Street	25,000 00	\$25,000 00
Indian Basin, Islais Lands, Islais Channel and Land Reclamation	1,202,267 84	1,202,267 84
Seawall Lot 21, cost of filling	891 22	891 22
Seawall Lot C, cost of filling	7,732 93	7,732 93
Embarcadero, foot of Mariposa	2,798 64	
Total land	\$1,388,998 69	\$1,235,891 99
Sewers—		
Sewers	\$8,035 97	\$8,035 47
Pavements—		
On Embarcadero and adjacent streets	\$843,295 44	\$837,799 88
On streets adjacent to seawall lots	141,060 16	141,060 16
Total pavements	\$984,355 60	\$978,860 04

BOARD OF STATE HARBOR COMMISSIONERS—ACCOUNT 1. SCHEDULE 5—Continued

Analysis of Property and Equipment as of June 30, 1930, and June 30, 1929, Showing Comparative Values of Real Estate, Piers and Wharves, Buildings, Equipment, Etc.

	Balance June 30, 1930	Balance June 30, 1929
Miscellaneous—		
Subway Embarcadero.....	\$169,589 77	\$169,589 77
Street and pier lighting.....	136,035 00	132,563 66
Viaduct over Embarcadero at Market Street.....	48,250 10	48,250 10
Landing floats.....	15,570 68	15,570 68
Pile boom and attendants' residence.....	20,607 66	20,607 66
Islais Creek Grain Terminal.....	395,267 71	395,267 71
China Basin Terminal and Warehouse.....	1,572,893 15	1,572,893 15
Gas tanks.....	433 08	433 08
Refrigeration Terminal.....	125,218 40	
Total miscellaneous.....	\$2,483,865 55	\$2,355,175 81
State Belt Railroad of California—		
Tracks, paving, tunnel lights, etc.....	\$911,045 74	\$905,141 95
Lot 8 Buildings, including Superintendent's Office on bulkhead of Pier 27: water column, electric work, fence at round house, engine pits, locker and showers, block paving on Lot 8 back of round house.....	85,947 09	85,947 09
Lot 1 platform.....	2,772 61	2,772 61
Lot 9 office building.....	500 00	500 00
Total Belt Railroad.....	\$1,000,265 44	\$994,361 65
Equipment—		
Purchasing Department.....	\$1,384 84	\$1,384 84
Engineering Department.....	13,951 95	13,951 95
Maintenance Department.....	170,663 14	162,089 56
Electrical.....	30,729 44	30,729 44
Tugs and dredges.....	315,160 98	312,494 38
Ferry Building.....	31,286 99	31,262 99
Fire equipment.....	17,970 99	76,997 05
Central offices.....	18,503 07	16,350 84
Piers and wharves.....	3,627 77	3,627 77
Belt Railroad.....	231,851 15	230,953 10
Cargo handling.....	7,325 04	7,325 04
Automobiles.....	46,063 63	45,234 41
Total equipment.....	\$888,518 99	\$932,401 37
Total property and equipment.....	\$32,430,504 67	\$31,659,527 66

NOTE:—Property values expressed herein do not include land except as specifically listed under "Land" in this schedule.

BOARD OF STATE HARBOR COMMISSIONERS—ACCOUNT 2

Comparative Statement of Income and Expense for the Fiscal Years Ended June 30, 1930, and June 30, 1929

	Fiscal year ended June 30, 1930		Fiscal year ended June 30, 1929	
REVENUE				
Operating—				
Dockage.....	\$300,049 70		\$293,295 01	
Tolls.....	931,890 69		986,033 56	
Wharf demurrage.....	58,808 37		74,550 03	
Rentals.....	1,391,678 30		1,359,360 49	
Belt Railroad:				
Switching.....	457,274 80		469,569 40	
Car storage.....	3,612 00		4,818 00	
Team track rental.....	3,825 00		4,785 00	
Crane and other equipment rental.....	1,717 50		570 00	
Sunday switching.....	425 00		1,275 00	
Other revenue.....	986 38		166 86	
Hire of freight cars—credit.....	8,382 00		4,117 00	
Total operating revenue.....	\$3,158,649 74		\$3,198,540 35	
Less refunds and allowances.....	13,049 24		5,290 23	
Net operating revenue.....	\$3,145,600 50		\$3,193,250 12	
Nonoperating—				
Overhead credit account.....	\$8,684 90		\$4,751 99	
Power service and current sales.....	22,725 82		10,999 98	
Cash discount earned.....	6,285 82		7,460 19	
Interest earned.....	19,709 45		15,086 78	
Rental equipment.....	7,452 16		1,370 33	
Miscellaneous.....	5,307 47			
Total nonoperating revenue.....	70,165 62		39,669 27	
Total revenue.....	\$3,215,766 12		\$3,232,919 39	

EXPENSE				
Administration.....	\$139,022 01			
Port operation.....	387,742 84			
Port maintenance.....	681,414 72			
Belt Railroad:				
Maintenance of way, structures and equipment.....	142,116 82			
Conducting transportation.....	225,326 33			
Administration.....	15,428 07			
Total expense.....		1,591,050 79		1,514,447 86
Net income from all operations.....		\$1,624,715 33		\$1,718,471 53
Deductions—				
Bond interest and discount.....	\$742,908 88			
Uncollectible accounts receivable.....	1,398 27			
Total deductions.....		744,307 15		655,314 45
Surplus to accumulated excess income.....		\$880,408 18		\$1,063,157 08

NOTE:—A new classification of accounts became effective July 1, 1929.

Under this new classification, Administration and Port Operation Expense were segregated as shown hereon as at June 30, 1930, whereas, under the old classification this expense was not similarly segregated and segregation of these items as at June 30, 1929, to conform to the June 30, 1930, segregation was found impractical.

BOARD OF STATE HARBOR COMMISSIONERS—ACCOUNT 2. SCHEDULE 1

Analysis of Income from Operations for the Fiscal Years Ended June 30, 1930, and June 30, 1929

Account number	Totals		Rentals		Dockage		Tolls		Wharf demurrage	
	1930	1929	1930	1929	1930	1929	1930	1929	1930	1929
Pier 1	\$14,842 12	\$20,528 65	\$14,842 12	\$17,527 20	\$8,269 80	\$110 15	\$7,221 80	\$2,891 30	\$91 25	\$24 75
Pier 3	37,652 21	35,006 16	22,069 36	19,901 07	6,150 00	7,860 20	4,664 80	7,220 14	47 50	94 29
Pier 5	28,281 73	25,972 73	17,419 43	14,761 24	5,291 45	6,675 10	12,709 38	4,442 10	121 45	97 15
Pier 7	34,760 10	34,174 62	16,637 82	15,197 35	9,398 60	6,198 05	12,089 07	12,089 07	121 45	97 15
Pier 9	28,409 59	27,434 03	13,198 86	13,198 86	4,544 30	9,069 55	5,812 13	5,715 72	488 77	413 00
Pier 11	25,694 08	31,646 08	7,656 24	7,536 36	4,544 30	4,741 75	13,004 74	18,940 84		
Pier 14	48,704 05	48,835 15	47,334 75	47,162 20	1,291 55	1,600 50	77 75	72 45		
Pier 15	10,867 55	10,708 84	6,893 00	6,876 00	3,918 90	3,166 75	23 65	634 09	32 00	32 00
Pier 16	35,554 31	35,487 03	19,475 73	18,131 44	5,106 25	5,721 85	8,689 33	9,655 24	2,283 37	1,978 50
Pier 17	32,074 17	32,074 17	16,251 13	15,587 72	5,665 30	5,215 40	12,126 98	11,023 27	225 00	247 68
Pier 18	38,159 82	37,614 40	17,918 42	17,082 84	7,107 80	7,763 15	11,801 10	12,094 91	722 50	673 50
Pier 19	12,383 80	14,048 09	6,196 26	6,507 84	4,307 50	4,951 00	1,855 29	2,589 25	24 75	
Pier 20	28,070 54	25,964 08	11,793 29	12,177 40	7,132 35	4,885 50	8,347 40	8,329 80	797 50	571 38
Pier 21	18,017 83	22,164 93	7,097 41	6,748 92	2,428 40	3,177 80	8,050 22	11,975 49	441 80	262 72
Pier 22	51,199 46	44,273 24	7,989 46	7,290 08	7,414 75	5,803 75	35,447 29	30,757 97	347 96	420 84
Pier 23	11,613 52	9,346 51	4,467 94	3,874 77	5,707 50	2,829 00	1,436 58	2,509 49	1 50	133 25
Pier 24	39,248 04	39,248 04	19,546 96	19,113 48	6,452 10	7,137 70	11,541 94	12,499 76	274 63	497 10
Pier 25	24,106 15	24,738 85	9,218 80	8,486 16	5,254 20	4,245 20	9,186 92	11,507 35	446 23	500 14
Pier 26	50,262 86	42,351 51	14,452 86	13,071 46	7,315 20	3,556 80	27,744 18	23,391 59	750 62	531 66
Pier 27	8,493 50	9,018 08	1,460 00	1,770 00	1,944 55	2,147 35	2,794 30	2,620 03	2,294 65	2,480 70
Pier 28	45,538 71	46,759 32	9,425 01	9,081 36	7,414 95	7,195 15	28,403 75	30,388 69	295 00	94 12
Pier 29	37,456 45	37,232 82	18,156 10	17,514 72	3,529 90	3,529 90	15,245 95	16,008 00	524 50	323 25
Pier 30	105,571 70	100,847 08	26,798 92	23,968 30	12,438 60	12,252 85	66,203 19	64,584 23	130 99	41 70
Pier 31	35,386 23	43,154 49	10,863 31	10,617 36	3,908 85	4,070 20	20,524 97	28,365 90	89 10	101 03
Pier 32	65,106 01	70,703 94	14,408 32	16,367 23	11,351 20	11,583 10	37,284 36	38,508 78	2,062 13	4,244 83
Pier 33	34,048 19	43,971 14	9,957 92	14,542 83	5,002 75	5,773 35	18,590 34	23,121 72	2,062 13	4,244 83
Pier 34	22,519 54	22,519 54	7,514 01	7,493 16	4,788 55	3,258 70	10,890 12	11,495 80	127 38	271 88
Pier 35	32,130 54	32,211 61	15,845 25	15,064 80	2,656 25	3,208 80	13,135 41	13,828 01	489 63	110 08
Pier 36	28,291 59	33,386 28	5,079 70	5,981 70	6,498 95	5,919 65	18,739 56	22,623 81	28 08	101 68
Pier 37	52,638 34	54,325 39	15,608 40	15,490 05	6,498 95	7,287 10	29,534 81	30,066 53	996 08	1,481 71
Pier 38	25,480 68	31,318 86	8,833 72	8,346 32	7,513 60	8,661 70	8,688 29	14,200 76	446 07	110 08
Pier 39	32,244 80	39,301 40	9,823 78	6,147 30	4,247 90	5,854 70	17,555 90	26,871 01	617 22	428 39
Pier 40	49,150 50	48,072 75	22,070 36	21,744 60	10,473 10	9,539 35	15,699 49	13,707 05	907 55	1,081 75
Pier 41	56,027 81	58,979 12	18,233 46	16,813 32	7,358 10	7,930 50	29,285 01	33,162 95	1,152 24	1,112 85
Pier 42	36,909 54	34,168 91	9,170 26	8,826 84	5,810 40	4,898 30	21,734 47	20,161 89	194 41	281 88
Pier 43	44,056 58	52,719 87	3,997 50	8,730 00	2,001 25	2,641 50	38,010 58	41,274 87	47 25	73 50
Pier 44	52,898 22	56,669 54	12,987 20	12,010 08	6,766 20	6,533 35	33,145 48	37,575 60	299 34	550 51
Pier 45	76,781 62	16,625 65	25,248 42	3,739 42	10,295 55	2,736 15	40,344 82	9,992 57	892 83	157 51
Pier 46	49,458 50	56,851 57	13,546 66	12,963 10	5,582 60	6,545 35	29,188 18	36,185 65	1,141 06	1,157 47
Pier 47	6,435 94				455 20		5,980 14			

Pier 48	3,400 96	30,250 00	15,959 74	15,849 58	1,006 30	12,838 41	2,281 91	1,570 01	12 75	665 75
Pier 49	29,379 09	41,630 31	3,434 00	3,184 06	13,187 70	9,376 55	23,045 72	28,413 15	350 38	
Pier 50	35,277 10				8,447 00					
Pier 52										
Pier 54	22,647 40	33,876 35	6,671 76	5,394 64	3,470 30	6,000 45	12,410 82	22,004 50	94 51	476 75
Pier 56	46,083 78	82,997 26	16,000 00	23,205 00	5,398 45	3,975 75	17,081 86	33,526 82	8,205 48	20,289 59
Pier 58										
Pier 60	56,865 25	54,587 06	19,143 96	16,613 14	12,296 65	12,052 35	25,422 39	25,915 57	2 25	6 00
Pier 62										
Pier 64										
Pier 66										
Pier 68										
Pier 70										
Pier 84	9,597 25	9,233 30	240 00	240 00	4,604 30	4,737 60	4,662 95	4,255 70		
Pier 86	18,110 54	16,650 03	25 00		5,248 05	5,078 95	12,698 81	11,471 78	138 68	99 30
Pier 88	56,768 50	55,345 73	3,000 00	3,054 84	3,401 75	2,503 00	22,770 93	18,282 13	29,586 82	31,505 76
Pier 90	4,146 97	6,169 00			1,306 30	2,123 35	2,840 67	4,045 65		
Pier 92										
Ferry Building Slips 200-210	126,306 96	123,734 75	99,000 00	99,000 00	17 70		27,289 26	24,734 75		
China Basin Slips 260	33,034 28	32,727 33	3,780 00	5,434 00			29,284 28	27,293 33		
El Dorado Street Slips 261	42,545 38	44,166 17	15,436 44	14,400 00			27,108 94	29,766 17		
Ferry Building and Annexes, 276-278	361,386 10	381,418 39	361,386 10	381,418 39						
Seawall Lots 300-344	271,704 15	259,360 48	263,775 01	244,956 02			7,929 14	13,298 71		
Miscellaneous rent	15,241 58	17,983 71	15,241 58	17,983 71						
Totals	\$2,682,427 06	\$2,713,239 09	\$1,391,678 30	\$1,359,360 49	\$300,049 70	\$293,295 01	\$931,890 69	\$986,033 56	\$58,808 37	\$74,550 03
Belt Railroad:										
Switching	457,274 80	469,569 40								
Car storage	3,612 00	4,818 00								
Team tract rental	3,825 00	4,785 00								
Crane and equipment rental	1,717 50	1,570 00								
Sunday switching	1,725 00	1,275 00								
Other revenue	986 38	1,166 86								
Hire of freight cars	8,382 00	4,117 00								
Total operating revenue	\$3,158,649 74	\$3,198,540 35								

NOTE.—A revised method of numbering piers and facilities and changes in boundaries was in effect for the fiscal year ending June 30, 1930. For this reason earnings by individual units are not in all instances comparable between the fiscal year ending June 30, 1930, and June 30, 1929.

BOARD OF STATE HARBOR COMMISSIONERS—ACCOUNT 2. SCHEDULE 2
Comparative Statement of Expenditures for Administration, Port Operation and Maintenance for the Fiscal Years June 30, 1930, and June 30, 1929

		Fiscal year ended June 30, 1930		Fiscal year ended June 30, 1929	
Account numbers					
ADMINISTRATION					
Executives and assistants.....	401	\$22,599 44		\$23,037 06	
Administrative engineering.....	2	15,126 40		17,534 18	
Accounting.....	3	23,248 30		19,320 00	
General office expense.....	4	35,161 00		30,362 75	
Chief Wharfinger's office.....	5	9,892 20		8,700 00	
Law Department.....	6	7,299 56		9,458 88	
Laboratory.....	8	4,976 74		5,710 30	
Preliminary Engineering.....	9	6,570 38		1,184 98	
Advertising and publicity.....	410	4,847 32		3,719 57	
Office housing.....	1	1,634 94			
Stationery and printing.....	2	7,665 73		7,383 92	
Total administration.....			\$139,022 01		\$126,411 64
PORT OPERATION					
Piers and wharves—					
Wharfingers.....	502	\$46,265 46		\$46,758 20	
Light and power.....	3	9,318 74		11,802 00	
General wharf expense.....	4	17,197 20		19,185 69	
State refrigeration terminal.....	5	2,310 12			
Total piers and wharves.....			\$75,091 52		\$77,745 89
Fire protection—					
Fire boat service.....	507	\$56,928 81		\$59,200 87	
Fire hydrant and alarm system.....	8	1,232 72		1,200 00	
Fire insurance.....	510	12,561 85		25,981 41	
Fire losses.....	1	536 19			
Total fire protection.....			71,259 57		86,382 28
Public welfare service—					
Embarcadero omnibus service.....	520	\$3,911 93		\$8,374 58	
Police service.....	1	1,392 72		4,302 59	
Fog bells, signs and signals.....	3	5,011 43		2,810 87	
Street lighting.....	4			6,960 46	
Total public welfare service.....			10,316 08		22,448 50

Street and sanitation service—					
Superintendence.....	540	\$50 00			\$8,748 01
Cleaning streets.....	1	7,433 91			
Total street and sanitation service.....			7,483 91		
Electric power system—					
Power control.....	550	\$6,265 23			\$7,020 00
Commercial electric current.....	1	9,815 58			
Power connections and service.....	2	3,789 20			425 65
Total electric power system.....			19,870 01		7,445 65
Automotive equipment—					
Automobiles.....	560	\$2,658 87			\$2,286 75
Auto trucks.....	1	1,649 93			
Miscellaneous equipment.....	2	37 63			
Chauffeur service.....	3	1,736 25			
Truck driver service.....	4	6,389 71			
Total automotive equipment.....			12,472 39		2,286 75
Ferry Building—					
Superintendence.....	570	\$2,590 00			\$2,580 00
Heating system.....	1	9,095 25			9,058 10
Fuel for heating system.....	2	7,036 04			8,400 00
Light and power.....	3	20,015 74			17,856 00
Water.....	4	8,713 07			7,688 80
Ladies waiting room.....	5	5,359 77			5,924 20
Janitor service.....	6	30,708 29			35,401 73
Miscellaneous.....	7	297 36			2,528 93
Total Ferry Building.....			83,815 52		89,437 76
Other buildings—					
Superintendence.....	580				
Undistributed expense—					
Vacation and sick leave.....	585	\$38,192 85			\$1,094 51
Store expense.....	6	8,365 45			
Boom operation.....	7	9,491 12			719 59
Injuries to persons.....	8	5,126 86			4,192 02
Miscellaneous.....	590	4,162 06			12,012 49
Stores adjustments.....	1	—161 59			3,258 96
Prior year expense.....	2	52,257 09			—17,778 76
Total undistributed expense.....			107,433 84		3,501 80
Total port operation.....				387,742 84	297,996 64

BOARD OF STATE HARBOR COMMISSIONERS—ACCOUNT 2. SCHEDULE 2—Continued
Comparative Statement of Expenditures for Administration, Port Operation and Maintenance for the Fiscal Years June 30, 1930, and June 30, 1929

	Account numbers	Fiscal year ended June 30, 1930		Fiscal year ended June 30, 1929	
		\$17,270 69	\$17,270 69	\$2,833 70	\$2,833 70
PORT MAINTENANCE					
Engineering— Maintenance engineering.....	600				
Total engineering.....					
General superintendence— Superintendence.....	603	\$16,248 81	16,248 81		
Total general superintendence.....					
Piers and wharves—					
Pier 1.....	605-606			\$493 55	
Pier 2.....	605-606			928 88	
Pier 3.....	605-606	\$6,561 73		6,165 00	
Pier 4.....	605-606	2,687 91		8,502 67	
Pier 5.....	605-606	1,388 51		5,286 93	
Pier 6.....	605-606	1,117 54		1,223 30	
Pier 7.....	605-606	1,707 48		5,834 50	
Pier 8.....	605-606	7,678 60		1,138 90	
Pier 9.....	605-606	80 15		6,835 06	
Pier 10.....	605-606	12,136 79		1,223 71	
Pier 11.....	605-606	3,766 46		19,222 21	
Pier 12.....	605-606	4,005 66		563 82	
Pier 13.....	605-606	3,271 77		11,333 85	
Pier 14.....	605-606	10,168 09		3,589 66	
Pier 15.....	605-606	274 76		2,772 98	
Pier 16.....	605-606	11,062 11		2,698 24	
Pier 17.....	605-606	246 74		2,387 01	
Pier 18.....	605-606	4,527 44		46,271 08	
Pier 19.....	605-606	3,720 62		2,194 15	
Pier 20.....	605-606	18,195 47		2,506 59	
Pier 21.....	605-606	2,922 76		2,495 68	
Pier 22.....	605-606	15,685 25		24,974 28	
Pier 23.....	605-606	11,025 17		8,306 65	
Pier 24.....	605-606	2,359 26		2,840 91	
Pier 25.....	605-606	210 60		15,214 47	
Pier 26.....	605-606	1,665 95		7,733 07	
Pier 27.....	605-606	622 57		4,544 16	
Pier 28.....	605-606	1,863 06		3,287 09	
Pier 29.....	605-606	3,083 85		38,971 77	
Pier 30.....	605-606	5,811 78		1,615 02	
Pier 31.....	605-606	2,884 80			
Pier 32.....	605-606				
Pier 33.....	605-606				
Pier 34.....	605-606				
Pier 35.....	605-606				
Pier 36.....	605-606				
Pier 37.....	605-606				

Pier 38	605-606	2,190 72	10,235 42
Pier 39	605-606	2,503 59	3,419 76
Pier 40	605-606	2,503 81	4,818 55
Pier 41	605-606	2,558 80	30,498 84
Pier 42	605-606	48,550 71	8,726 39
Pier 43	605-606	9,477 92	6,993 68
Pier 44	605-606	56,857 31	10,418 61
Pier 45	605-606	1,687 90	10,321 09
Pier 46	605-606	2,869 94	9,942 90
Pier 47	605-606	2,565 91	7 97
Pier 48	605-606	2,112 48	6,546 88
Pier 49	605-606	261 58	1,946 05
Pier 50	605-606	86 43	41,402 42
Pier 51	605-606	12,043 61	41 52
Pier 52	605-606	74 99	386 07
Pier 53	605-606	1,058 50	1,952 91
Pier 54	605-606	879 35	12,357 67
Pier 55	605-606	2,410 23	12,581 21
Pier 56	605-606	19,566 58	2,193 32
Pier 57	605-606	19,688 27	789 73
Pier 58	605-606	2,196 47	2,865 12
Pier 59	605-606	1,608 14	136 63
Pier 60	605-606	18,658 61	
Pier 61	605-606	7,670 32	
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Pier 369	605-606		

BOARD OF STATE HARBOR COMMISSIONERS—ACCOUNT 2. SCHEDULE 2—Continued
Comparative Statement of Expenditures for Administration, Port Operation and Maintenance for the Fiscal Years June 30, 1930, and June 30, 1929

	Account numbers	Fiscal year ended June 30, 1930		Fiscal year ended June 30, 1929	
Dredging basins and channels—					
Superintendence.....	615	\$3,055 54		\$3,000 00	
Operating dredges and scows.....	6	71,445 39		57,517 68	
Operating tugs.....	7	57,857 20		55,076 73	
Total dredging.....			\$132,358 13		\$115,594 41
Streets, sewers and seawall lots—					
Superintendence.....	620	\$1,488 74			
Pavement.....	1	23,688 97		\$16,449 46	
Sewers and drains.....	2	1,241 80		96 67	
Seawall lots.....	4	2,458 16		6,499 03	
Total streets, sewers and seawall lots.....			28,877 67		23,045 16
Fire protection—					
Fire equipment.....	625	\$1,052 46			
Total fire protection.....			1,052 46		
Signs and signals—					
Fog bells, signs and signals.....	627	\$723 76		\$1,824 64	
Traffic signs and signals.....	8	284 68			
Total signs and signals.....			1,008 44		1,824 64
Underground conduits and pier systems—					
Underground electrical equipment.....	630	\$1,367 72		\$938 49	
Pier electrical system.....	1	2,474 12			
Total underground conduits and pier systems.....			3,841 84		938 49

Ferry Building—					
Maintenance of building.....	635	\$15,118 70			\$28,242 56
Heating system.....	6	3,324 99			1,446 76
Lighting system.....	7	1,265 89			
Water system.....	8	1,250 72			
Ladies waiting room.....	9	142 76			149 52
Ferry Building tower.....	640	24,636 10			11,440 09
Annex A.....	1	1,384 48			
Annex B.....	2	1,051 48			
Annex C.....	3	834 68			511 08
Subway.....	644	39 73			14 26
Viaduct.....	5	5 81			
Total Ferry Building.....			49,045 38		41,804 27
Other buildings—					
Maintenance.....	650	\$54 14			\$154 88
Total other buildings.....			54 14		154 88
Maintenance of equipment—					
Dredges, tugs and scows:					
Dredge No. 3.....	655	\$8,813 10			\$19,786 90
Dredge No. 4.....	655	12,298 56			3,896 26
Tug No. 10.....	6	10,154 74			5,043 64
Tug No. 11.....	6	4,267 45			3,076 68
Scow No. 22.....	7	304 90			4,609 59
Scow No. 23.....	7	185 47			7,212 41
Scow No. 24.....	7	296 05			179 72
Scow No. 25.....	7	682 35			158 29
Total dredges, tugs and scows.....			37,002 62		43,963 49
Pile drivers—					
Driver No. 1.....	660	\$337 17			\$292 37
Driver No. 2.....	660	1,003 54			166 80
Driver No. 3.....	660	802 54			1,955 78
Driver No. 4.....	660	454 88			880 54
Driver No. 6.....	660	119 83			1,465 63
Driver No. 7.....	660	735 70			1,020 50
Derrick No. 8.....	660	156 38			352 66
Oil Barge No. 9.....	660	5 94			
Total pile drivers.....			3,615 98		6,164 28
Launches—					
Launch No. 1.....	661	\$1,249 66			\$3,324 24
Total launches.....			1,249 66		3,324 24

BOARD OF STATE HARBOR COMMISSIONERS—ACCOUNT 2. SCHEDULE 2—Continued
Comparative Statement of Expenditures for Administration, Port Operation and Maintenance for the Fiscal Years June 30, 1930, and June 30, 1929

	Account numbers	Fiscal year ended June 30, 1930		Fiscal year ended June 30, 1929	
Land equipment—					
General shop expense.....	665	\$3,974 66			
Garage expense.....	6	712 93			
Automobiles.....	7	1,434 49			
Auto trucks.....	8	845 21			
Street sweepers.....	9	430 79			
Miscellaneous equipment.....	670	187 94			
Undistributed shop expense.....	1	2,419 00		\$22 50 1,186 20	
Total land equipment.....			\$10,005 02		\$1,208 70
Total port maintenance.....			\$681,414 72		\$675,436 66
Total administration, port operation and maintenance.....			\$1,208,179 57		\$1,099,844 94
Belt Railroad—					
Maintenance of way, structures and equipment.....		\$142,116 82		\$162,822 34	
Conducting transportation.....		225,326 33		231,038 27	
Administration.....		15,428 07		20,142 31	
Total Belt Railroad.....			382,871 22		414,602 92
Total.....			\$1,591,050 79		\$1,514,447 86

NOTE.—Due to revision of the accounting system and the impracticability of segregating various expense items for the fiscal year 1929, figures for that year are not comparable with figures for the fiscal year 1930 on this schedule and agree with Account 2 in total only.

BOARD OF STATE HARBOR COMMISSIONERS—EXHIBIT A

Statement Showing Detail of Property Acquired During Fiscal Years 1929-1930 and 1928-1929 from Various Funds and Losses and Retirements for Same Period

From revenue funds	Fiscal year ending June 30, 1930	Fiscal year ending June 30, 1929
Piers and wharves—		
Pier 3.....	\$3,426 39	
Pier 5.....	1,168 94	
Pier 15.....		\$396 25
Pier 16.....	2,366 00	
Pier 17.....	444 67	
Pier 18.....	1,634 00	
Pier 20.....		29,477 63
Pier 23.....		12,487 56
Pier 26.....		70,748 30
Pier 28.....		333 77
Piers 30 and 32.....		280 54
Pier 33.....	274 67	
Pier 39.....	95 00	
Pier 43.....	2,128 80	
Pier 44.....	1,963 33	
Pier 45.....	46,481 28	978,758 36
Pier 47.....	1,678 96	
Pier 48.....		6,806 00
Pier 49.....		1,992 50
Pier 50.....	92 57	2,930 16
Channel Street Wharf.....		315 00
Total piers and wharves.....	\$61,754 61	\$1,104,526 07
Buildings.....	\$4,424 74	\$116,567 29
Seawalls.....		\$13,556 64
Lands.....	\$153,106 70	
Sewers and pavements.....	\$2,272 16	\$2,171 77
Miscellaneous—		
Landing floats, pile boom, etc.....		\$125 78
Berry Street and China Basin Terminal and warehouse.....		13,811 53
Islais Creek Grain Terminal.....		86,968 84
Street and pier lighting.....	\$56 36	
Refrigeration Terminal.....	728 27	
Total miscellaneous.....	\$784 63	\$100,906 15
State Belt Railroad of California.....	\$2,841 10	\$8,364 62
Equipment.....	\$17,639 12	\$167,121 67
Total property and equipment acquired from revenue funds.....	\$242,823 06	\$1,513,214 21
From bond funds		
Piers and wharves—		
Pier 1.....	\$222,041 83	
Pier 5.....	1,117 30	
Pier 15.....	15,196 37	
Pier 25.....	654 75	
Piers 30 and 32.....		\$6,699 56
Pier 48.....	387,059 94	583,346 01
Pier 49.....	305 26	413 01
Total piers and wharves.....	\$626,375 45	\$590,458 58
Seawalls.....		\$4,089 80
Sewers and pavements.....	\$3,223 90	
Miscellaneous—		
Refrigeration Terminal.....	\$124,490 13	
Street and pier lighting.....	3,414 98	
Total miscellaneous.....	\$127,905 11	
State Belt Railroad of California.....	\$3,062 69	\$19,927 46
Total property acquired from bond funds.....	\$760,567 15	\$614,475 84

BOARD OF STATE HARBOR COMMISSIONERS—EXHIBIT A—Continued

Statement Showing Detail of Property Acquired During Fiscal Years 1929-1930 and 1928-1929 from Various Funds and Losses and Retirements for Same Period

Deduct losses and retirements from property	Fiscal year ending June 30, 1930	Fiscal year ending June 30, 1929
Piers and wharves:		
Pier 15.....		\$2,984 39
Pier 18.....		1,009 46
Pier 25.....		12,437 56
Pier 39.....		24 18
Pier 41.....		436 28
Bulkhead Wharf, Section C.....	\$14,267 29	
Bulkhead Wharf, Section 4.....	32,064 00	
Bulkhead Wharf, Section 5.....	2,160 00	
Second Street Wharf.....	6,997 00	
Berry Street Wharf.....	45,934 72	
Passenger Ferry Slips.....	6,218 20	97,555 75
Powell Street Car Ferry Slips.....	50,000 00	
Total piers and wharves.....	\$157,641 21	\$114,447 62
Buildings.....	13,250 49	
Miscellaneous—		
Street and pier lighting.....		396 25
Equipment.....	61,521 50	2,910 73
Total values written off and retirements.....	\$232,413 20	\$117,754 60

Summary	1929-1930	1928-1929
Property acquired from revenue funds.....	\$242,823 06	\$1,513,214 21
Property acquired from bond funds.....	760,567 15	614,475 84
Total acquired.....	\$1,003,390 21	\$2,127,690 05
Total values written off and retirements.....	232,413 20	117,754 60
Property increase.....	\$770,977 01	\$2,009,935 45

BOARD OF STATE HARBOR COMMISSIONERS—EXHIBIT B
Statement Showing Contracts Under Way at Date of Last Biennial Report and Since Completed

Contractor	Date of contract	Description	Contract price	Extras	Total	Date of completion
Healy Tibbitts Construction Co.....	Oct. 28, 1926	Furnish labor and material and construct Pier 45 and adjacent bulkhead wharf.....	\$1,090,842 00	\$5,837 13	\$1,096,679 13	Jan. 30, 1929
Price Teltz Co.....	May 18, 1927	Furnish labor and material and install steel rolling doors in extensions to sheds on Piers 30 and 32.....	23,927 00	70 50	23,997 50	Aug. 29, 1928
Manning-Baldwin, Inc.....	Jan. 21, 1928	Furnish labor and material and equipment and repair concrete beams and girders of Pier 54.....	Cost plus		24,006 47	Nov. 14, 1928
Healy Tibbitts Construction Co.....	Mar. 7, 1928	Furnish labor and material and construct Pier 48 and adjacent bulkhead wharf.....	583,580 00	2,732 98	586,322 98	July 17, 1929
Clinton Construction Co.....	April 18, 1928	Furnish labor and material and construct Section 2B Islas outer wharf.....	37,486 00	598 47	38,084 47	Aug. 1, 1928
Moore Dry Dock Co.....	May 23, 1928	Furnish labor and material and construct a clam shell dredge.....	133,700 00	3,928 92	137,628 92	Dec. 5, 1928
General Engineer and Dry Dock Co.....	May 26, 1928	Furnish labor and material and construct two wooden dump scows.....	39,136 00	1,560 88	40,696 88	Aug. 3, 1928
A. W. Kitchen.....	May 26, 1928	Furnish labor and material and construct connecting wharf and building between Piers 26 and 28.....	62,677 00	941 14	63,618 14	Dec. 19, 1928
Joe Piasecki.....	June 13, 1928	Furnish labor and material and construct a shed for Section 2, Islas outer wharf.....	46,850 00	855 00	47,705 00	Oct. 31, 1928

BOARD OF STATE HARBOR COMMISSIONERS—EXHIBIT C

Statement Showing Work Contracted for and Completed Within Biennial Period July 1, 1928, to June 30, 1930

Contractor	Date of contract	Description	Contract Price	Extras	Total	Date of completion
Dwan & Co.	July 11, 1928	Furnish labor and material and install steel rolling doors in building on connecting wharf between Piers 26 and 28.	\$3,586 00		\$3,586 00	Jan. 25, 1929
Alta Roofing Co.	Aug. 22, 1928	Furnish labor and material and construct an asbestos built-up roof covering on shed of Pier 25.	8.33 per square			
Mac Donald & Kahn	Aug. 29, 1928	Furnish labor and material and construct four sheds on Pier 45.	299,900 00		7,521 75	Sept. 7, 1928
Pacific States Construction Co.	Sept. 14, 1928	Furnish labor and material and lay paving and track work for Section 2, Islais outer wharf.		\$1,387 05	301,287 05	May 17, 1929
Gunn Carle & Co.	Oct. 23, 1928	Furnish labor and material and install steel rolling doors in the shed for Pier 45.	16,179 82	204 00	16,383 82	Oct. 31, 1928
Clinton Construction Co.	Nov. 14, 1928	Furnish labor and material and construct ear ferry slip at Pier 45.	56,300 00		56,300 00	May 10, 1929
American Dredging Co.	Dec. 3, 1928	Excavate rock at Pier 45 near Fisherman's Basin.	40,389 00	695 19	41,084 19	Aug. 7, 1929
Fay Improvement Co.	Feb. 20, 1929	Paving Pier 45.	29c per ton		1,797 95	Jan. 30, 1929
L. M. King	Mar. 22, 1929	Paving a portion of 4th Street between 3d Street and Pier 54.	27,634 96		27,634 96	Aug. 14, 1929
Kennerson Manufacturing Co.	May 23, 1929	Furnish labor and material and construct 2 sheds on Pier 48.	3,017 91		3,017 91	May 29, 1929
Pacific States Construction Co.	June 25, 1929	Furnish labor and material and install steel rolling doors for shed on Pier 48.	178,600 00	2,480 61	181,080 61	Mar. 12, 1930
W. W. Williamson	June 28, 1929	Resurface block pavement on Embarcadero with Topseka wearing surface.	29,408 00		29,408 00	April 21, 1930
W. W. Williamson	Dec. 6, 1929	Reconstruct and make additions to building for cold storage plant.	11,762 36		11,762 36	Aug. 7, 1929
York Ice Machinery Corp.	Nov. 23, 1929	Furnish and install cork board insulation and cooler room doors for cold storage plant.	16,450 00	363 91	16,813 91	April 16, 1930
Baker Ice Machine Co.	Dec. 7, 1929	Furnish and install refrigeration machinery and brine circulating system for cold storage plant.	37,572 00	851 00	38,423 00	April 16, 1930
Otis Elevator Co.	Dec. 2, 1929	Furnish and install the elevator and elevator doors for cold storage plant.	28,250 00	397 26	28,647 26	April 30, 1930
W. C. Phillips Co., Inc.	Dec. 17, 1929	Furnish and install air conditioning apparatus for cold storage plant.	13,960 00		13,960 00	May 26, 1930
Union Paving Co.	Feb. 11, 1930	Paving Pier 48.	2,756 00		2,756 00	April 14, 1930
D. E. Burgess	Mar. 21, 1930	Paint roof of Pier 29, and walls of Islais grain terminal.	15,257 57	149 88	15,407 45	Mar. 27, 1930
			8,060 00		8,209 88	June 9, 1930

BOARD OF STATE HARBOR COMMISSIONERS—EXHIBIT D

Statement Showing Work Contracted for and not Completed Within the Biennial Period July 1, 1928, to June 30, 1930

Contractor	Date of contract	Description	Contract Price	Payments to June 30, 1930
Healy Tibbitts Construction Co.	Oct. 30, 1929	Furnish labor and material and construct Pier No. 1 and adjacent bulkhead wharf.		\$169,725 33
Duncanson Harrison Co.	Nov. 13, 1929	Repair reinforced concrete beams and girders on Pier 26.	\$246,300 00	6,220 69
Healy Tibbitts Construction Co.	April 16, 1930	Furnish labor and material and construct a ship loading platform for the cold storage terminal.	9,533 80	10,433 28
Healy Tibbitts Construction Co.	May 20, 1930	Furnish labor and material and construct Pier 15.	16,640 00	5,575 89
D. E. Burgess		Paint portions of Ferry Building and adjoining structures.	323,240 00	1,974 19
			10,629 45	

BOARD OF STATE HARBOR COMMISSIONERS
Summary of Tonnage over Wharves for the Fiscal Years 1928-1929 and 1929-1930

	Inbound				Outbound				Grand total	
	Coastwise	Inland waterway	Intercoastal	Foreign	Total	Coastwise	Inland waterway	Intercoastal		Foreign	Total
1928—										
July.....	98,833	213,763	48,282	192,838	553,716	92,664	142,753	52,443	158,298	446,158
August.....	87,029	268,628	61,899	106,175	523,731	98,463	134,560	61,150	200,793	494,966
September.....	88,924	215,854	53,477	97,488	455,743	89,288	150,854	68,218	181,893	490,253
October.....	98,276	274,478	54,480	84,887	512,121	105,469	180,039	94,539	244,448	624,495
November.....	77,105	228,269	54,163	87,552	447,089	86,127	156,306	69,584	177,426	489,443
December.....	75,278	215,450	56,537	85,455	432,720	75,226	126,861	69,254	166,346	437,687
1929—										
January.....	85,781	202,767	67,642	125,793	481,983	68,117	88,064	59,300	162,503	377,984
February.....	93,602	236,061	52,583	108,721	490,967	69,490	189,691	53,522	153,039	465,742
March.....	68,500	122,608	65,438	83,370	339,916	97,285	57,210	60,118	174,880	389,493
April.....	88,787	341,631	66,315	92,509	589,242	81,605	136,222	47,217	168,155	433,199
May.....	89,135	347,520	73,082	104,239	613,976	98,774	135,648	46,534	175,534	456,490
June.....	81,791	344,162	79,317	114,223	619,453	107,183	148,485	44,674	173,022	473,364
Totals 1928-1929	1,033,041	3,011,191	733,215	1,283,250	6,060,697	1,069,691	1,646,693	726,553	2,136,337	5,579,274
1929—										
July.....	81,035	330,021	68,775	120,352	600,183	102,788	139,611	49,899	173,642	465,940
August.....	98,773	370,496	70,111	112,177	651,557	103,221	142,198	56,387	207,087	508,893
September.....	95,189	357,690	63,305	93,420	609,604	99,882	126,826	62,208	178,215	467,131
October.....	96,621	375,531	75,913	103,823	651,888	110,886	124,107	71,009	209,973	515,975
November.....	83,653	402,863	60,393	91,654	638,563	86,182	131,598	74,116	182,846	474,742
December.....	78,798	344,578	60,506	105,588	589,480	76,567	113,313	57,106	168,482	415,468
1930—										
January.....	77,138	326,411	67,799	103,849	575,197	77,799	104,139	53,113	165,980	401,031
February.....	63,687	303,791	42,640	101,892	512,010	74,508	124,305	47,696	163,228	409,737
March.....	88,108	344,853	62,860	108,048	603,869	100,652	189,877	56,416	174,927	521,872
April.....	80,535	284,014	66,253	105,474	536,276	90,802	116,726	48,169	154,296	409,993
May.....	77,603	290,527	58,221	92,608	518,969	98,740	112,327	51,508	162,296	424,871
June.....	75,169	295,983	62,337	80,525	514,014	109,019	110,144	58,734	153,082	430,979
Totals 1929-1930	996,309	4,026,758	759,123	1,219,420	7,001,610	1,131,046	1,535,171	686,361	2,094,054	5,446,632

NOTE.—The above table for the fiscal year 1928-1929 contains 351,203 tons and for the fiscal year 1929-1930, 1,390,108 tons of inbound coastwise and inland waterway cargo reshipped, distributed by months over the period from April, 1929, to June, 1930, inclusive. This class of cargo is assessed but one toll, outbound, and has not heretofore been included in the tonnage figures for the Port as inbound cargo.

**TONS OF FREIGHT DISCHARGED AND LOADED OVER THE STATE WHARVES
DURING THE THIRTY-SIX YEARS FROM 1894 TO 1930**

Year		Tons
1894—1895	-----	3,729,367
1895—1896	-----	3,848,461
1896—1897	-----	3,657,219
1897—1898	-----	3,894,362
1898—1899	-----	4,154,543
1899—1900	-----	4,646,157
1900—1901	-----	5,048,831
1901—1902	-----	4,890,679
1902—1903	-----	5,203,485
1903—1904	-----	5,528,048
1904—1905	-----	5,292,113
1905—1906	-----	5,748,992
1906—1907	-----	6,802,793
1907—1908	-----	6,468,527
1908—1909	-----	6,325,078
1909—1910	-----	6,866,148
1910—1911	-----	6,629,122
1911—1912	-----	6,798,726
1912—1913	-----	7,528,965
1913—1914	-----	7,253,896
1914—1915	-----	7,947,117
1915—1916	-----	8,900,255
1916—1917	-----	9,389,417
United States transport wharves, Western Sugar Refinery wharves and Bethlehem Shipbuilding Corporation wharves		465,142
1917—1918	-----	9,707,612
United States transport wharves, Western Sugar Refinery wharves and Bethlehem Shipbuilding Corporation wharves		550,000
1918—1919	-----	8,678,791
United States transport wharves, etc., etc.		519,678
1919—1920	-----	8,916,798
United States transport wharves, etc., etc.		550,000
1920—1921	-----	8,208,577
United States transport wharves, Western Sugar Refinery wharves, Bethlehem Shipbuilding Corporation wharves, U. S. Steel Products Company wharves, etc.		304,510
1921—1922	-----	8,193,435
United States transport wharves, Western Sugar Refinery wharves, Bethlehem Shipbuilding Corporation wharves, U. S. Steel Products Company wharves, etc.		434,565
1922—1923	-----	8,628,000
1923—1924	-----	10,087,936
1924—1925	-----	10,607,309
1925—1926	-----	10,099,336
1926—1927	-----	10,652,076
1927—1928	-----	11,131,850
1928—1929*	-----	10,854,087
1929—1930*	-----	11,639,971
		12,448,242

* Includes tonnage of inbound inland waterway and coastwise cargo reshipped which was not included prior to April, 1929.



DOWNTOWN BUSINESS DISTRICT SHOWING PORTION OF SAN FRANCISCO PORT FACILITIES.

FOREIGN AND INTERCOASTAL TONNAGE, SAN FRANCISCO DISTRICT, BY COMMODITIES—JANUARY 1 TO DECEMBER 31, 1928

FOREIGN EXPORTS—

Compiled by the Board of State Harbor Commissioners from Federal Customs Records

San Francisco—to	Total, tons	Alaska	Asia	Canada	Cuba, Central America	China	Europe	East Indies	Hawaiian Islands	Ceylon, India	Japan	Mexico	Oceania	Philippine Islands	Scandinavia	South America	United Kingdom	Africa	All other ports
ANIMAL PRODUCTS																			
Butter, eggs, cheese	3,088	39	1	7	289	39	4,308	5,947	1,725	1,802	17	68	8	140	15	690	63		
Fish, canned	30,241	38	1,051	25	836	809	613	99	613	1	17	238	1,224	4,545	20	2,187	6,231	191	164
Fish, fresh, dried, etc	2,154	9	16	24	76	682	167	99	624		37	11	25	172	6	20	156	18	5
Hides	2,832						33										2		
Leather and manufactures	3,385	2	257	38	26	948	57	98	368	11	1,040		37	486	10	10	7		
Meat, canned or otherwise	3,177	114	1	10	11	43	36	44	2,437		25	17	37	392	10		1		
Milk, canned or otherwise	17,077	69	696	3	1,242	3,514		1,858	1,867	145	360	170	179	6,680		286			7
VEGETABLE FOOD PRODUCTS																			
Barley	218,607				17	100	12,169	110	7,041		790	78	8	10	1,691		196,703		2
Canned soups	426	1	1	8		66		26	75		16		61	20			64		
Cereals	18,001	16		32	15,158	81		110	2,284	1	46	97	72	37		151			
Foodstuffs, not otherwise specified																			
Fruit, canned	86,402	423	114	604	32,951	5,934	3,655	3,766	8,485	132	1,606	1,120	3,371	1,881	155	7,327	14,655	65	158
Fruit, dried	89,956	37	202	2,097	1,713	701	14,669	1,461	862	648	212	8	959	437	880	734	63,464	404	438
Fruit, fresh	212,706	14	749	10,182	1,684	4,445	110,867	290	471	198	1,171	555	4,739	585	15,033	4,985	57,074	423	271
Fruit, fresh	29,604	1	10	1,159	1,383	2,062	2,347	1,655	4,695	449	355	504	2,835	2,327	18	299	8,885	180	440
Vegetables, canned	76,905	7		1,965	1,358	225	1,759	50	33,965		26,389	41	756	155	241	2,402	1,143		6,449
Vegetables, fresh, dried	23,296	60	289	639	407	684	1,431	406	1,827	189	584	45	1,887	1,100	189	316	1,916	200	390
Wheat	10,516	348		169	6,248	556	125	95	7,827	12	18	446	1,839	789		8,324	301		4,180
					17				281					2			1,890		
OTHER VEGETABLE PRODUCTS																			
Cigars and tobacco	13,058	18			27	10,910	12	571	430		81		22	987					
Hay and feed	44,432	23		255	1,298	8	15,756	1	22,882		1,663	119	74	7	1,239	14	1,093		
Hops and malt	1,124			209	15	40			197	15	288	183	87	47		43			
Oil, vegetables, and not otherwise specified	1,897	1		36	242		369		243	1	23	687	87	35		34	117	22	
TEXTILES																			
Cotton, raw and manufactured	8,026	33	1	351	43	178	1,251	10	1,832	1	2,674	54	296	241		5	1,053	3	1
Dry goods	1,645	7	1	30	12	40	7	6	439		95		9	151					
Fibre and manufactures	8,686	79	3	378	274	34	72	37	4,091	47	334	476	2,317	120		172	9	204	39
WOOD AND PAPER																			
Lumber	207,624	4,950		130	30,446	9	4,442	965	15,445	3,663	9,871	6,973	81,907	384		26,146	6,463	10,015	5,915
Paper and manufactures	45,688	164	906	377	1,320	14,955	481	3,571	13,662	260	2,677	215	3,944	2,068		1,904	23	76	4
Shook	5,946	80	17	12	17	103	80	2,760	1,353	3	150	195	166			19	675		1
Wood and manufactures	7,460	57	2	37	265	63	2,519	29	1,498		391	70	676	382		131		2	62

NON-METALLIC MINERALS																
Asphalt	140,525	14	7,758	2,298	1,795	11,679	32,459	28,008	5,349	14,640	10,740	20,687	7,282	890	2,783	131
Brick, etc.	6,145	72	---	1,317	28	106	46	46	2,748	912	70	42	41	330	---	---
Cement	58,898	6	---	---	22	---	---	---	53,368	---	1,584	154	483	381	---	---
Earthware	3,447	68	3	---	51	189	---	---	3,108	---	132	145	17	840	6	---
Coal, coke	9,281	6,719	---	---	72	---	---	---	2,356	---	---	---	---	---	---	---
Gasoline, in containers	88,228	1,963	---	29	732	10,298	2	247	1,194	16	10,349	638	16,493	837	---	---
Oil, lubricating, in containers	49,970	200	368	2,737	278	368	---	---	1,172	---	14,888	608	20,852	86	---	---
Oil, illuminating and grease	90,272	326	3,294	1,743	278	14,106	2,324	2,607	13,780	890	14,988	1,712	23,885	530	5,173	4
Glass and manufactures	4,637	2	5	529	337	335	2	123	2,205	263	263	49	473	6	2	---
Resins, gums, balsams	2,025	9	---	238	32	37	---	---	143	---	26	40	1,475	25	---	---
Salt	47,008	1,226	6	41,063	71	106	---	11	2,051	4	198	28	155	25	---	---
Other non-metallic minerals	38,095	5	221	1,648	3,482	6,999	32	575	7,053	19	2,101	598	2,668	56	6,081	---
METALS AND MANUFACTURES																
Iron and steel, structural	13,698	60	306	273	128	361	12	346	6,274	---	3,785	453	157	1,449	94	---
Iron and steel, miscellaneous manufactures	49,894	4,643	907	3,014	435	4,407	227	733	14,301	105	11,198	2,051	3,690	3,570	35	79
Metal and manufactures, not otherwise specified	32,404	28	60	67	16	3,023	740	140	1,076	---	22,794	89	68	489	363	3,451
Zinc	3,442	3	---	13	37	39	2,358	---	48	---	526	150	70	27	5	166
MACHINES AND VEHICLES																
Automobiles and manufactures	20,316	2	299	133	75	1,045	29	2,681	8,224	88	5,081	106	1,632	843	8	17
Electric goods and manufactures	13,378	9	28	136	40	5,458	67	121	2,845	8	1,025	207	1,465	1,862	49	53
Machinery	21,713	212	811	1,715	450	556	492	511	5,438	72	4,450	1,379	2,131	1,575	41	36
DRUGS AND CHEMICALS																
Drugs, not otherwise specified	23,634	27	147	7,278	992	1,704	428	45	3,677	59	2,181	1,916	1,165	1,202	257	258
Fertilizers	17,230	---	---	85	323	2,437	---	1	10,946	---	3,287	106	42	---	1	2
Paints and pigments	10,474	25	78	400	468	275	100	370	3,647	455	844	176	2,240	176	23	43
Soap	4,727	10	---	395	158	463	---	---	3,370	---	42	21	16	237	14	---
Unclassified	26,772	130	188	572	1,985	2,724	2,437	702	3,660	161	4,127	2,648	4,117	1,723	23	127
Sub-totals	1,960,206	23,023	26,674	81,764	108,530	113,965	218,347	61,136	292,225	24,095	153,731	27,124	258,151	74,635	19,691	18,733
BULK OIL SHIPMENTS																
Gas and fuel	608,184	749	---	26,770	39,377	9,555	21,829	10	127,910	37	292,166	6,374	26,124	21,001	---	36,282
Gasoline	647,839	4,785	---	26,601	2,324	5,642	3	---	64,728	---	36,283	6,395	232,818	82,984	185,276	---
Illuminating	218,886	---	---	---	77,669	---	---	---	10,636	---	90,838	17	39,726	---	---	---
Other bulk oil	9,477	276	---	---	2	---	2	---	---	---	8,088	---	1,109	---	---	---
Bulk oil totals																
Gas oil	1,484,386	5,810	---	53,371	41,703	92,866	21,834	10	203,274	37	427,375	12,786	299,777	103,985	185,276	---
Grand totals	3,444,592	28,833	26,674	135,135	150,233	206,831	240,181	61,146	495,499	24,132	581,106	39,910	557,928	74,635	19,691	55,015

TRANSPORTATION AND EXPORTATION SHIPMENTS

	Total tons	Asia	Canada	Central America	China	Europe	East Indies	India	Japan	Oceania	Philippine Islands	Scandinavia	South America	Mexico	United Kingdom	All other ports
Miscellaneous	1,247		553	166									8	472		48

FOREIGN AND INTERCOASTAL TONNAGE, SAN FRANCISCO DISTRICT, BY COMMODITIES—JANUARY 1 TO DECEMBER 31, 1928—Continued

Compiled by the Board of State Harbor Commissioners from Federal Customs Records

San Francisco—from.....	Total, tons	Alaska	Asia	Canada	Mexico, Central America	China	Europe	East Indies	Hawai- ian Islands	India	Japan	Oceania	Philip- pine Islands	Scandi- navia	South America	United King- dom	Africa	All other ports
ANIMAL PRODUCTS																		
Butter and cheese.....	1,160						1,102							4		1		
Fish, canned or otherwise.....	23,104	18,543		247	228	208	514		8	2,486		53		850		17		
Hides.....	2,233			109	1	8	10		780	6	120	3			1,198			
Leather and manufactures.....	230					16	129		7			1				44	1	
All other animal products.....	4,162	2		126	37	87	44	14	42	1		31			3,778			
VEGETABLE FOOD PRODUCTS																		
Bananas.....	38,195				34,674		51	89	3,521									835
Cocoa beans.....	6,156				483				1	62		214			4,098	323		
Coconut, desiccated and in shell.....	5,329				15			4,437	62	193	19	245	4,783		45,109	12	20	1
Coffee.....	66,323			85					1,549	6								
Feed (oil cake, etc.).....	22,307			9,948	1,803	2,678	33		1	10	6,491	600	34			431		
Foodstuffs, not otherwise specified.....	31,505			732	380	4,054	2,310	12,633	1,109	1,612	3,007	965		84	3,603	972	26	72
Molasses.....	70,045							12,477	57,535							33		
Nuts, not otherwise specified.....	2,132			11		1,268	194			3	92				495	68		
Olive oil.....	3,781																	
Peanuts.....	12,512			348		12,164			210,589									
Pineapple, canned.....	85				1				84									
Pineapples, fresh.....	8,897				1,930	6,114	121		115	559					58			
Rice.....	928,157			15	34,251	130		1,675	828,891						59,605			3,590
Sugar.....	11,498			174	683	3,170	394			1	4,342	422		8	174	50		
Vegetables, not otherwise specified.....					2,080													
OTHER VEGETABLE PRODUCTS																		
Copra and copra oil seed.....	147,400							8,791	10	560		32,709	104,004		1,326			
Other oil seed.....	2,296				25	404	28	298		1	1,037	4			43	44		
Oil, vegetable and not otherwise specified.....	41,682			2		21,234	2,225	2,876			1,235	16	15,387	175		48	221	12
Rubber and manufactures.....	756						11	362	35	6			185			5		
Other vegetable products, not otherwise specified.....	8,461				67	3,000	1,293	289	26	51	1,690	353	735	1	787	155		
TEXTILES																		
Burlaps.....	31,847								457	26,089	631					356		
Cotton, raw and manufactured.....	1,558					16	418	3,880	18	416	130					38	1	
Fibre, manufactured.....	3,533			1		757	155						42					
Fibre, unmanufactured.....	6,099			14	126	284	1,009	3	49	180	1,187		479			181	6	18
Silk, raw and manufactured.....	8,321				906	29		1,098	5	597	47	345	2,928		95	45	1	
Other textiles, not otherwise specified.....	802			27	172	1,420	199		91	51	81					121	2	

WOOD AND PAPER	Lumber.....	28,981	221	15,218	224	25	4	3	68	45	1,892	854	10,173	18,265	87	167	---
	Paper and manufactures.....	89,070	5	44,869	48	1,216	3,921	---	2,469	1	17,803	105	---	27	1	403	12
	Wood and manufactures.....	5,659	---	---	---	1,138	1,431	2	249	5	2,581	---	---	---	---	55	---
NON-METALLIC MINERALS	Chalk, brick, tiles.....	9,572	---	---	---	25	3,607	---	---	---	---	---	---	6	---	5,687	---
	China and earthenware.....	3,761	---	---	---	125	1,068	---	3	---	2,181	---	---	---	---	382	2
	Coal and coke.....	41,466	---	1	---	13,264	13,264	---	3,480	---	---	---	---	---	---	24,721	---
OTHER NONMETALLIC MINERALS	Glass and manufactures.....	7,195	1	---	---	2	6,369	---	64	---	10	---	---	---	---	749	---
	Marble and stone.....	2,006	---	---	---	76	1,844	---	1	---	14	---	---	6	---	56	---
	Sand.....	29,375	---	---	---	---	29,374	---	---	---	---	---	---	---	---	---	---
METALS, MANUFACTURING	Other nonmetallic minerals.....	88,547	439	12	59,643	3,003	13,597	1,541	2	7	982	2	6	74	---	9,149	90
	Iron and steel bars.....	15,888	---	---	6	---	15,699	---	---	---	---	---	---	182	---	1	---
	Iron and steel, pig iron.....	11,006	---	---	---	---	1,402	---	9,038	---	---	---	---	---	---	566	---
MACHINES, VEHICLES	Iron and steel, plates and sheets.....	6,176	---	---	---	---	6,175	---	---	---	---	---	---	---	---	---	---
	Iron and steel rails and railroad bars.....	1,425	---	---	---	---	1,241	---	---	---	---	---	---	---	---	184	---
	Iron and steel ingots.....	473	---	---	---	---	249	---	---	---	---	---	---	---	---	---	---
Miscellaneous	Iron and steel structures.....	16,406	---	---	---	---	16,388	---	---	---	---	---	---	---	---	18	---
	Iron and steel, miscellaneous manufactures.....	11,829	306	---	---	---	8,497	1	1,163	1	26	2	---	155	784	770	---
	Lead.....	2,356	---	---	---	52	57	---	214	---	---	---	---	---	1,569	---	---
Miscellaneous	Ores, metals and manufactures, not otherwise specified.....	56,069	---	---	---	409	423	---	2,644	9	72	560	---	2,357	3,953	20	1
	Tin.....	2,075	---	---	---	226	---	---	---	---	---	457	---	---	---	---	2
	Iron and steel pipe.....	8,678	---	---	---	---	6,922	---	---	---	---	---	---	---	1,756	---	---
Miscellaneous	Autos, electric, machinery.....	1,447	25	---	5	13	671	---	226	---	352	24	---	28	---	101	---
	Drugs and chemicals.....	9,935	---	---	---	---	5,608	36	588	---	1,370	3	---	---	---	---	---
	Fertilizers.....	48,607	---	---	---	709	12,369	---	---	---	3,846	40	---	906	290	303	---
Miscellaneous	Paints, pigments.....	893	---	---	---	---	766	---	30	---	---	---	---	588	30,286	---	---
	Unclassified.....	12,392	289	24	326	338	6,200	23	698	345	1,365	529	545	255	587	81	4
	Totals.....	2,212,542	19,610	12,494	170,013	92,822	62,116	168,948	51,917	43,142	62,463	39,722	198,947	24,200	98,337	49,484	385

IMMEDIATE TRANSPORTATION SHIPMENTS.
(Foreign Imports en route to other United States Customs Districts)

	Total tons	Asia	Canada	Central America	China	Europe	East Indies	India	Japan	Oceania	Philippine Islands	Scandinavia	South America	United Kingdom	All other ports
Miscellaneous.....	110,510	1,192	5,492	2,753	30,577	2,415	3,798	3,959	37,651	3,864	15,668	300	2,643	190	8

TEXTILES													
Bags, burlap	2,240	295	66	19	465	867	29	1,082	2	42	178	73	133
Cotton, raw	8,403	1,245	26	67	3,467	500	500	1,082					709
Dry goods	338	276	1		57	3			1,307				1
Floor covering	3,681	2,365	502	320	33	156	40				244	58	
Rags	1,897	1,400	901	1,315	543	235				13	216		28
Silk and manufacturing	1,591	1,572	15	2		1					3		
Twine and cordage	601	481		99		18					6		
Wool	15,408	3,559		2,813	9,050								
WOOD AND PAPER													
Lumber	59,254	5,920		903	429	12,511		40	1				40,151
Paper and manufactures	7,352	2,759	29	59	4,113	47					27	218	7
Pencil slats	1,878	1,776			72			30					
Shook	4,770	4,602	122	46							1		
Wood and manufactures	890	632	5	138	70	28	13						
Wood pulp	1	1											
NON-METALLIC MINERALS													
Asphalt	1,735	928	246	99	437							25	19
Brick, clay, tiles	223	29	1	120		54							
Charcoal	1,336	204	493	58	581			1			1		
China and earthenware	543	207	91	55	20	161							
Glass and manufactures	207	121	13			73							
Oil, gas and fuel	36,646	36,646											
Oil, gasoline	324,660	141,407	83,301	62,982			36,970						
Oil, illuminating	15	3,052				15							
Oil, lubricating and grease	39,887	3,420	774	34,875	72	48							1,840
Other nonmetallic minerals	5,210			886	102	13							
METALS AND MANUFACTURING													
Antimony regulus	495												
Copper	38,398	10,816	27,582										
Hardware and iron, miscellaneous manufactures	5,840	3,743	525	1,208	37	318					6		
Lead	1,505	1,284		221									
Quicksilver	101	100			1	100							
Zinc	525	218		307						1	1	20	
Other metals	1,069	637	91	202	74	41							
MACHINES, VEHICLES													
Autos, electric, machinery	2,853	1,657	249	490	187	93	2	37	27	88	21		1
DRUGS AND CHEMICALS													
Camphor	974	806		34	134								
Pyrethrum	1,550	1,237	235	78									
Paint and pigments	5,570	2,653	1,669	486	322	372					88		
Other drugs	8,980	2,971	1,222	3,558	669	307				7	34	41	159
Unclassified	27,165	11,662	2,003	6,551	4,537	705	136	346	43	5	206	196	97
Totals	1,492,685	652,294	164,747	247,556	106,899	115,102	19,134	7,993	7,143	25,288	39,801	6,881	55,113

METALS AND MANUFACTURES														
Hardware.....	12,756	4,413	2,071	2,966	2,326	523	47	231	211	20	5	15	598	19
Iron and steel, miscellaneous.....	86,438	23,956	36,782	15,549	769	5,520		1,368	1,805			41	2,065	41
Iron and steel bars.....	12,758	448	4,355	5,758	4	87			2,065					169
Iron beams, channels.....	21,215	192	15,012	5,167		46			629					
Iron billets, blooms.....	1,796	49	1,159	548					40					
Iron and steel pig iron.....	3,321	295	1,255	125									2,901	
Iron and steel plates.....	36,787	303	14,451	16,519		137			666				4,711	
Iron and steel rails.....	39,264	137	10,586	948		106			26,331				98	1,058
Iron and steel sheets.....	12,779	237	7,525	1,599		208			2,959				27	
Iron and steel, structural.....	58,963	1,070	28,899	25,351	7	293			3,240				34	
Metals and manufactures, not otherwise specified.....	10,277	5,133	1,349	1,496	127	637			1,291	158			63	3
Nails.....	12,747	115	7,786	2,165	135	517			68				2,492	259
Pipe and fittings.....	85,453	5,279	42,402	7,631	551	3,964			1,605				103	
Plate.....	86,251	306	82,074	3,768					552				343	74
Wire, iron and steel.....	19,787	5,491	4,444	4,253	2,734	1,815			180		3			
Wire, copper.....	8,553	5,668	912	1,091	862				450					
MACHINERY, VEHICLES														
Autos and parts.....	2,343	966	168	1,052	16	12		2	115				9	3
Electric machinery, etc.....	9,908	6,506	595	2,239	139	292			19					1
Machinery and parts.....	4,050	5,244	1,711	3,533	608	2,219	15	26	553	16	18		27	48
DRUGS AND CHEMICALS														
Lithopone.....	1,256	143	22	887		705			63					204
Paints and pigments.....	7,020	4,247	197	1,386	348				37	6	10	14		17
Soap.....	14,461	9,273	416	1,400	2,825	773		6	69					
Soda, ash.....	10,833	2,559		1,995					5,708				154	
Soda, caustic.....	3,795	1,957	133	999					728					
Tanning material.....	694	74		2					546					
Other drugs, not otherwise specified.....	50,663	23,691	3,196	8,919	3,430	2,535	7	91	2,284	26	1	100	5,977	
Unclassified.....	145,543	83,371	7,738	28,239	11,722	5,349	363	1,901	3,494	869	36	724		460
Wood pulp.....	36	24		12										
Totals.....	1,107,081	273,938	299,347	211,035	46,392	50,064	8,273	9,314	55,086	66,054	5,084	3,355	8,748	56,394

RECAPITULATION
Foreign and Intercoastal Tonnage, San Francisco District, by Commodities, January 1 to December 31, 1928
(Does not include Coastwise or Inland Waterway Tonnage)

INBOUND—		OUTBOUND—	
Foreign imports.....	2,212,542	Foreign exports.....	3,444,592
Intercoastal.....	1,107,081	Intercoastal.....	1,492,685
Total inbound.....	3,319,623	Total outbound.....	4,937,277
Total Inbound and Outbound.....		8,256,900	
Immediate Transportation Shipments.....		110,510	
Transportation and Exportation Shipments.....		1,247	
Grand Total.....		8,368,657	

FOREIGN AND INTERCOASTAL TONNAGE, SAN FRANCISCO CUSTOMS DISTRICT, BY COMMODITIES—JANUARY 1 TO DECEMBER 31, 1929

FOREIGN—EXPORTS—
Compiled by the Board of State Harbor Commissioners from Federal Customs Records

San Francisco—to	Total tons (2,000 lbs.)	Alaska	Asia	Canada	Cuba, Central America	China	Europe	East Indies	Hawaiian Islands	Ceylon, India	Mexico	Japan	Australia	Oceania	Philippine Islands	Scandinavia	South America	United Kingdom	Africa	All other ports
																	West coast	East coast		
ANIMAL PRODUCTS																				
Butter, eggs, cheese	4,660	26		1	9	1,204	27		2,632		69	21		30	116		357	162		5
Fish, canned	39,468	3	855	70	1,012	962	962	7,403	469	1,634	157	62	1,350	736	7,081	15	1,770	2,455	7,191	258
Fish, fresh, dried, etc.	2,204		4	20	68	805	805	79	683		2	69	42	17	283	38	11	11		11
Hides	1,174					49						1,017							106	
Leather and manufactures	2,671		143	35	12	737	1	58	409	11		754	11	108	357		10	18	6	1
Meat, canned or otherwise	3,770	143	3	19	12	26	2	38	2,988		29	20	26	19	431		10	4		
Milk, canned or otherwise	19,504	48	624	5	3,130	2,416	88	2,409	1,737	140	434	283	47	74	7,620		435	13		1
VEGETABLE FOOD PRODUCTS																				
Barley	253,853			3	8	8,844	16,352	116	3,626		9	416				2,818	4		221,777	
Canned soups	8,885	15		12	6,299	219	1	76	1,238	2	109	96	2	32	18	1	155	46	20	37
Cereals																				
Foodstuffs (not otherwise specified)	70,301	609	95	916	31,798	4,100	2,751	208	9,595	65	689	3,601	605	3,257	2,124	133	6,946	102	2,532	216
Fruit, canned	97,822	70	269	2,264	1,559	580	12,685	1,779	761	898	6	230	102	416	522	1,054	408	741	2,532	29
Fruit, dried	124,632	19	646	7,741	637	4,433	56,726	337	437	145	287	1,690	311	3,605	525	13,110	396	2,596	30,064	432
Fruit, fresh	26,658	16	54	1,030	1,371	1,760	672	2,080	521	521	327	228	413	3,875	2,211	46	505	514	5,491	358
Rice	113,125	17	20	3,662	1,360	251	4,475	518	40,641		19	29,818			795	36	253	2,407	13,225	1,110
Vegetables, canned	59,226	84	226	46,871	504	378	2,411	518	1,340	255	36	645	1,518	449	1,113	243	161	185	2,441	326
Vegetables, fresh, etc.	21,866	192	11	876	4,440	256	78	159	8,328	5	234	232	469	2,659	631	71	529	228	12	306
Hay and feed	57,865	47		732	365	3	23,481		29,083	6	63	1,423	7	45		1,948	18		893	3,117
Wheat	6,019				60				97		6			9			5,847			
OTHER VEGETABLE PRODUCTS																				
Cigars and tobacco	9,518	12		1	38	6,322	8	6	1,071			581	15	20	1,347	57				
Hops and malt	1,209			24	97	40			166	8	154	640	3	56	10		10			
Resins, gums and balsams	4,832	5		756	91	10		5	65		14	33	2,423	1,320	66		5		39	
Oils, vegetable and not otherwise specified	1,503	2		35	470	7	50		249		451	53	8	73	9		16	51	13	16

TEXTILES															
Cotton, raw and man- ufactured.....	18,786	18	1	190	25	2,350	1,335	16	1,753	---	---	31	10,064	111	187
Dry goods (not other- wise specified).....	1,543	21	---	19	5	16	124	---	442	---	---	4	73	690	111
Fibre and manufactures	1,364	3	2	177	12	38	154	---	611	---	---	13	164	70	20
WOOD AND PAPER															
Lumber.....	238,866	2,537	---	217	21,594	203	3,246	1,387	16,458	8,184	---	18,153	2,835	71,733	24,265
Paper and manufactures	49,665	1,980	3,332	261	2,526	11,958	---	1,835	14,035	385	---	302	2,801	3,182	2,792
Shook.....	8,071	2,850	---	2	11	192	134	2,706	1,466	---	---	233	---	89	354
Wood and manufactures	9,616	212	---	277	450	131	3,006	16	1,910	---	9	59	1,175	276	343
NON-METALLIC MINERALS															
Asphalt.....	198,621	---	13,308	2,333	1,172	11,157	60,732	33,076	3,896	13,824	---	13	12,598	27,716	4,406
Brick, clay, tiles.....	7,177	204	45	1,041	86	319	624	24	2,213	7	---	80	1,082	289	186
Cement.....	47,241	132	---	5	357	54	---	1	44,263	1	---	2,065	8	10	6
Earthenware.....	6,690	4	3	27	103	489	---	---	2,399	---	---	134	230	41	13
Coal and coke.....	6,200	5,270	---	34	94	---	---	---	661	---	---	135	---	2	2
Gasoline, in containers	105,469	318	9,023	40	1,946	14,028	---	477	352	---	---	544	13,555	37,718	9,837
Oil, illuminating.....	38,850	54	3,203	10	308	16	---	390	282	---	---	340	3,814	21,833	5,350
Oil, lubricating and grease.....	86,183	416	4,549	2,096	247	15,209	2,447	4,207	5,958	2,098	---	1,325	14,290	23,239	4,488
Glass and manufactures	4,070	38	3	480	479	123	---	105	2,071	1	---	76	18	71	124
Salt.....	36,536	360	9	29,894	58	136	---	16	2,047	2	---	22	414	2,821	264
Other non-metallic minerals.....	41,745	34	269	1,684	5,082	3,906	26	300	7,050	13	---	840	642	2,060	8,345
METALS AND MANUFACTURES															
Iron and steel, structural	14,173	354	264	766	335	333	7	17	6,903	2	---	447	2,068	29	32
Iron and steel, miscel- laneous manufactures	60,363	3,902	2,408	3,389	621	6,697	76	1,196	16,018	367	---	1,450	14,318	3,472	1,555
Metals and manufac- tures (not otherwise specified).....	21,770	37	4	65	30	1,113	1,069	248	885	---	---	71	16,826	62	26
Zinc.....	967	---	---	13	49	22	80	---	43	---	---	60	542	4	17
MACHINES AND VEHICLES															
Auto and manufactures	21,987	3	452	177	75	1,621	48	2,408	9,735	133	---	67	3,631	1,187	885
Electric goods and manufactures.....	15,309	13	69	103	41	6,627	94	122	3,128	24	---	183	615	1,000	1,186
Machinery.....	20,027	201	541	2,001	368	628	981	311	3,953	77	---	389	1,688	1,582	929

TEXTILES

Cotton, raw and man-

ufactured.....

Dry goods (not other-

wise specified).....

Fibre and manufactures

WOOD AND PAPER

Lumber.....

Paper and manufactures

Shook.....

Wood and manufactures

NON-METALLIC MINERALS

Asphalt.....

Brick, clay, tiles.....

Cement.....

Earthenware.....

Coal and coke.....

Gasoline, in containers

Oil, illuminating.....

Oil, lubricating and

grease.....

Glass and manufactures

Salt.....

Other non-metallic

minerals.....

METALS AND MANUFACTURES

Iron and steel, structural

Iron and steel, miscel-

laneous manufactures

Metals and manufac-

tures (not otherwise

specified).....

Zinc.....

MACHINES AND

VEHICLES

Auto and manufactures

Electric goods and

manufactures.....

Machinery.....

FOREIGN AND INTERCOASTAL TONNAGE, SAN FRANCISCO CUSTOMS DISTRICT, BY COMMODITIES—JANUARY 1 TO DECEMBER 31, 1929—Continued

Compiled by the Board of State Harbor Commissioners from Federal Customs Records

FOREIGN—EXPORTS—

San Francisco—to—	Total tons (2,000 lbs.)	Alaska	Asia	Canada	Cuba, Central America	China	Europe	East Indies	Hawaiian Islands	Ceylon, India	Mexico	Japan	Australia	Oceania	Philippine Islands	Scandinavia	South America		United Kingdom	Africa	All other ports
																	West coast	East coast			
DRUGS AND CHEMICALS																					
Drugs (not otherwise specified).....	22,898	21	235	5,053	1,170	1,436	233	70	3,682	11	1,334	3,637	1,090	541	1,450		1,900	166	130	57	82
Fertilizers.....	15,004				184	64	367		10,625		107	3,573	2	8	66						
Paints and pigments.....	12,934	14	55	645	347	345	30	434	4,112	368	190	1,340	3,188	340	1,146	1	66	253	4	56	
Soap.....	5,088	8	2	40	56	395			3,419		36	34	9	7	498		182	28		3	371
Unclassified.....	44,502	372	636	789	2,775	6,227	4,287	1,939	9,586	284	1,506	4,531	5,391	1,832	1,761	16	1,110	264	881	264	51
Subtotals.....	2,092,737	20,674	41,640	115,646	95,151	118,413	204,296	71,572	290,823	29,470	33,907	158,560	216,456	86,062	78,154	19,692	71,268	41,817	364,701	14,368	20,067
BULK OIL SHIPMENTS																					
Gasoline.....	732,825		4,811	42,932		6,218			96,595		23,062	52,566	207,437	79,864	13,437			75,784	130,119		
Gas and fuel oil.....	349,865	6,195	31	18,490	54,500	9,881	14,810	27	97,676	4	8,917	103,050	1,315	8,794	86		2,505				23,584
Illuminating.....	217,569		7,518		12,138	65,167	19,241		13,884		5,303	18,346	43,598	3,454	15,707				9,198	4,015	
Other bulk oil.....	32,911	353										32,548		10							
Bulk oil totals.....	1,333,170	6,548	12,360	61,422	66,638	81,266	34,051	27	208,155	4	37,282	206,510	252,350	92,122	29,230		2,505	75,784	139,317	4,015	23,584
Grand totals.....	3,425,907	27,222	54,000	177,068	161,789	199,679	238,347	71,599	498,978	29,474	71,189	365,070	468,806	178,184	107,384	19,692	73,773	117,601	504,018	13,383	43,651

TRANSPORTATION AND EXPORTATION SHIPMENTS

Passing Through the Port of San Francisco from One Foreign Country to Another

	Total tons (2,000 lbs.)	Canada	Mexico, Cuba, Central America	Europe	South America	All other ports
Miscellaneous.....	7,168	5,972	1,172	6	5	13

FOREIGN AND INTERCOASTAL TONNAGE, SAN FRANCISCO CUSTOMS DISTRICT, BY COMMODITIES—JANUARY 1 TO DECEMBER 31, 1929—Continued

Compiled by the Board of State Harbor Commissioners from Federal Customs Records

San Francisco—from	Alaska	Asia	Canada	Central America	China	Europe	East Indies	Hawaiian Islands	India	Japan	Australia	Oceania	Philippine Islands	Scandinavia	South America	United Kingdom	All other ports
Total tons (2,000 lbs.)															West coast	East coast	
ANIMAL PRODUCTS																	
Butter and cheese	1,112					1,099		1		2,990				10		2	
Fish, canned or otherwise	19,517	8	188	141	213	399	9	169		53				913		12	
Hides	1,162		210	4	4	18		786		65						82	
Leather and manufactures	289	1			20	152		4								42	1
All other animal products	18,044	7	87	5	1,052	3,175	9	489	3	46	684	162	5	2	1	13,326	
VEGETABLE FOOD PRODUCTS																	
Bananas	38,222		34,209					4,013									
Cocoa beans	6,274		751				9		41		67	214			474	3,426	816
Cocunut, desiccated and in shell	5,289		137					69	65			282	4,746				
Coffee	70,500		14	17,067		66	2,904	2,450							36,246	11,531	69
Feed (oil cake, etc.)	34,315		63					150	532	12,071	300		1,030				90
Foodstuffs, not otherwise specified	18,486	66	3,441	860	1,201	23	3,759	338	1,718	3,691	81	103	1,570	60		811	77
Molasses	77,368		53	91	3,022	2,915	1,742	75,626									
Nuts, not otherwise specified	8,663	298	37			404		3	46	127						975	74
Olive oil	8,788					8,788											
Pineapple, canned	184,413							184,413									
Pineapple, fresh	71							71									
Rice	11,014		11	4,165	6,208	119		52	1	458							
Sugar	837,617			29,815	72		171	761,380		3			46,173		3		
Vegetables, not otherwise specified	11,495	833	196	2,307	2,694	967			8	4,155	28	7			257	43	
OTHER VEGETABLE PRODUCTS																	
Copra, copra oil seed	153,530				3,236		30,299	904	1,120	988	8,171	29,131	80,669			96	
Other oil seeds	2,939				997	34	31	1			6						
Oil, vegetable and not otherwise specified	49,034	57			16,328	1,348	4,342	1	77	2,561	16	3	20,822	369		150	6
Rubber and manufactures	880					23	614	29	12	1	48	21	130			2	
Other vegetable products, not otherwise specified	10,320		148		184	4,119	2,423	718	86	209	24	461	710	7	118	405	272
TEXTILES																	
Burial	28,687			1		164		407	27,820							295	
Cotton, raw and manufactured	2,411	1		30	1,208	177	192	38	502	125			95			42	1
Fibre, manufactured	2,711			33	274	709		77	2	831			592			178	15
Fibre, unmanufactured	7,713			1,127	48	2	1,309	5	414	8			4,665			21	1
Silk, raw and manufactured	9,744				1,566	22				8,125						1	
Other textiles, not otherwise specified	987	42			44	55			253	529						34	

FOREIGN AND INTERCOASTAL TONNAGE, SAN FRANCISCO CUSTOMS DISTRICT, BY COMMODITIES—JANUARY 1 TO DECEMBER 31 1929—Continued

FOREIGN—IMPORTS—

Compiled by the Board of State Harbor Commissioners from Federal Customs Records

San Francisco—from	Alaska	Asia	Canada	Central America	China	Europe	East Indies	Hawaiian Islands	India	Japan	Australia	Oceania	Philippine Islands	Scandinavia	South America	United Kingdom	All other ports
Total tons (2,000 lbs.)															West coast	East coast	
WOOD AND PAPER																	
Lumber	32,277	326	17,263	81	947	5	3	90	154	2,383	524	107	11,412	25,087	35	942	1
Paper and manufactures	200,617	4	141,988	75	1,140	2,859	3	2,837	12	25,821	16	2	40	109		30	3
Wood and manufactures	5,732		16			2,064	3	101		2,137							
NON-METALLIC MINERALS																	
Chalk, brick, tiles	8,053			3	166	3,061		45		3,065	1			1		4,942	
China and earthenware	4,634	1				1,045		11						1		345	
Coal and coke	18,729		62		8,212	2,852		61		10						15,815	
Glass and manufactures	8,871				6	8,212		7		63				19		582	
Marble and stone	1,749	1	1	13	23	1,471										151	
Sand	53,852					53,852											
Other nonmetallic minerals	84,261	2	56,783	4,500	5,479	8,826	3,634		371	1,805		6	56	1,642		942	215
METALS AND MANUFACTURES																	
Iron and steel bars	4,183		8			3,456								597		122	
Iron and steel, pig iron	14,561					4,686			8,302							1,573	
Iron and steel, plates and sheets	6,294					6,294											
Iron and steel, railroad bars	6,685					6,685										23	
Iron and steel, ingots	1,575					1,290								285			
Iron and steel, structural	11,432					11,432											
Iron and steel, miscellaneous manufactures	11,415	1		60	207	4,728		5,851		46	2			163		244	
Lead	7,522		2,681	29	62										4,748		
Ores, metals, not otherwise specified	11,617		214		432	1,073		3,366	5	128				3,288		23	
Tin	2,650				91	4,400	2,343			3	179					34	
Iron and steel pipe	4,599															139	
MACHINES AND VEHICLES																	
Autos, electric machinery	2,443	3	19	2	1	1,040		237		493			22	168		446	
DRUGS AND CHEMICALS																	
Drugs, chemicals, not otherwise specified	10,103		4	29	684	7,537	50	614	2	256	2			453	81	207	184
Fertilizers	47,891	8		23		12,200		25	5,144	1,133			722	112	24,732	3,611	121
Paints, pigments	15,874					9,089		13						2			65
Cresote oil																6,785	
Unclassified	19,644	308	1	4,325	463	791	53	712	158	2,609	307		974	475	10	2,210	468
Totals	2,213,808	15,087	20,193	227,679	96,195	59,034	52,203	1,045,452	46,848	76,982	10,457	32,227	174,956	33,763	69,793	35,037	1,506

IMMEDIATE TRANSPORTATION SHIPMENTS

Foreign Imports en route to other United States Customs Districts

	Total tons (2,000 lbs.)	Asia	Canada	Central America	China	Europe	East Indies	India	Japan	Oceania	Philip- pine Islands	Scandi- navia	South America	United King- dom	All other ports
Miscellaneous-----	157,578	2,321	8,800	860	41,306	1,014	5,431	11,287	47,192	6,286	27,882	1,499	3,590	88	22

FOREIGN AND INTERCOASTAL TONNAGE, SAN FRANCISCO CUSTOMS DISTRICT, BY COMMODITIES—JANUARY 1 TO DECEMBER 31, 1929—Continued

INTERCOASTAL—OUTBOUND—

Compiled by the Board of State Harbor Commissioners from Federal Customs Records

San Francisco—to.....	Total tons (2,000 lbs.)	New York	Balti- more	Phila- delphia	Boston	New Orleans	Mobile	Provi- dence, R. I.	Charles- ton	Portland, Me.	Norfolk	Gal- veston	Houston	Jackson- ville	All other ports
ANIMAL PRODUCTS															
Albumen and egg yolks.....	3,008	2,943	30	20	13	2									
Caseln.....	1,021	349	450	105	25						92				
Feathers.....	374	291	1		52										
Fish, canned.....	15,938	10,771	364	789	2,317	542	229	97	338	218	89				184
Hides.....	1,388	611		257	120				400						
Leather and manufactures.....	32				30										
Milk, canned, etc.....	2,882	266	828	253	155	172	43	44	26	67	522		322	53	131
Tallow.....	1,460	925		291		244									
VEGETABLE FOOD PRODUCTS															
Beans.....	38,641	12,869	956	4,094	3,037	3,359	3,321	406	528	2,414	3,291	40	1,898	625	1,963
Canned goods.....	276,169	83,734	24,497	75,154	34,831	22,798	4,161	4,455	3,786	1,235	6,370	530	8,879	396	5,943
Cassia.....	4,166	440	1,991	99	11	2	126					4	112	7	
Cocoanuts, desiccated, etc.....	463	137	633	492	25	776									
Coffee.....	7,517	7,438	28	18	26	282			51						
Flour.....	8,439	5,761	404	1,100	162	507	60		12	1	160	9	137		116
Foodstuffs, not otherwise specified.....	97,354	69,553	4,090	4,183	3,983	4,236	286	1,611	59	1,498	2,530	27	393	2,762	2,143
Fruit, canned.....	144,111	91,345	5,497	16,532	14,787	2,925	1,151	1,351	948	1,398	3,454	100	2,644	565	1,384
Fruit, dried.....	541	501		9											
Fruit, fresh.....	16,143	5,450	2,424	3,292	3,172	261		76		238			266	463	501
Hay and feed.....	69														
Mustard seed.....	2,590	1,811	25	219	444	12					19				
Nuts, not otherwise specified.....	4,924	2,463		29	21						277				
Peanuts.....	247	51	8		48	31		1		1	106				
Rice.....	136,988	8,317				102,480	5,401						19,857		933
Sugar.....	28,821	23,107	584	2,210	315	39	80	552	20	197	226	3	62	1,105	213
Tea.....	3,287	2,056	224	903	51	1	30	22							
Vegetables, canned.....	368	326	13	20	8										1
Vegetables, fresh or dried.....															
Wine.....															
OTHER VEGETABLE PRODUCTS															
Cigars and tobacco.....	1,119	465	528	27	14						13			63	9
Flax, raw.....	1,280	1,085	122	27	7		6								
Fibre, manufactured.....	13,008	6,653	135	1,649	2,031	1,877			233		68		382		
Fibre, unmanufactured.....	105			10	84	11									
Figs and malt.....															
Oil seeds.....	4,414	1,311	1,389	477	25	1,114					71		27		
Oil, vegetable and not otherwise specified.....	1,241	973	53	173	18	23	1								
Oil, wood.....	1,604	1,338	17	118	35	71	25								
Resins, gums, balsams.....															
Rubber.....	220	71	107	15	6	3	2				16				

TEXTILES													
Bags, burlap.....	1,245	84	26	4	18	269	383	67	222	150	81	29	295
Cotton, raw.....	7,584	52	52	210	3,627	132	886	78	904	1	284	530	
Dry goods.....	508	284	82	82	0	112	4	112	37	425	15		
Floor covering, not otherwise specified.....	2,562	870	863	206	30	112	4	112	16	174	541	120	
Rags.....	3,796	1,272	600	750	222	83	18	18	1				
Silk and manufactures.....	6,841	6,822	2	4	12	69							
Twine and cordage.....	736	664		3									
Wool.....	13,990	3,057		4,659	6,212						62		
WOOD AND PAPER													
Lumber.....	67,552	5,255	91	206		56,526	5,275				112		
Paper and manufactures.....	6,979	3,925	3	39	1,720	471	87	37	59	87	399	127	
Pencil, slats.....	781	774					7						
Shook.....	4,609	4,361	43	170							35		
Wood and manufactures.....	864	400	36	225	22	74		1		5	1	5	
NON-METALLIC MINERALS													
Asphalt.....	1,268	865	402										
Brick, clay, tiles.....	69	25								1			
Charcoal.....	474	173	211		90								44
China and earthenware.....	965	271	226	14	13	387	2			14	33	4	
Glass and manufactures.....	331	237	36			55					3		
Oil, gas and fuel.....	13,104	13,104											
Oil, gasoline.....	289,667	210,172	36,607										42,888
Oil, illuminating.....													
Oil, lubricating and greases.....	22,435	4,690		17,782	13								
Other non-metallic minerals.....	3,239	1,334	802	560	492							51	
METALS AND MANUFACTURES													
Copper.....	35,908	2,153	33,755										
Hardware and miscellaneous manufactures.....	8,732	4,525	2,376	779	55	512	321			28	61	95	
Lead.....													
Quicksilver.....	171	165	6			77							
Zinc.....	337	337	199										
Other metals, not otherwise specified.....	4,916	4,266	92	234	18	223	52				1	20	
MACHINES AND VEHICLES													
Autos, electric, machinery.....	2,894	925	418	581	110	257	81	46	9		26		5
DRUGS AND CHEMICALS													
Camphor.....	1,478	1,327		48	103								
Pyrethrum.....	1,659	1,659	100	6		18							
Resins and pigments.....	3,823	3,823	2,562	255	177	81	64				41		
Other drugs, not otherwise specified.....	12,319	5,459	1,626	2,698	1,152	446			43	6	97	217	
Unclassified.....	81,884	35,097	2,841	16,460	23,138	733	360	86	1,889	11	558	26	150
Totals.....	1,424,439	660,931	127,292	158,754	105,236	202,561	21,576	7,645	9,543	928	37,413	6,171	57,369

FOREIGN AND INTERCOASTAL TONNAGE, SAN FRANCISCO CUSTOMS DISTRICT, BY COMMODITIES—JANUARY 1 TO DECEMBER 31, 1929—Continued

INTERCOASTAL—INBOUND—

Compiled by the Board of State Harbor Commissioners from Federal Customs Records

San Francisco—from	Total tons (2,000 lbs.)	New York	Balti- more	Phila- delphia	Boston	New Orleans	Jackson- ville	Sa- vannah	Norfolk	Mobile	Portland, Me.	Newport News	Gal- veston	Newark	All other ports
ANIMAL PRODUCTS															
Hides	250	34		122	85				9						
Leather and manufactures	505	247	40	74	27	22			95						
Meat, canned															
VEGETABLE FOOD PRODUCTS															
Beverages, foods, etc.	40,897	20,833	3,424	1,770	2,346	8,203	953	265	1,641	1	237		1		1,223
Candy	1,644	685		63	884	12									
Canned goods	23,611	2,035		10,949	308	4,732	2	150	447	146	2,837				443
Cocoa and chocolate	1,087	403	24	120	540										
Oil, salad and cooking	2,439	363	87	332	4	384			832					12	425
Peanuts	1,219							98	1,047						74
Rice	4,620					376									
Sugar	3,879	3,774	22			83							82		4,162
OTHER VEGETABLE PRODUCTS															
Cigars and tobacco	22,698	2,039	17	2,137		553	28		12,052	32		5,780			1
Fibre and manufactures	1,547	367	63	64	65	384	2	25	576						
Oil, linseed	2,871	2,774	54	43											
Oil, vegetable and not otherwise specified	1,376	693		83	52	100	192			247					9
Resins, gums, balsams	1,697	982	70	64		283			135	157				6	
Rosin	9,761	153	4			690	3,286	2,531		3,039					20
Rubber and manufactures	7,145	5,252	235	335	1,168	65			67					23	
TEXTILES															
Bags, cotton	3,769	524			202	774		1,357	236	521	26				129
Linoleum	8,080	2,024	559	5,497											
Rugs and carpets	3,442	2,586	49	772	18	15		2							
Other textiles	22,838	7,176	331	663	4,422	523	8	4,030	1,848	656	16		15		3,150
WOOD AND PAPER															
Furniture	2,406	221	39	237	156	303		2	1,186	54	16				192
Lumber	12,456	185	55	71	18	5,152	361	210	488	3,103				50	2,763
Paper and manufactures	62,201	27,186	1,460	15,872	7,458	2,878		62	1,288	478	5,103			40	376
Pianos	582	400			16				166						
Wood and manufactures	5,697	1,165	289	684	33	1,033	222	1	432	1,154	633				51
NON-METALLIC MINERALS															
Asbestos	8,043	516		193	2,732				187						21
Asphalt	1,086	557	217		82	205								15	20
Coal, coke	34,867	104	10,284	3,293					3,627	17,335		224			
Fuller's Earth	3,115						3,115								
Glass and manufactures	9,172	1,172	3,906	2,418	2	692			789					193	
Oil, lubricating and grease	26,783	4,899	1,853	19,032	12	416				33				14	524

Marble, stone, sand	4,768	3,760	91	203	121	226	79	33	39	3,506	130	120
Soap	35,116	224	5,300	2,907	33	388	25	154	451	32	502	30,377
Other non-metallic minerals	13,801	2,635				884	218					13
METALS AND MANUFACTURES												
Hardware	14,284	3,980	2,710	4,509	963	1,362		11	199	500	49	1
Iron and steel, miscellaneous	65,769	15,851	31,833	4,489	474	6,404		44	1,140	5,137	288	39
Iron and steel bars	18,844	894	3,372	8,057	306	3,372				5,982	33	39
Iron and steel beams, channels	25,961	612	12,442	10,954	586	586		13	1,184		20	150
Iron and steel billets, blooms	3,382		2,304	1,050	26							
Iron and steel, pig iron	5,411	45	294	118						480	4,474	
Iron and steel plates	76,321	2,665	42,477	16,542	143					9,547	21	4,925
Iron and steel, railroad material, rails	47,464	916	17,292	1,380	607					26,221		1,048
Iron and steel sheets	20,328	857	12,632	873	16			3,387	2,013		44	
Iron and steel, structural	80,862	6,659	45,486	27,152	1,313			145	63			
Metals and manufactures not otherwise specified	16,081	5,015	1,898	1,385	136	696		1,125			58	5,768
Nails	13,143	1,731	8,906	1,058	382			45	882		3,210	485
Pipe and fittings	119,860	8,119	65,337	9,922	1,165	5,444	43	287	95	25,746	27	
Turnplate	78,706	68	78,379	259							52	
Wire not otherwise specified	37,204	17,802	8,968	4,842	2,832	2,091		46	82	489		
Metal laths	1,160		994	166								
MACHINES AND VEHICLES												
Autos and parts	10,818	3,905	2,019	1,748	11	7	35	1	141	15	1	3,035
Electric machinery	12,144	6,096	983	4,440	201	327		1	53		43	
Machinery and parts	19,714	8,582	2,651	3,696	499	3,795	47	10	249	181	12	33
DRUGS AND CHEMICALS												
Lithopone	1,460	127	46	1,259							28	
Paints and pigments	10,320	4,501	236	1,631	368	2,984		10	328	54	59	149
Soap	16,722	10,695	77	1,002	2,777	1,678			214	276	3	
Soda, ash	11,445	6,721	33	1,147	4				3,826		14	
Soda, caustic	3,811	1,937	134	860					806		72	
Tanning material	670	41			73				482		416	
Drugs not otherwise specified	52,838	26,962	3,473	9,166	3,150	3,966	7	118	2,166	404	437	3,010
Unclassified	152,255	80,831	8,239	30,648	16,644	4,903	1,230	405	5,053	1,140	1	1,173
Totals	1,302,395	311,118	383,074	216,481	50,220	66,472	9,582	10,502	47,134	107,760	13,926	65,029

RECAPITULATION

INBOUND—		OUTBOUND—	
Foreign Imports.....	2,213,808	Foreign exports.....	3,425,907
Intercoastal.....	1,302,395	Intercoastal.....	1,424,439
Total inbound.....	3,516,203	Total outbound.....	4,850,346
		Total inbound and outbound.....	8,366,549
		Immediate transportation shipments.....	157,578
		Transportation and exportation shipments.....	7,168
		Grand Total.....	8,631,295

HARBOR FACILITIES

	Total, June 30, 1930
Pier and wharf area—	
Covered.....acres	104.90
Covered, upper floor.....acres	6.78
Uncovered.....acres	73.10
Total.....acres	184.78
Berthing space, exclusive of pier ends.....miles	17.4
Number of vessels, averaging 400 feet in length, which can berth simultaneously.....	230
Car ferry slips.....	6
Passenger ferry slips (including 4 auto ferry slips).....	15
Belt Railroad equipment—	
75-ton locomotives.....	7
60-ton locomotives.....	1
15-ton locomotive crane.....	1

HARBOR FACILITIES—Continued

Detailed mileage statement of Belt Railroad and other railroad track within the jurisdiction of the Board of State Harbor Commissioners	Miles			
	Main line varying from single-track to four-track line		Pier and wharf tracks outside bulkhead line	Yard and sundry tracks
	Original single track	Additional parallel tracks		
Administered as Belt Railroad				
1. Operated and fully controlled by Board—				
China Basin to Market Street.....	1.24	2.27	3.98	5.16
Market Street to Mason Street.....	1.70	2.74	7.54	4.75
Mason Street to Fort Mason Tunnel (east portal).....	0.70			1.23
West of east portal of tunnel.....	1.28		0.64	2.67
2. Operated by other roads but controlled by Board—				
South of China Basin.....			2.59	1.82
3. Operated by Board but controlled by other roads—				
China Basin to Market Street.....				2.74
Market Street to Mason Street.....				7.01
North Point Street Line and its branches.....				2.89
Totals.....	4.92	5.01	14.75	28.27
Total Belt Railroad trackage, 52.95 miles.				
Not Administered as Belt Railroad				
4. Operated and controlled by other roads—				
South of China Basin.....			1.77	10.44
North of China Basin.....				0.06
Totals.....	4.92	5.01	16.52	38.77
Total harbor trackage, 65.22 miles.				
Car capacity—	Cars			
Pier and wharf tracks.....	1,622			
Yards and sidings.....	1,978			
Total.....	3,600			

DRY DOCKS, MARINE RAILWAYS AND DERRICK FACILITIES IN THE PORT OF SAN FRANCISCO

Graving Docks

HUNTERS POINT

Bethlehem Shipbuilding Corporation, Limited:

- No. 2. Length, 750 feet; width, top, 103 feet; width, bottom, 86 feet; depth, over sill, 29 feet.
- No. 3. Length, 1020 feet; width, top, 153 feet; width, bottom, 110 feet; depth, over sill, 45 feet 6 inches.

Floating Dry Docks

Bethlehem Shipbuilding Corporation, Limited:

- No. 2. Length, 271 feet; width, 66 feet; capacity, 2000 tons.
- No. 3. Length, 301 feet; width, 68 feet; capacity, 2500 tons.
- No. 4. Length, 450 feet; width, 80 feet; capacity, 6500 tons.

Moore Dry Dock Company:

- No. 1. Length, 543 feet; width, 90 feet; capacity, 15,000 tons.
- No. 2. Length, 400 feet; width, 90 feet; capacity, 12,000 tons.
(May be combined)

Marine Railways

Moore Dry Dock Company:

- No. 1. Length, 490 feet; width, 76 feet; capacity, 8000 tons.
Length of largest vessel taken, 454 feet. With extensions.
- No. 2. Length, 442 feet; width, 76 feet; capacity, 8000 tons.
Length of largest vessel taken, 510 feet. With extensions.
- No. 3. Length, 360 feet; width, 76 feet; capacity, 5400 tons.
Length of largest vessel taken, 430 feet. With extensions.

General Engineering and Dry Dock Company:

- No. 1. Length, 340 feet; width, 65 feet; capacity, 4000 tons.
- No. 2. Length, 250 feet; width, 60 feet; capacity, 2500 tons.
- No. 3. Length, 434 feet; width, 76 feet; capacity, 6000 tons.

Crowley Shipyard:

- No. 1. Length, 82 feet; width, 32 feet; capacity, 300 tons.
- No. 2. Length, 146 feet; width, 52 feet; capacity, 1000 tons.

Shear Leg Derricks

Bethlehem Shipbuilding Corporation, Limited:

- 1 stationary, 100-ton capacity.
- 1 stationary, 50-ton capacity.
- 1 floating, 20-ton capacity.

Moore Dry Dock Company.

- 1 stationary, 100-ton capacity.

Floating Boom Derricks

General Engineering and Dry Dock Company:

- 1 derrick, length of boom, 90 feet; lifting capacity, 6 tons.

Harbor Tug and Barge Company:

- 1 derrick, length of boom, 100 feet; lifting capacity, 7 tons.

Haviseide Company:

- 1 derrick, length of boom, 100 feet; lifting capacity, 30 tons.
- 1 derrick, length of boom, 100 feet; lifting capacity, 40 tons.
- 1 derrick, length of boom, 107 feet; lifting capacity, 100 tons.

Smith, Rice and Company, Incorporated:

- 1 derrick, length of boom, 100 feet; lifting capacity, 25 tons.
- 1 derrick, length of boom, 100 feet; lifting capacity, 30 tons.
- 1 derrick, length of boom, 100 feet; lifting capacity, 50 tons.
- 1 derrick, length of boom, 100 feet; lifting capacity, 100 tons.

Salvage Equipment

Haviseide Company:

- 1 Sea-going, salvage and derrick barge. Length of boom, 100 feet; lifting capacity, 100 tons.

SAN FRANCISCO PILOTAGE AND TOWAGE RATES

Port of San Francisco—Charges, Regulations, Etc., Not Under Jurisdiction of Board of State Harbor Commissioners

PILOTAGE

Jurisdiction: San Francisco Board of Pilot Commissioners, a state body, composed of three members. Office of Commissioner, Merchants Exchange Building, San Francisco; Pilot Office, Pier 7, San Francisco.

Pilotage in and out of San Francisco harbor is under the jurisdiction of a State Board of Pilot Commissioners, appointed by the Governor, which body establishes the rules and regulations regarding the conduct of all pilots, as well as licensing and commissioning pilots.

Pilotage in and out of San Francisco Bay is generally compulsory, except as follows:

All vessels sailing under an enrollment, and engaged in the coasting trade between the Port of San Francisco and any other port of the United States are exempt from pilotage unless a pilot be actually employed.

All foreign vessels and all American vessels from a foreign port or bound thereto, and all vessels sailing under a register between the Port of San Francisco and any other port of the United States are liable for pilotage.

Rates for pilotage are fixed by state laws as follows:

All vessels under 500 tons, \$2 per draught foot;

All vessels over 500 tons, \$2 per draught foot and 2 cents per ton for each and every ton registered measurement; and every vessel spoken inward and outward bound, except as hereinafter provided, shall pay the said rates.

A vessel is spoken by day by a pilot boat displaying a union jack, or by night displaying a torch or flare-up within a distance of three miles of the vessel. In all cases where inward bound vessels are not spoken until inside of the bar the rates of pilotage herein provided shall be reduced 50 per cent. Vessels engaged in the whaling or fishing trades shall be exempt from all pilotage except where a pilot is actually employed.

In the event a vessel not carrying cargo to the Port of San Francisco, nor seeking any thereat, is compelled to enter said port solely by reason of her being in distress or requiring repairs, provisions or fuel, the rates of pilotage into said harbor shall be as follows:

All vessels under 500 tons, \$1 per draught foot;

All vessels over 500 tons, \$1 per draught foot and 1 cent per ton for each and every ton registered measurement; and every vessel spoken inward bound shall pay the said rates. There shall be no reduction of rates of pilotage to vessels in distress where the vessel is spoken inside the bar. In the event that the vessel shall leave the Port of San Francisco without carrying any cargo therefrom, she shall pay the last-mentioned rates of pilotage out of the harbor of San Francisco.

TOWAGE

Towage in San Francisco is conducted by private tow boat companies and the charges for the services performed vary according to the conditions under which the contract is to be carried out, but are generally assessed within the range of the following schedule:

Sailing Vessels

The cost of towage from sea (lightship) to anchorage varies with distance and size of vessel, ranging from \$100 to \$250.

For moving a vessel of 2000 tons net register in the harbor the charges are approximately:

Docking, city front.....	\$75 00
Stream to Port Costa or Port Costo to stream.....	175 00
Stream to sea (lightship).....	200 00
Fore and aft rigged vessels pay, according to size, from \$20 to \$30 for docking, and from \$50 to \$100 for towing to sea.	

Steam and Motor Ships

(Charges based on net tonnage of vessel.)

1. Services of tug assisting to dock on city front.....	\$25 00 to \$40 00
2. Towing (without power) from dock to dock between Meiggs (Fisherman's) Wharf to Mission Rock.....	75 00 to 150 00
3. Services of tug assisting to Union Iron Works or Hunters Point.....	40 00 to 70 00
4. Towing (without power) to Union Iron Works or Hunters Point.....	90 00 to 225 00
5. Services of tug assisting to Oakland Harbor (east of bridge at Webster street).....	50 00 to 75 00
6. Towing (without power) to Oakland Harbor.....	100 00 to 250 00

UNITED STATES GOVERNMENT REGULATIONS**FEES, AND OFFICIALS****CUSTOMS DISTRICT**

The Customs District of the Port of San Francisco comprises all that portion of the State of California north of San Luis Obispo, Kern and San Bernardino counties.

Custom House, located at Washington and Battery streets, San Francisco. Customs Officers: Collector of Customs, W. B. Hamilton; Assistant Collector of Customs, Henry E. Farmer; Surveyor of Customs, Frank C. Tracey; Assistant Surveyor of Customs, John T. Stone; Comptroller of Customs, John J. Deane; Appraiser of Customs, Bert Kahn.

CUSTOMS FEES

The ordinary entrance fees for vessels arriving from foreign ports with cargo are \$5.70 for foreign vessels and \$5.50 for American vessels.

The ordinary clearance fees for vessels going to foreign ports, either American or foreign vessels, are \$2.50.

Foreign vessels entering from a domestic port are charged a fee of \$2; likewise a fee of \$2 for clearing to a domestic port.

UNITED STATES INSPECTION OF STEAM VESSELS

John K. Bulger, Customs House, Supervising Inspector First District.

Joseph P. Dolan, United States Local Inspector of Boilers.

Frank H. Turner, United States Local Inspector of Hulls.

UNITED STATES SHIPPING COMMISSIONER

Walter Macarthur, Appraiser's Building.

UNITED STATES IMMIGRATION SERVICE

John D. Nagle, Commissioner of Immigration; offices: Angel Island and Appraiser's Building, San Francisco.

UNITED STATES QUARANTINE SERVICE

Dr. H. A. Spence, Surgeon, United States Public Health Service, in charge; offices Angel Island and Barge Office, Fisherman's Wharf, San Francisco.

The Federal government handles the entire matter of inspection, quarantine and fumigation in this port. Where fumigation is required, the charge amounts to about 13 cents per thousand cubic feet of air space fumigated, plus \$1 for supervision and \$2 labor. This applies where the operation is conducted at the Angel Island Station, but in cases where vessels are fumigated on the San Francisco side, the expenses of the fumigating officer amounting to hotel accommodations and incidental expenses are charged in addition to the above rate.

UNITED STATES LIGHTHOUSE SERVICE

H. W. Rhodes, Inspector; office: Customs House.

UNITED STATES ATTORNEY

Geo. J. Hatfield; office: Post Office Building.

UNITED STATES MARSHAL

Fred Esola; office: Post Office Building.

UNITED STATES PASSPORT AGENCY

William A. Newcome, Passport Agent; office: Customs House.

INTERNAL REVENUE DEPARTMENT

John P. McLaughlin, Collector; office: Customs House.

UNITED STATES BUREAU OF FOREIGN AND DOMESTIC COMMERCE

L. H. Mace, District Manager; office: Customs House.

UNITED STATES COAST GUARD SERVICE

Captain Eugene Blake, Jr., Division Commander, California Division; office: Customs House.

LIFE SAVING DIVISION

Frank B. Lincoln, District Commander.

UNITED STATES NAVY

Office: Twelfth Naval District, 100 Harrison street.

FEDERAL HORTICULTURAL SERVICE

Office: Plant Quarantine, Ferry Building.

BOARDS OF STATE HARBOR COMMISSIONERS

First Board—C. L. Taylor, appointed November 4, 1863; D. C. McRuer, appointed November 4, 1863; S. S. Tilton, appointed November 4, 1863.

Second Board—C. L. Taylor, S. S. Tilton, James Laidley, appointed November 6, 1865.

Third Board—S. S. Tilton, James Laidley, James H. Cutter, appointed November 4, 1867.

Fourth Board—James H. Cutter, John J. Mark, appointed December 6, 1869; Jasper O'Farrell, appointed January 15, 1870.

Fifth Board—John J. Marks, Jasper O'Farrell, Washington Bartlett, appointed June 23, 1870.

Sixth Board—John J. Marks, Jasper O'Farrell, John Rosenfeld, appointed November 23, 1871.

Seventh Board—John Rosenfeld, Jasper O'Farrell, Lewis Cunningham, appointed March 1, 1873.

Eighth Board—Lewis Cunningham, John Rosenfeld, Samuel Soule, appointed March 13, 1873.

Ninth Board—Lewis Cunningham, Samuel Soule, T. D. Mathewson, appointed June 5, 1873.

Tenth Board—Samuel Soule, T. D. Mathewson, D. C. McRuer, appointed April 21, 1874.

Eleventh Board—Wm. Blanding, appointed March 4, 1876; Bruce B. Lee, appointed March 4, 1876; A. M. Burns, appointed March 4, 1876. Frank McCoppin succeeded Burns, October 28, 1879.

Twelfth Board—Wm. Blanding, G. S. Evans, appointed January 27, 1880; Wm. A. Phillips, appointed March 4, 1880.

Thirteenth Board—Wm. Blanding, Wm. H. Knight, appointed November 23, 1882; Geo. S. Evans, Wm. A. Phillips.

Fourteenth Board—Wm. Irwin, appointed March 20, 1883; died March 1, 1886; A. C. Paulsell, appointed March 20, 1883; John H. Wise, appointed March 20, 1883.

Fifteenth Board—Frank McCoppin, appointed April 1, 1886; A. C. Paulsell, John H. Wise.

Sixteenth Board—William D. English, appointed March 13, 1887; A. C. Paulsell, John H. Wise.

Seventeenth Board—William D. English, A. C. Paulsell, Charles O. Alexander, appointed March 13, 1889.

Eighteenth Board—William D. English, Charles O. Alexander, William H. Brown, appointed March 13, 1890.

Nineteenth Board—C. F. Bassett, appointed March 31, 1891; Charles O. Alexander, William H. Brown.

Twentieth Board—C. F. Bassett, William H. Brown, Dan T. Cole, appointed March 13, 1893.

Twenty-first Board—C. F. Bassett, Dan T. Cole, F. S. Chadbourne, appointed March 13, 1894.

Twenty-second Board—E. L. Colnon, appointed March 14, 1894; Dan T. Cole, F. S. Chadbourne.

Twenty-third Board—E. L. Colnon, F. S. Chadbourne, P. J. Harney, appointed March 20, 1897.

Twenty-fourth Board—E. L. Colnon, P. J. Harney, Rudolph Herold, Jr., appointed March 13, 1898.

Twenty-fifth Board—Paris Kilburn, appointed March 14, 1899; P. J. Harney, Rudolph Herold, Jr.

Twenty-sixth Board—Chas. H. Spear, appointed March 16, 1903; John C. Kirkpatrick, John D. McKenzie.

Twenty-seventh Board—W. V. Stafford, appointed March 19, 1907; Henry J. Crocker, W. E. Dennison.

Twenty-eighth Board—W. V. Stafford, W. E. Dennison, P. S. Teller, appointed April 1, 1909.

Twenty-ninth Board—W. V. Stafford, P. S. Teller, George M. Hill, appointed January 7, 1911.

Thirtieth Board—Marshall Hale, appointed March 26, 1911; George M. Hill, J. J. Dwyer, appointed March 26, 1911. Marshall Hale resigned July 27, 1911.

Thirty-first Board—J. J. Dwyer; George M. Hill, died July 10, 1912; Thomas S. Williams, appointed July 27, 1911.

BOARDS OF STATE HARBOR COMMISSIONERS—Continued

Thirty-second Board—J. J. Dwyer Thomas S. Williams, John H. McCallum, appointed July 30, 1912.

Thirty-third Board—Arthur Arlett, appointed February 15, 1917; Thomas S. Williams, John H. McCallum. Thomas S. Williams resigned June 6, 1918.

Thirty-fourth Board—Arthur Arlett, John H. McCallum; Harry H. Cosgriff, appointed June 6, 1918.

Thirty-fifth Board—John H. McCallum, Harry H. Cosgriff, Miles Standish, appointed December 6, 1918. Miles Standish resigned March 4, 1920.

Thirty-sixth Board—John H. McCallum, Harry H. Cosgriff, Frederick S. Moody, appointed March 1, 1920.

Thirty-seventh Board—Chas. H. Spear, appointed May 21, 1923; J. B. Sanford, appointed May 24, 1923; M. F. Cochrane, appointed August 1, 1923, died September 9, 1929; J. Sherman McDowell, appointed September 15, 1926. Chas. H. Spear resigned September 1, 1925. William A. Sherman, appointed September 1, 1925.

Thirty-eighth Board—C. L. Tilden, Frank C. Sykes, Paul Scharrenberg, appointed February 11, 1927.

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STATE OF CALIFORNIA

REPORT

OF THE

California Code Commission

FOR THE YEAR 1930

SUBMITTED TO THE

GOVERNOR AND THE LEGISLATURE

OF THE

STATE OF CALIFORNIA

DECEMBER 15, 1930



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LETTER OF TRANSMITTAL

*To His Excellency C. C. YOUNG,
Governor of California,
and to the Members of the Legislature:*

The California Code Commission, appointed pursuant to chapter 750, Statutes of 1929, to enter upon a revision, compilation and codification of the laws of this state, herewith presents its report.

December 15, 1930.

THOMAS C. RIDGWAY, Chairman,
MAURICE E. HARRISON, Vice Chairman,
GUY R. CRUMP, Vice Chairman,
CLARK CLEMENT,
PERRY EVANS,
GERALD H. HAGAR,
A. M. KIDD,
C. L. McFARLAND,
LEONARD B. SLOSSON.

REPORT OF THE CALIFORNIA CODE COMMISSION FOR THE YEAR 1930

I.—ORGANIZATION

The California Code Commission was created by chapter 750, Statutes of 1929, the text of which is set forth as Appendix A of this report. The duty of the commission as therein specified is to enter upon a revision of all the laws of this state, the work of revision to comprehend:

1. The preparation of a statutory record showing the status and disposition of all acts and parts of acts heretofore adopted;
2. The codification, consolidation, compilation or revision of all statutes in force;
3. The express repeal of all statutes heretofore repealed by implication, held unconstitutional by the Supreme Court of this state, or which will be rendered obsolete by the proposed revision if adopted;
4. Whenever necessary, the correction of errors in form or substance, including such restatement as will best serve clearly and correctly to express the existing provisions of law.
5. The preparation of a report embodying therein, among other things, such legislative measures proposed by it as may be calculated to effect the adoption or enactment of such revision.

The Chief of the Legislative Counsel Bureau was designated by the act as secretary of the commission, and out of the appropriation for the support of his office he was directed to defray all necessary expenses as authorized by the provisions of the act.

The following were appointed members of the commission:

Clark Clement, Lemoore,
Guy R. Crump, Los Angeles,
Perry Evans, San Francisco,
Gerald H. Hagar, Oakland,
Maurice E. Harrison, San Francisco,
A. M. Kidd, Berkeley,
C. L. McFarland, Riverside,
Thomas C. Ridgway, Los Angeles,
Leonard B. Slosson, Los Angeles.

The commission organized January 2, 1930, with Thomas C. Ridgway as chairman and Maurice E. Harrison and Guy R. Crump as vice chairmen.

II.—WORK DONE

The present Codes were adopted in 1872. They did not, however, even at that time constitute a complete revision of the law. Since then no general revision has even been attempted. The situation today, therefore, is that there are four Codes and, in addition, about twenty-one thousand laws, contained in fifty volumes, and no one knows what laws are in force and what are not. It was, therefore, apparent to the commission that a page by page examination of all the statutes

was absolutely necessary if the work was to be performed with a view to the revision contemplated by the legislature.

1. Statutory or Historical Record.

Accordingly, a statutory record has been prepared, showing the status and disposition of all acts and parts of acts heretofore adopted. A brief account of the method by which this historical record was prepared is contained in Appendix B of this report.

2. Unconstitutional Statutes.

A page by page examination of the reports of the Supreme Court and the District Courts of Appeal of the State of California is being made by a committee of the Los Angeles County Bar Association to determine what statutes have been declared unconstitutional.

3. Statutes Impliedly Repealed.

A similar examination of the reports has been made by committees of the Alameda County and San Francisco Bar Associations, and a list is being made of statutes which have been expressly declared by the Supreme Court or by the District Courts of Appeal to be repealed by implication.

4. Classification as a Basis for Revision.

For the compilation and revision of the laws a classification is necessary. Accordingly, there has been prepared a list of titles, alphabetically arranged, under which all laws may be grouped. This classification is tentative and is subject to change in the light of such criticism and comment as may be received. The tentative classification, with a general scope note showing the contents of each title, is printed as Appendix C to this report. A statement in support of the classification proposed is appended hereto as Appendix D. An allocation of the provisions of the Codes and General Laws under this classification is on file in the office of the Legislative Counsel Bureau.

5. Probate Code.

In the tentative classification prepared, the Civil Code, Code of Civil Procedure and the Penal Code remain with only such provisions taken out as can more conveniently be grouped together elsewhere. The commission submits herewith as Appendix E, for adoption by the legislature, a proposed Probate Code, which will serve as an example of what can be done in grouping together cognate provisions now scattered in the Codes and General Laws. It contains a schedule of laws to be repealed as a result of its adoption. This Code was prepared by Mr. Perry Evans of the Code Commission. A preliminary draft was submitted to judges, lawyers and others interested. In the light of criticism received the draft was modified, submitted to and approved by the Code Commission.

III.—THINGS TO BE DONE

1. Compilation.

The principal work to be accomplished is the compilation of the laws under such classification as may be determined upon. This is an enormous task, as it involves the page by page examination of all the Codes and twenty-one thousand acts.

The historical record and the examination of the decisions of the courts, heretofore referred to, has revealed all statutory laws which may be in force at this time.

These laws will be classified by examiners according to the tentative classification agreed upon. This will involve the cutting of the text of these statutes from the volume where it appears, and pasting it on classification cards. These cards will indicate the chapter and page of the volume from which the material is cut. At the same time, the examiner will indicate on the card the particular classification or title, as "Agriculture," "Domestic Relations," etc., to which he allocates the material.

When all of these laws have been so classified and allocated, the cards will be carefully checked and distributed in boxes according to their classification to guard against error. A system of numbering and cross-numbering will be followed which will enable the examiner or consolidator to detect the loss or omission of any card, and to replace that card together with the material thereon.

2. Consolidation and Revision.

When all the statutory law has been classified in accordance with the tentative classification, the work of consolidation and revision of each title can be commenced. In the course of revision, the superfluous and obsolete acts will be discovered. These acts, together with those that the courts have found or declared to be unconstitutional or to have been repealed by implication, should then be expressly repealed. The reduction in the bulk of our law by this means will be substantial, for example:

When the Lien Law was consolidated in New York one hundred forty-nine prior laws were repealed. The Military Law repealed three hundred twenty-eight laws. The Education Law repealed five hundred thirty-six laws. The Agricultural Law repealed one hundred eighty-one laws. The Banking Law repealed two hundred ninety laws. The Public Health Law repealed two hundred eighty laws. The Penal Law repealed six hundred fourteen laws.

The amount of the reduction from the fifty volumes of laws which we now have can not be accurately determined in advance. We know, however, the experience of other states. In Wisconsin the laws have been reduced to a single volume. This volume is brought up to date and republished every two years, and sells for \$5. In Kansas the statutes are also contained in a single volume, and even the laws of New York, which are probably more voluminous than our own, are published by a private publisher in a single volume. While there are advantages in having a single volume, the lawyer prefers an annotated edition in several volumes. The publication of each title in a separate volume, as has been done in the United States Code Annotated, and in an edition of the New York laws, fills this need admirably. With the thirty-three titles suggested, it seems probable that the volumes could be prepared at a price not to exceed \$2 per volume, which would make the entire cost but little in excess of the present price of the four Codes and General Laws now in use. These volumes may be kept up to date inexpensively by pocket supplements. It is recommended that the state publish the revised laws in this form, or contract with a private publishing house, so that the volumes may be sold at a reasonable

price, and so that each volume may be sold separately without the necessity of subscribing to the entire set.

3. Codification.

From our preliminary examination, it has become apparent that as to some subjects mere compilation, consolidation and revision of existing laws will not be satisfactory and that changes are required to make the law more in accord with modern conditions. By the statute creating the Code Commission, its powers are limited to preparing such "restatement as would best serve clearly and correctly to express the existing provisions of law," and it is not within the province of the Code Commission to embody in its report any substantial changes in the existing law. Nor would it be proper for the Code Commission to recommend changes where there may be real differences of opinion as to matters of policy. Where, however, changes in policy are generally agreed upon, a Code Commission might well undertake the work, instead of being confined to a mere compilation of a heterogeneous mass of existing laws. Several departments of the state government have expressed an interest in the work and their willingness to cooperate. To accomplish this purpose a legislative committee should be appointed with whom a commission might confer and cooperate.

IV.—CONDUCT OF THE WORK

A large and important part of the detail work referred to has been performed by the Legislative Counsel Bureau, through its chief, Mr. Fred B. Wood, his assistants, and the statutory examiners of the Code Commission, to whom the commission desires at this time to express its appreciation. The commission believes that the detail work can best be carried to completion by the staff who have worked on it for several months and who have become familiar with the general problem and the details involved. It is not, however, advisable to have too many men doing the detail work. It is believed that a staff of about five experienced men working under the direction of the secretary and the supervision of a code commission can achieve results in the shortest possible time consistent with accuracy and completeness.

It is recommended that a suitable appropriation be made for continuing the work along the lines suggested. How long this work will take can not be accurately forecast. It will certainly take more than two years, but may possibly be finished within four if diligently prosecuted.

If the work is to be continued an adequate sum should be made available for such purpose. In our opinion at least fifty thousand dollars, exclusive of printing costs, will be required for expenses of the work in the next biennium.

V.—ADVANTAGES OF A COMPILATION AND REVISION OF THE LAW

(1) An official and authoritative separation of the general laws from the mass of private, special and local legislation;

(2) The express repeal of the mass of obsolete, inconsistent, unconstitutional and superfluous laws that have accumulated in eighty years;

(3) The publication of a greatly reduced bulk of the laws in force in convenient form. Until a revision is accomplished neither the state nor private publishers can publish a satisfactory edition of the laws;

(4) Aid to legislation by having all the previous legislation in compact and convenient form, thus avoiding the necessity of attaching a clause to an act to save prior acts or a clause repealing all acts or parts of acts in conflict therewith;

(5) The bringing together of the laws under convenient titles will facilitate the restatement thereof where the legislature deems the existing law unsatisfactory.

(6) New legislation in each session can readily be fitted into the general plan.

VI.—RECOMMENDATIONS

(1) That a Code Commission be continued for the purpose of carrying out the compilation, revision and codification, in accordance with the general plan formulated;

(2) That an adequate sum be made available for carrying on the work of the commission;

(3) That a committee of the legislature be appointed, with whom the Code Commission may confer;

(4) That the laws as compiled, revised and codified be published in a form convenient to the lawyer and the public and with at least one edition in separate volumes, together with a complete practical index as opposed to a topical index.

THOMAS C. RIDGWAY, Chairman,
MAURICE E. HARRISON, Vice Chairman,
GUY R. CRUMP, Vice Chairman,
CLARK CLEMENT,
PERRY EVANS,
GERALD H. HAGAR,
A. M. KIDD,
C. L. MCFARLAND,
LEONARD B. SLOSSON.

APPENDIX A

STATUTE CREATING COMMISSION

CHAPTER 750. STATUTES OF 1929

An act creating a commission to codify, consolidate, revise or compile the statutes of California and to report thereon to the Legislature at the forty-ninth session thereof.

SECTION 1. A commission is hereby created to be known as the California code commission. Said commission shall consist of nine members, to be appointed by the governor within a reasonable time after the passage of this act.

The members of such commission shall serve without compensation, but shall be allowed actual expenses incurred in traveling, and in the discharge of their duties.

SEC. 2. Within ten days after the appointment of the commission it shall meet and organize by selecting one of its members chairman.

It shall be the duty of the commission hereby created to immediately enter upon a revision of all the laws of this state including those enacted at the present session of the Legislature. The work of revision shall comprehend the preparation of a statutory record showing the status and disposition of all acts and parts of acts heretofore adopted; the codification, consolidation, compilation or revision of all statutes in force and the express repeal of all statutes heretofore repealed by implication, held unconstitutional by the supreme court of this state, or which will be rendered obsolete by the proposed revision if adopted; and whenever necessary the correction of errors in form or substance including such restatement as will best serve clearly and correctly to express the existing provisions of law. The commission shall prepare a report embodying therein among other things such legislative measures proposed by it as may be calculated to effect the adoption or enactment of such revision.

SEC. 3. The material of the state library shall be made available to said commission, and all offices of the state, and all departments, commissions, and bureaus, and other official state organizations, and all persons connected therewith shall give said commission full information, and reasonable assistance in any matters of research requiring recourse to them, or to data within their knowledge or control. The commission may cooperate with any of the bar associations of the state, or the American Bar Association, in any manner suitable for the fulfillment of their purposes. It is hereby made the duty of the board of governors of the state bar to assist said commission, in any manner the commission may request within the scope of the powers or duties of the said commission.

SEC. 4. On the fifteenth day of December preceding the next regular session of the Legislature the commission shall distribute its report and its revision of the law in the form of an exhibit, or exhibits, to the governor, the members of the Legislature, and the heads of all departments of the state. Said report shall be accompanied by exhibits of various changes, modifications, improvements, and suggest enact-

ments prepared or proposed by it with a full and accurate index thereto.

SEC. 5. The report and exhibit shall be printed by the state printer under the supervision of the commission. The exhibits or proceedings shall be so printed as to show in the readiest manner the changes proposed by the commission, and in those cases wherein it shall recommend, and repeal of a law, and propose a substitute therefor, or propose a new law. Such laws, and proposals shall be set forth in a manner most convenient for comparison.

SEC. 6. The chief of the legislative council bureau shall be the secretary of the commission, and out of the appropriation for the support of his office shall defray all necessary expenses authorized by the provision of this act.

APPENDIX B

METHOD OF PREPARING STATUTORY RECORD

The system evolved for the preparation of the record was taken in part from the plan formulated by the New York Board of Statutory Consolidation for its revision of the laws of New York in 1908.

For the purpose of the record, the acts of the Legislature were divided into three classes: (1) Original acts; (2) Supplementary or amendatory acts; and (3) Repealing acts. The term "original act" embraced all acts which did not expressly affect any former act otherwise than by an express repeal which was incidental to the purpose of the original act. The term "supplementary or amendatory acts" embraced those acts which expressly affected a former act, but did not repeal it. The term "repealing act" embraced those acts which expressly repealed part or all of any former act.

The title and citation of each act examined was written on a card approximately 10 inches by 12 inches. In the center of each card, near the top, was a space for the title of the act being examined. The titles of original acts were placed upon red cards, amendatory or supplementary acts on blue cards, and repealing acts on brown cards. If an act belonged in more than one of the above classes, cards were made for each of the functions performed by the act. For example, if an original act repealed a former act, both the red and brown cards were used. In the upper left-hand corner of each card was a place for the citation of the act being examined. The citation included the year, chapter number, page, and the number of sections.

In the upper right-hand corner of each card was another space for citations. In this space was written the citation of the act, if any, affected by the act examined, together with a statement of that effect. Thus every act is represented by a red, blue or brown card, arranged in chronological order in accordance with the citation in the upper left-hand corner.

In conjunction with the red, blue or brown card representing an act expressly affecting a former act, a fourth type of card was used. This card was pink, and upon it were transcribed the same data as appeared upon the red, blue or brown card, with this difference: the citation of the act being examined was written in the upper *right*-hand corner, and the citation of the act expressly affected was written in the upper *left*-hand corner. In other words, the positions of the two citations were reversed. Each pink card was then placed back of the red or blue card representing the act cited in the upper left-hand corner of the pink card—the act expressly affected. The ultimate result was that when all of the cards were completed and so arranged, each act of the Legislature was represented by a red, blue or brown card. And in the case of an act expressly affected by later legislation there were placed back of the red or blue card representing said act, pink cards representing such later legislation, arranged in the order of the passage of such later legislation, as indicated by the citation in the upper right-hand corner of the pink card. No pink cards were placed back of a brown card, because the brown card represented, exclusively,

a "repealing act," which was not affected by later legislation. It might be pointed out that from the brown cards a list can be compiled which will cite every act or part of an act which has been expressly repealed.

The Legislature, in its earlier sessions, was not always explicit in expressing just what effect was desired upon an earlier act, or, in some cases, just what act was intended to be affected. In all cases where any uncertainty existed, the examiners made appropriate notes.

All cards, when completed, were reread and compared with the original statute, by some one other than the examiner.

From the data on the cards, a table is being prepared in the form of a summary. Each act is listed, followed by notations of express effect thereon of subsequent acts. The complete legislative history of every act, from the date of its enactment to the present time, is thus available. The cards and this table are on file in the office of the Legislative Counsel Bureau.

APPENDIX C

TENTATIVE CLASSIFICATION AND SCOPE NOTES

1. AGRICULTURE AND LIVE STOCK.

Law relating to the agricultural industry, including the cultivation of the soil, the raising of live stock, and regulating the production, care and sale of agricultural products.

2. AVIATION.

Law relating to air navigation, including aircraft, airmen and airports.

3. BANKING, BUILDING AND LOAN AND INVESTMENTS.

Law relating to and regulating the business of receiving money in trust or on deposit, and the business of lending of money generally.

4. BUSINESS AND TRADE REGULATIONS.

Law relating to licensing and regulating certain types of business enterprise, which are not given separate titles, and which do not fall under the definition of professions or vocations.

5. CIVIL CODE.

Provisions of substantive law that are commonly contained only in the decisions of the courts in non-code states, and that are not embraced in any of the other titles in this classification. Some examples are Property, Contracts, Trusts, Debtor and Creditor, Commercial Paper, and Sales.

6. CODE OF CIVIL PROCEDURE.

Law relating to the organization and jurisdiction of the courts and the provisions of adjective or procedural law regarding the conduct of civil proceedings therein, other than the subjects which are taken care of in other titles. The Probate Code includes all procedural law relating to estates of deceased persons and guardian and ward.

7. CORPORATIONS.

Law relating to the formation, organization, dissolution, powers and duties of private corporations, as distinguished from individuals; the regulation of the sale of corporate securities.

8. DOMESTIC RELATIONS.

Law relating to family affairs, including promise of marriage, marriage and divorce, community property, parent and child, and infants, excluding guardian and ward.

9. EDUCATION.

Law relating to the public school system of the state, including the school code, and laws relating to public and private institutions of higher education.

10. ELECTIONS.

Law relating to the elective franchise, registration of electors, primary, general and special elections.

11. FISH AND GAME.

Law relating to the preservation of fish and game, the division of the state into districts, the regulation of the taking or destruction of fish and game. This would include the provisions of the Penal Code relating to fish and game.

12. FOOD AND DRUGS.

Law relating to the adulteration, labeling, branding, care and sale of food and drugs.

13. HARBORS AND NAVIGATION.

Law relating to the maintenance, improvement and regulation of harbors and navigation, including the control and improvement of rivers for navigation purposes.

14. HEALTH AND SAFETY.

Law relating to the protection of public health and safety. This title would deal primarily with the protection of the public from disease or danger, such as the control of mosquitoes and the regulation as to transporting explosives.

15. INSURANCE.

Law relating to all types of insurance and insurance companies, including life, health, accident, fire, marine, property and title insurance.

16. LABOR.

Law relating to the relationship existing between employer and employee, regulation of child and female employees, and regulation of industry generally in the interests of the safety and welfare of labor.

17. LOCAL GOVERNMENT.

Law relating to the organization and government of the local subdivisions of the state, including counties, cities and counties, cities, and towns.

18. MILITARY.

Law relating to the organization and administration of the military forces of the state.

19. MORTGAGES AND LIENS.

Law relating to mortgages and deeds of trust on both real and personal property; the various liens imposed either by contract or by law.

20. NATURAL RESOURCES.

Law relating to the preservation and conservation of natural resources publicly or privately owned, such as minerals, oil and gas, and timber.

21. PARKS, MUSEUMS AND PUBLIC MONUMENTS.

Law relating to the acquisition, establishment or construction and maintenance of state parks, museums and public monuments.

22. PARTNERSHIPS AND UNINCORPORATED ASSOCIATIONS.

Law relating to partnerships and all forms of enterprise other than that conducted by individuals or corporations.

23. PENAL CODE.

Law defining and prescribing punishment for common law crimes and those statutory crimes of a similar nature; criminal proceedings and prisons. Penal offenses that relate specifically to a given subject or title are placed under that title.

24. PROBATE CODE.

Law relating to wills, succession, estates of decedents, and guardian and ward.

25. PROFESSIONAL AND VOCATIONAL STANDARDS.

Law regulating the practice of professions and vocations and providing for the licensing of such professions and vocations. This is confined primarily to those activities for which the state demands that an individual pass an examination.

26. PUBLIC UTILITIES.

Law relating to public utilities, providing for regulation thereof.

27. REVENUE AND TAXATION.

Law relating to the assessment, levy and collection of state, county and city taxes.

28. SOCIAL WELFARE.

Law relating to aid by the state in the interest of social welfare, including charities, juvenile delinquency law, veterans legislation.

29. STATE GOVERNMENT.

Law relating to the organization of the various state departments and the general provisions relating to state officers. This title is confined to state government, as such, and all law relating to counties or municipalities is excluded.

30. STATE INSTITUTIONS.

Law relating to state institutions, including hospitals, homes, sanitariums and reformatories.

31. STREETS, HIGHWAYS AND BRIDGES.

Law relating to all streets, roads, highways and bridges, including municipal, county and state projects. This is confined to the establishment, construction and maintenance, regulations of the operation of vehicles being allocated to the title "Vehicles."

32. VEHICLES.

Law relating to vehicles, including regulation of the use, operation, licensing and transfer thereof.

33. WATERS.

Law relating to the waters of the state, including flood control, drainage, regulation of the appropriation and use of water by individuals and state agencies, irrigation, and conservation of water generally.

APPENDIX D

STATEMENT IN SUPPORT OF THE CLASSIFICATION PROPOSED BY THE COMMISSION

The California statutory law is in a deplorable condition. Familiarity with it tends to blind practitioners to its defects, but law writers and publishers unite in considering it the worst statutory law in the country.

"California adopted the Field Codes and in 1872 (the year they were adopted) revised them to date, but since that time no attempt has been made to bring them up to date either by recodification or supplementary codification or revision." (L. Dee Mallonee, University of Wisconsin, *American Law Review*, Volume 48, page 38.)

The revised index to the session laws published from time to time: "refers to all previous statutes and can not but be unsatisfactory to those who must use it, for it makes no effort to determine what law is in force, giving reference to all the laws which have ever been enacted on a subject and leaving the lawyer to trace the history of the provisions and decide what portions are obsolete or canceled by implication or expressly." (L. Dee Mallonee, University of Wisconsin, *American Law Review*, Volume 48, page 38.)

The Codes were adopted in California in 1872, although they were never published as adopted. At the same session amendments were passed and these amendments were never separately published, but the Codes as amended were published and constitute the first and only official state publication of the Codes. A bill presented at that time repealed certain laws from 1850-1870, inclusive, which were or should be superseded by the Codes, but this bill failed of passage and these laws may still be in force. There was also published a list of laws continuing in force, but these never received official sanction and can not be relied on as a source to determine whether or not a law passed prior to the adoption of the Codes and not expressly repealed is still in effect. Since then several commissions have made reports looking toward a revision of the Codes, and certain adjustments and harmonizing of Code provisions have been made. Indexes to the laws have appeared, the latest being 1920 and a supplement for 1921-5. These indexes refer to all previous statutes and make no effort to determine whether a law is in force or not unless it has in terms been repealed, amended or supplemented. Likewise, they do not offer to group or refer to all laws upon a given subject in such manner that the substance of cognate provisions can be carefully examined for the purpose of codification, revision or consolidation. While that which is contained in these indexes is believed to be substantially accurate and complete, it is doubted that they are sufficiently accurate and complete or properly arranged for use as a basis upon which to work out a thorough and complete codification, consolidation or revision. The problem of compilation, revision and codification has

been long under consideration by the Legislative Counsel Bureau. Pursuant to the direction of the legislature in 1927 a report was made of the program of statutory revision in California and in other states. This report was published in the Assembly Daily Journal for Friday, January 18, 1929. This report and many other reports prepared by the Legislative Counsel Bureau, on the basis of their experience and investigation, have proved of the greatest value to this commission.

An examination of the literature on the subject discloses voluminous material on codification, but very little on the problem of compilation or revision. The task of compilation and revision has, however, been performed by many of the states, and it is from the reports of the bodies entrusted with this work that the best information on the subject is obtainable. At least thirty-seven of the states have during the present century, and most of them within the last decade, prepared a compilation or revision of their laws. They have explained their theories and methods of operation. In particular, the New York Commission, which prepared the New York Consolidated Laws adopted in 1909, has published a full and detailed exposition of the entire mechanics of their revision. This exposition has been found very useful, and with some modifications has been adopted by the commission.

How should the laws of California be revised? In spite of all their defects, practitioners are used to the Codes and get along with them fairly well. Why not continue the Code system and put the law into the four Codes? The answer is that it is thoroughly unpractical. The Code Commissioners fifty-eight years ago did not do it. They still continued a certain number of general laws in force, and each legislature has added to the number until the law outside the Codes is vastly greater than the law inside.

Only four years after the adoption of the Codes, Mr. Hittell said, in his edition "Codes and Statutes of California, 1876," volume 2, page 1403:

"The statutes in force consist of such as were expressly continued in force by the Codes, such as related to subjects not embraced in the Codes, and such as have been passed since the adoption of the Codes. In some, and indeed in many cases, owing to the incomplete manner in which the work of repeal and supersession has been done, it is difficult to determine what is in force and what has been superseded; and in most of these cases no certainty will be arrived at, until further action by the Legislature or final adjudication in respect to them by the Supreme Court. * * * It may be here added, what however has probably already struck the reader of the above remarks, that our system of statute law is, in many respects very far yet from being reduced to anything like uniformity or proper order."

This was said in 1876. The situation has not improved as a result of fifty-four years of legislation. If, by a tour de force, all of the uncodified laws were to be broken up and distributed, the substantive provisions in the Civil Code, the adjective in the Code of Civil Procedure, the Penal in the Penal Code, and the governmental in the Political Code, the confusion would be almost inextricable. The Codes, and especially the Civil Code, would be distorted beyond all recog-

dition, and those practitioners who want no change would be the first to complain, as the Codes to which they are accustomed would be unrecognizable.

Only five states ever adopted the Civil Code. Montana, in 1895, was the last. No state which has revised its laws since has adopted the Code system. It is not considered practical. There may be some pedagogic value for the student in the Code divisions, but none for the practicing lawyer.

Should we then scrap the Codes entirely?

An examination of the alphabetical classification adopted in the thirty-seven states that have revised their laws in recent years, shows that most of them have a Code of Civil Procedure, or Practice Act, a collection of laws on general crimes, as in our Penal Code, and a governmental and administrative division like the first part of our Political Code. It is only the Civil Code that is lacking. Our problem, therefore, is what to do with the Civil Code.

Logically, as we have said, and as an original matter, it has no place in our statutory law, but there are nevertheless strong practical reasons for retaining it. The lawyers are used to it. Many of its provisions have become embodied in our law. In many cases they have become rules of property. To alter these provisions, even to the extent of changing their position and context, might result in unexpected disturbance of settled law and vested rights. Accordingly the commission proposes to retain the Civil Code, but there will be taken out of it the provisions relating to:

- (1) Corporations (the subject of Corporations was not included in the original Code as drafted by Field, except for a brief statement of general principles of organization, management and dissolution);
- (2) Domestic Relations;
- (3) Insurance;
- (4) Mortgages and Liens;
- (5) Partnerships;
- (6) Wills and Succession (contained in the proposed Probate Code);
- (7) A few miscellaneous provisions that more properly belong elsewhere.

If the legislature should pass the Uniform Sales Act, a Commercial Code could readily be compiled, including the Negotiable Instruments Law, the Uniform Sales Law, the Bills-of-Lading Act, and the Warehouse Receipts Act.

It has been suggested that property and trusts also be taken up and revised. These subjects, however, are of such complexity that if a general revision of them takes place it should only be done after several years of work by experts.

The prime purpose of this revision is the cutting away of useless law that is now contained in our fifty volumes of statutes, and the reduction of the living law to manageable proportions. This can be accomplished in a comparatively short time and without any great disturbance of existing conditions. To attempt more would delay the remedy indefinitely. By attempting too much we might accomplish nothing.

One of the advantages of arranging the law, as the commission has suggested, is that by putting together cognate subjects it invites and facilitates a better and more complete re-statement in the future. If the re-statement of substantive law were carried through completely, it might be in time there would be nothing left of the Civil Code except those general statements of common law rules that in most states are left uncoded. It is submitted that the attempt to state these general rules in Code form is a mistake.

“This code is in our opinion, and we believe in that of most competent lawyers who have examined it, about the worst piece of codification ever produced. It is constantly defective and inaccurate, both in apprehending the rules of law which it purports to define and in expressing the draftsman’s more or less satisfactory understanding of them. The clauses on fraud and misrepresentation in contracts are rather worse, if anything, than the average badness of the whole.” (Sir Frederick Pollock, *Indian Contract*, Third edition, page ix.)

Even where the principle is not misapprehended, a rigid statement does not provide sufficiently for exceptions. Accordingly, the American Law Institute, which is restating the law, does not advocate codification. The mere statement of the law is sufficient. The numerous citations by the courts of *Corpus Juris* and *California Jurisprudence* show how ready the courts are to accept a reasonable statement of the law, but where the statement is not in legislative form there is much less danger of the court following the letter and ignoring the spirit. This problem, however, of the future of the Civil Code should be left unsettled for the present, as its solution is not a pressing matter and can be undertaken after the Code Commission has completed its work. The retention of the Civil Code, with the exceptions indicated, appears to the Commission to be the best policy for the present.

In regard to the classification adopted, an examination of the revisions in the different states does not show any uniformity. The New York Consolidated Statutes have sixty-four titles. Most of the states have more. The Pennsylvania revision has some three hundred titles. It includes contracts, but not torts; butter and cheese, but not eggs; candy, but not cake.

It can not be too strongly emphasized that there is no scientific classification that will enable a lawyer to turn to the particular provisions of the law affecting his case. There is no possible device that will put all the law on one subject in one place. The best that can be done is to put together those subjects which usually are found together, and by a system of cross-references and full indexing, to assist the lawyer in finding the other provisions applicable to his case. There are no mechanical devices, however, that can make the finding of the law automatic and dispense entirely with legal learning, judgment and experience.

As has been stated, the history of statutory revision in this country during this century seems to demonstrate that the lawyer finds an alphabetical arrangement more useful than a logical arrangement in the publication of the statutory law.

APPENDIX E

PROBATE CODE AND

CROSS-REFERENCE TABLES

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CROSS INDEXES have been prepared to show the origin and sources of the several sections of this proposed code and the disposition within this code of the several sections and clauses of the existing provisions of law dealing with the material covered by this code.

Cross Index No. 1 (pages 8 to 20 hereof) shows the source of each section of the Probate Code.

Cross Index No. 2 (pages 20 to 32 hereof) indicates where the several sections and clauses of the existing law will be found in the Probate Code.

CROSS INDEX No. 1

(cc—Civil Code; cep—Code of Civil Procedure; pol—Political Code)

<i>Probate Code:</i>	<i>Origin:</i>
1	new
2	cep 5
3	cep 8
20	cc 1270, 1273, 1274
21	new
22	cc 1272
23	cc 1279
24	cc 1281
25	cc 1287
26	cc 1285; omits requirement that will be made <i>in</i> state of domicile, as of no consequence.
27	cc 1275
28	cc 1341
29	cc 1350
40	cc 1275, 1285
41-3	cc 1313
50	cc 1276, 1278; 175 Cal. 238
51	cc 1282-3
52	cc 1282
53	cc 1277; the last sentence is new: 205 Cal. 719.
54	cc 1288, 1289
55	cc 1289; "personal property" specified to clarify meaning of "bequeathed."
70	cc 1299-1300; "as to the spouse" is new.
71	cc 1298, 1300a
72	cc 1296; 196 Cal. 333 (modified).
73	cc 1304
74	cc 1292-3; 122 Cal. 224
75	cc 1297
76	cc 1295; 2 Vern. 741, cited as the source
77	cc 1301
78	cc 1302-3
79	cc 1305

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<i>Probate Code:</i>	<i>Origin:</i>
90	cc 1306-7, 1309
91	cc 1308
92	cc 1343, 1310; 62 C. A. 512.
100	cc 1376, 1319
101	cc 1320, 1317
102	cc 1325-6
103	cc 1323, 1321
104	cc 1322
105	cc 1340, 1318
106	cc 1324, 1328, 1327
107	cc 1329
108	cc 1334-5; "issue" and "descendants" omitted.
120	cc 1311
121	cc 1312
122	cc 1336
123	cc 1337, 1339
124	cc 1338
125	cc 1331, 1330
126	cc 1332-3
140	cc 1344
141	cc 1345
142	cc 1346, 1348, 1347
143	cc 1349, 1342
160	cc 1366
161	cc 1357
162	cc 1368-9
163	cc 1370
200	cc 1383
201	cc 1401
202-3	cc 1402
220-9	cc 1386; "descendants" substituted for "children or grandchildren" in 225 to conform to 228-9; "nor descendant" etc. added to 226 to agree with 224; "gift" added to 229 to make the section logically complete; cf. 254. 228-9 made to conform to 80 C. D. 401.
230	new: contingency not now provided for.
231	cc 1386, 1405-7
250	cc 1403
251	cc 1389
252	cc 1390-2
253	cc 1393
254	cc 1394; 202 Cal. 130
255	cc 1387
256	cc 1388

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<i>Probate Code:</i>	<i>Origin:</i>
257	75 Cal. 213; 164 Cal. 312
258	cc 1409
300	cep 1270, 1516
301	cep 1294-5; 149 Cal. 98
302	84 Cal. 107; 101 C. A. 49
303	cep 1430-1
304	cep 1432
305	cep 1432-3
320	cep 1298
321	cep 1302, 1305
322	cc 1364
323	cep 1299
324	cep 1301
325	cc 1290-1; cep 1344-6; proceeding made uniform.
326	cep 1300
327	cep 1303
328	cep 1304
329	cep 1308; cc 1280; "of sound mind" omitted as unnecessary: 169 Cal. 365.
330	cep 1310
331	cep 1309
332	cep 1308a, 1318; the last sentence is new.
350	cep 1339
351	cep 1338, 1340
352	cep 1341
360	cep 1322
361	cep 1323
362	cep 1324
370	cep 1307, 1312; "within ten days" etc., is new.
371	cep 1312
372	cep 1315
373	cep 1314
374	cep 1316; testimony of subscribing witnesses only required to be transcribed and filed; is the probable meaning and more reasonable provision.
380	cep 1327
381	cep 1328; "incompetents" added.
382	cep 1329-31; practice made to conform to a contest before probate.
383	cep 1332
384	cep 1333; "who were not," etc., is new.
385	180 Cal. 570
400	cc 1373
401	cep 1350, 1352
402	cc 1371

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<i>Probate Code:</i>	<i>Origin:</i>
403	cc 1372
404	cep 1349; Bank Act, Sec. 31d.
405	cep 1354
406	cep 1353, 1350a
407	cep 1351, 1349
408	cep 1355
409	cep 1356; "but" etc., is new; 130 Cal. 169; and "except" etc., is new; 165 Cal. 456.
420	cep 1369-70
421	cep 1365
422	cep 1365; grandchildren succeed before parents; the sentence "This section shall apply" etc., clar- ified by giving "relatives of a previously deceased spouse" a definite position.
423	cep 1379; 122 Cal. 162, 80 C. D. 271 (and see cep 1383).
424	cep 1366
425	cep 1367
426	cep 1368
427	cep 1377
440	cep 1371
441	cep 1373
442	cep 1374-6
443	cep 1378
450	cep 1383; "and had a prior right to let- ters" is new; see 163 Cal. 440.
451	cep 1384-5
452-3	cep 1386
460	cep 1411
461	cep 1412-3
462	cep 1414, 1412
463	cep 1415
464	cep 1418
465	cep 1415
466	cep 1416
467-8	cep 1417
480-1	cep 1348
500	cep 1362
501	cep 1360-1
502	cep 1362
510	cep 1423-4
511	cep 1425; the last sentence is new.
512	cep 1426
520	cep 1427
521	cep 1436, 1439
522	cep 1438

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<i>Probate Code:</i>	<i>Origin:</i>
523	cep 1437, 1440
524	cep 1626
525	cep 1428
526	cep 1721
540	cep 1387
541	cep 1388, 1390
542	cep 1389
543	cep 1396
544	cep 1391
545	cep 1393
546	cep 1394
547	cep 1397
548	cep 1398, 1399
549	cep 1395, 1400
550	cep 1401
551	cep 1403
552	cep 1405
553	cep 1404
554	cep 1407, 1392
570	cep 1355
571	cep 1581, 1585; "For the purpose" etc., is omitted as unnecessary since the amd. of cep 752 in 1919.
572	cep 1581
573	cep 1582
574	cep 1583-4
575	new
576	cep 1586
577	cep 1587
578	cep 1588; the last sentence is new.
579	cep 1589; ce 1153
580	cep 1590-1
581	cep 1452
582	cep 1453
583	cep 1576, 1617
584	cep 1592; chap. 133 of the laws of 1927, if valid as applied to funds of executors and administrators, impliedly amends this section; but to limit the investment of estate funds to public securities and one particular private security would seem to be unconstitutional; for that reason we have not changed the section.
585	Bank Act. sec. 91
586	new (see Bank Act, sec. 93)
600	cep 1443, 1445-6; "not exceeding two months" omitted.
601	cep 1445

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<i>Probate Code:</i>	<i>Origin:</i>
602	cep 1447
603	cep 1448
604	cep 1449; "or" for "and;" cf. 600.
605-7	cep 1444; "third degree" etc., in 606 is new.
608	cep 1445
609.	cep 1444
610	cep 1450
611	cep 1451
612	cep 1458
613	cep 1459
614	cep 1460
615	cep 1461
630-1	cep 1454, 1454a (1st), 1454a (2d); the last sentence of 631 is new; 51 C. A. 79.
640	cep 1468a
641	cep 1468b
642-3	cep 1469
644	cep 1468c
645	cep 1469
646	cep 1468d
660	cep 1464, 1465
661	cep 1465, 1468; "and in no case beyond the lifetime" etc., is new; see 94 Cal. 334; 125 Cal. 90.
662	cep 1465a
663	cep 1474
664	cep 1475-6
665	cep 1476
666	cep 1477-8
667	cep 1468
668	cep 1485; 57 Cal. 437
680	cep 1466-7; see, also, cep 1205.
681	new: avoids necessity for two orders, without affecting any rights.
682	cep 1470
683	cep 1485
700	cep 1490-1
701	cep 1490, 1511; "promptly" for "for two months"; the third sentence is new.
702	cep 1492, 1491a; the last sentence is new.
703	cep 1510
704	cep 1495
705	cep 1494, 1497
706	cep 1497
707	cep 1493; "rendered" for "entered."
708	cep 1499, 1569
709	cep 1502

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<i>Probate Code:</i>	<i>Origin:</i>
710-3	cep 1496; "personally or" is added in 710; "but the validity" etc., is new in 713.
714	cep 1498
715	cep 1501
716	cep 1500
717	cep 1503
718	cep 1507-8
719	cep 1509
730	cep 1504; judgment against executor, etc., is made conclusive; cf. suits to quiet title.
731	cep 1506
732	cep 1505
733	cep 1494, 1643, 1513
734	cep 1496, 1643
735	cep 1475
736	new: 138 Cal. 618
737	cep 1612
738-9	cep 1514
750	cep 1560, 1562-3; cc 1359; 62 C. A. D. 162
751	cc 1360; 4th subdivision omitted: 150 Cal. 498.
752	cc 1362, 1361, 1359
753	cep 1564
754	cep 1516, 1523, 1536
755	cep 1517, 1575; "accounts" and "returns" are consolidated; reports to be "verified" (by one) instead of "under both" (of all?). cep 1523
756	cep 1553, 1556
757	cep 1561
758	cep 1545
759	cep 1571
760-1	cep 1559
770	cep 1522; "title shall pass without confir- mation," now probably infer- red, is new.
771	cep 1523; notice of sale to be dispensed with under specified conditions.
772-3	cep 1526; "conditional sale contract" is new.
774	cep 1524
780	cep 1547
781	cep 1548
782	cep 1549
783	cep 1557-8
784	cep 1552, 1550
785	cep 1552, 1554

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786	cep 1554-5
787	cep 1551
788	cep 1554
789-90	cep 1569
791	cep 1570
792	cep 1572
793	cep 1573-4
800	cep 1565
801	cep 1566-7; the last sentence is new.
802	cep 1568
810-4	cep 1577, 1580
830	cep 1528, 1577, 1577a, 1578
831	cep 1577a, 1578
832	cep 1528, 1577a, 1578
833	cep 1577a, 1578
834	cep 1578
840	cep 1577
841-3	cep 1579
844	new
850	cep 1597
851	cep 1598
852	cep 1599-1600, 1601
853	cep 1601, 1604-5, 1603
860	cep 1576a; provision is made for notice and an authorizing order.
900	cep 1616
901-3	cep 1618
904	cep 1616
910	cep 1619
911	cep 1616
920	cep 1613, 1615, 1614; "nor is he liable" etc., is new.
921	cep 1622, 1512, 1627; "exhibits" and "ac- counts" are consolidated.
922	cep 1628, 1652, 1653
923	cep 1629
924	cep 1630
925	cep 1631
926	cep 1633-4
927	cep 1635, 1631, 1636, 1626
928	cep 1636
929-30	cep 1632
931	cep 1637
932	cep 1639
950	cep 1643-4, 1205
951	cep 1646
952	cep 1647, 1645
953	cep 1648
954	cep 1649
955	cep 1650

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<i>Probate Code:</i>	<i>Origin:</i>
956	cep 1651; "give such extension" etc., is omitted.
1000	cep 1658-60
1001	cep 1661; "or injury to the estate" etc., is added; cf. 1011.
1002	cep 1662
1003	cep 1661
1010-2	cep 1663; "or any co-executor" etc., is added to last sentence of 1010.
1013	cep 1663
1020	cep 1665
1021	cep 1666
1022	cep 1665; "intestate" is added.
1023	cep 1671
1024	cep 1669; "due from the distributee" is added, so as to apply to partial distributions.
1025	cep 1670; the omitted procedure seems useless.
1040	cep 1667
1041	cep 1668
1042	cep 1667
1050	cc 1367, 1351, 1397
1051	cc 1395-6
1052	cc 1398
1053	cc 1399
1054	cep 1686
1060	cep 1691, 1703½; provision for "agents" omitted as unnecessary.
1061	cep 1691
1062	cep 1693; "or when the distributee refuses" etc., is new.
1063	cep 1694
1064	cep 1696
1065	cc 1365
1066	cep 1697
1067	cep 1698
1080-2	cep 1664 (simplified)
1100	cep 1661, 1663
1101-11	cep 1675-85; preference of males to females omitted in 1106; a separate bill will be suggested providing a different procedure for partition.
1120	cep 1699; 145 Cal. 344; the last three sentences are new.
1121	cep 1699
1122	cep 1700
1123	cep 1701
1124-5	cep 1702

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1126	new
1140	cep 1726
1141	cep 1727
1142	cep 1618, 1729, 1732, 1735, 1730, 1743
1143-4	cep 1726a; "Such sales" etc., is new.
1145	cep 1728
1146	cep 1731
1147-8	cep 1737; Bank Act, sec. 91.
1149	cep 1741
1150	cep 1738
1151	pol 4182
1152	11 Cal. 120
1153	cep 1736, 1739
1154	cep 1740
1155	cep 1744
1170-3	cep 1723; "or expectancy" is new.
1180-3	cep 1718
1190-2	cep 1724
1200	cep 1465a used as a basis.
1201	cep 1580 used as a basis.
1202	cep 1380
1203	cep 1381
1204	new (summary)
1205	new (summary)
1206	cep 1710, 1707
1207	cep 1708-9, 1711
1208	cep 1722
1209	cep 1705
1220-1	cep 1704
1222	cep 1486, 1706, 1719
1223	sec. 72 Land Title Law of 1914.
1230	cep 1716-7
1231	cep 1714
1232	cep 1720
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1400	ce 236-7, 250-1
1401	ce 238-240
1402	ce 241 (proviso)
1403	ce 241
1404	ce 242
1405	cep 1747, 1807; last sentence new.
1406	ce 246, cep 1748-50, 1751
1407-9	ce 246; "in writing" is omitted as being harsh and unjust. cep 1751
1410	cep 1751
1411	cep 1751a
1430	cep 1752 $\frac{1}{2}$
1431	cep 1810c

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<i>Probate Code:</i>	<i>Origin:</i>
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1440-2	cep 1747
1460	cep 1767
1461	cep 1763
1462	cep 1764, 1764a
1470-2	cep 1766
1480-1	cep 1754; the three particular duties specified in 1754 are omitted; they are separately required and are not a complete list of duties.
1482	cep 1788
1483	cep 1803
1484	cep 1758
1485	cep 1758; "when the will" etc., is new.
1486	cep 1804
1487	cep 1805
1500	cep 1753, 1765
1501	cep 1768-9
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1503	cep 1771
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1505	cep 1771a
1506-7	cep 1772
1508	new
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1512	cep 1755
1513-4	Bank Act, secs. 91, 93.
1530	cep 1777
1531	cep 1778-8a
1532	cep 1791
1533	Gathered from cep 1577a, 1577-8.
1534-5	cep 1789
1536	cep 1779-80
1537	cep 1810, 1810a, 1789a
1538	Gathered from cep 1577a, 1577-80.
1539	cep 1806
1550-1	cep 1773; "not exceeding two months" is omitted; provision for annual accounts is omitted, as it was impliedly repealed by the amendment to cep 1774 in 1913; see 1554.
1552	cep 1800
1553	cep 1774-5
1554	cep 1774 (proviso)
1555	cep 1774 (last sentence); the last sentence is new.
1556	cep 1776
1557	cep 1792

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<i>Probate Code:</i>	<i>Origin:</i>
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1571	cep 1794-5
1572	cep 1797
1573	cep 1798
1574	cep 1798-9
1580	cc 253, cep 1801
1581	cep 1801; the last sentence is new.
1582	cep 1801
1590	cep 1802, 1760 (2); "upon application," etc., is new.
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1592	cc 256
1593	cc 257
1600-2	cep 1761
1603-5	cep 1760 (1st)
1606	cep 1808
1607	cep 1759
1630	cep 963
1631	cep 1765
1650-69	Gen. Laws Act 7751

NOTE.—In several places where preliminary orders, such as orders to show cause, are authorized to be made by the court, we have added "or by a judge thereof."

Sections have been consolidated when they are short and deal with one specific subject; on the other hand, long sections like cc 1313, cep 1578-1580 and 1723, which really constitute complete articles, have been subdivided, making for convenience both of reference and amendment.

By rearrangement of sections much duplication of language is avoided. The language has been simplified to a considerable extent, without doing away with customary terms and expressions.

Certain court decisions have been codified.

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1604	853
1605	853
1606-7	omitted: unnecessary.
1612	737
1613-5	920
1616	900, 904, 911, 1240
1617	583
1618	901-3, 1142
1619	910
1622	921
1626	927, 524
1627	921
1628	922
1629	923
1630	924
1631	925, 927
1632	930, 929
1633-4	926
1635	927
1636	927-8
1637	931
1638	omitted as unnecessary, for uniformity.
1639	932
1643	950, 734, 733
1644	950
1645	952
1646	951
1647	952
1648	953
1649	954
1650	955; last sentence, relating to claims not due or contingent, is omitted, since these claims may be presented un- der cep 1493 as amended in 1880.
1651	956

CROSS INDEX No. 2 (Continued)

Code of Civil

Procedure:

Probate Code:

1652	922
1653	922
1658-60	1000
1661	1001, 1003, 1100
1662	1002
1663	1010-3, 1100
1664	1080-2, 1240
1665	1020, 1022
1666	1021
1667	1040, 1042
1668	1041
1669	1024
1670	1025
1671	1023
1675	1101
1676	1102
1677	1103
1678	1104
1679	1105
1680	1106
1681	1107
1682	1108
1683	1109
1684	1110
1685	1111
1686	1054
1691	1060-1
1692	omitted: no need of agent; executor can act as well.
1693	1062
1694	1063
1695	omitted.
1696	1064
1697	1066
1698	1067
1699	1120-1
1700	1122
1701	1123, 1240
1702	1124-5
1703	omitted: 1st clause unnecessary now; no need for double jurisdiction.
1703½	1060
1704	1220-1
1705	1209
1706	1222
1707	1206
1708-9	1207
1710	1206
1711	1207

CROSS INDEX No. 2 (Continued)

Code of Civil

Procedure:

Probate Code:

1712	omitted: no effect since abolition of order of sale.
1713	1233
1714	1231
1715	omitted: not necessary; see 1233.
1716-7	1230
1718	1180-3
1719	1222
1720	1232
1721	526
1722	1208
1723	1170-3
1724	1190-2
1726	1140
1726a	1143-4
1727	1141
1728	1145
1729	1142
1730	1142
1731	1146
1732	1142
1735	1142
1736	1153
1737	1147-8
1738	1150
1739	1153
1740	1154
1741	1149
1742	omitted: see pol 4314.
1743	1142
1744	1155
1747	1440-2, 1405
1748-50	1406
1751	1407, 1406, 1410
1751a	1411; query: is this unconstitutional; 188 Cal. 645?
1752 $\frac{1}{2}$	1430, 1432
1753	1500
1754	1480, 1481
1755	1512
1756	omitted: useless.
1757	1504
1758	1484-5
1759	1607
1760 (1st)	1603-5
1760 (2d)	1590
1761	1600-2
1763	1461
1764	1462

CROSS INDEX No. 2 (Continued)

Code of Civil

Procedure:

Probate Code:

1764a	1462
1765	1500, 1631
1766	1470-2
1767	1460
1768-9	1501
1770	1502
1771	1502-3
1771a	1505
1772	1506-7
1773	1550-1
1774	1553-5
1775	1553
1776	1556
1777	1530
1778	1531
1778a	1531
1779	1536
1780	1536
1788	1482
1789	1534-5
1789a	1537
1791	1532
1792	1557
1793	1570
1794-5	1571
1796	1570
1797	1572
1798	1573-4
1799	1574
1800	1552
1801	1580-2
1802	1590
1803	1483
1804	1486
1805	1487
1806	1539
1807	1405
1808	1606
1809	omitted: unnecessary by the terms of cep 1056-7.
1810	1537
1810a	1537
1810b	1509-11
1810c	1431

Political Code: Probate Code:

4182	1151
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PROPOSED CHANGES IN OTHER CODES
TO CONFORM
TO PROVISIONS OF PROBATE CODE

Changes in certain of the provisions of the Political Code, Code of Civil Procedure, and Civil Code would seem necessary to effect a suitable adjustment to the provisions of the Probate Code.

POLITICAL CODE.

Amend sections 4181 and 4182, to read as follows:

4181. The public administrator must perform such duties as are prescribed in chapter twenty, division III, of the Probate Code, and shall perform such other duties as are required by law.

4182. The publication of the semiannual report required to be made by the public administrator shall be a county charge.

CODE OF CIVIL PROCEDURE.

Amend section 763 by substituting "the Probate Code" for "section 1444 of the Code of Civil Procedure."

Amend section 963, subdivision 3, to read: "From such probate orders and decrees as are made appealable by the provisions of the Probate Code."

Add sections 1043 and 1044, to Chapter VIII, Title XIV, Article II, to read as follows:

1043. A corporation or association authorized to conduct the business of a trust company in this state may be appointed to act as an assignee, receiver, depositary or trustee, in like manner as an individual.

1044. Such corporation or association shall not be required to give any bond or security in case of such appointment, but in lieu thereof it shall be liable on the securities deposited with the state treasurer as required by law for the conduct of a trust company business, and shall be responsible for all assets entrusted to it to the same extent as an individual. When it is required that an assignee, receiver, depositary or trustee shall qualify by taking and subscribing an oath, or when an affidavit is required, it shall be sufficient qualification by such corporation or association if such oath be taken and subscribed or such affidavit be made by its president, vice president, secretary, manager, trust officer or assistant trust officer.

CIVIL CODE.

Amend section 138 to read as follows:

138. In actions for divorce the court may, during the pendency of the action, or at the final hearing or at any time thereafter during the minority of any of the children of the marriage, make such order for the custody, care, education, maintenance and support of such minor children as may seem necessary and proper, and may at any time modify or vacate the same. In awarding the custody the court is to be guided by the following considerations:

(1) By what appears to be for the best interest of the child in respect to its temporal and its mental and moral welfare; and if the child is of a sufficient age to form an intelligent preference, the court may consider that preference in determining the question;

(2) As between parents adversely claiming the custody, neither parent is entitled to it as of right; but other things being equal, if the child is of tender years, it should be given to the mother; if it is of an age to require education and preparation for labor and business, then to the father.

BANK ACT.

Repeal section 92.

GENERAL LAWS.

Repeal Act 5716 (cf. cc 246; Probate Code 1409).

Repeal Act 7751 (cf. Probate Code 1650-69).

INTRODUCED BY SENATORS JONES, NELSON AND
ROCHESTER.

An act to revise and consolidate the law relating to probate, including the custody, disposal by will, succession, administration and distribution of estates of decedents, the custody and administration of estates of persons under guardianship, and the custody of persons under guardianship; to repeal certain provisions of law therein revised and consolidated and therein specified; and to establish a Probate Code.

The people of the State of California do enact as follows:

GENERAL PROVISIONS.

1. This act shall be known as the Probate Code and is composed of four divisions as follows:

Division I. Wills.

II. Succession.

III. Administration of Estates of Decedents.

IV. Guardian and Ward.

2. The provisions of this code, so far as they are substantially the same as existing statutes, must be construed as continuations thereof, and not as new enactments.

3. No action or proceeding commenced before this code takes effect, and no right accrued, is affected by its provisions, but the proceedings therein must conform to the requirements of this code as far as applicable.

DIVISION I—WILLS.

CHAPTER I—WHO MAY MAKE AND TAKE BY A WILL.

Article I—General Provisions.

20. Every person of sound mind, over the age of eighteen years, may dispose of his or her separate property, real and personal, by will.

1 21. The extent to which community property may be dis-
2 posed of by will is provided in chapter I of division II of this
3 code.

4 22. A will or part of a will procured to be made by duress,
5 menace, fraud or undue influence, may be denied probate; and
6 a revocation procured by the same means may be declared
7 void.

8 23. A conjoint or mutual will is valid, but it may be
9 revoked by any of the testators in like manner as any other
10 will.

11 24. A will, the validity of which is made conditional by its
12 own terms, shall be granted or denied probate, or denied effect
13 after probate, in conformity with the condition.

14 25. The execution of a codicil referring to a previous
15 will has the effect to republish the will as modified by the
16 codicil.

17 26. No will made out of this state is valid as a will in
18 this state unless executed according to the provisions of this
19 act, except that a will valid under the laws of a state or
20 country in which the testator is domiciled at the time of his
21 death is valid in this state so far as the same relates to per-
22 sonal property.

23 27. A testamentary disposition may be made to the state,
24 to counties, to municipal corporations, to natural persons
25 capable by law of taking the property, to unincorporated
26 benevolent or fraternal societies or associations or lodges or
27 branches thereof, and to corporations formed for scientific,
28 literary, or solely educational or hospital purposes, or pri-
29 marily for the public preservation of forests and natural
30 scenery, or to maintain public libraries, museums or art gal-
31 leries, or for similar public purposes. No other corporation
32 can take under a will, unless expressly authorized by statute.

33 28. Testamentary dispositions, including devises and
34 bequests to a person on attaining majority, are presumed to
35 vest at the testator's death.

36 29. A devise or legacy given to more than one person
37 vests in them as owners in common, unless the will otherwise
38 provides.

39 Article II—Gifts to Charity.

40
41 40. All dispositions by will, whether made in or out of
42 this state, are subject to the provisions of this act limiting
43 charitable bequests and devises.

44 41. No estate, real or personal, may be bequeathed or
45 devised to any charitable or benevolent society or corporation,
46 or to any person or persons in trust for charitable uses, unless
47 done by will duly executed at least thirty days before the
48 death of the testator. If so made at least thirty days before
49 death, such devises and legacies shall be valid, but they may
50 not collectively exceed one-third of the estate of a testator who
51 leaves legal heirs, and if they do, a pro rata deduction from

1 such devises and legacies shall be made so as to reduce the
2 aggregate thereof to one-third of the estate. All dispositions
3 of property made contrary hereto shall be void, and go to the
4 residuary legatees or devisees or heirs, according to law.

5 42. Bequests and devises to or for the use or benefit of
6 the state, or any municipality, county or political subdivision
7 within the state, or any institution belonging to the state, or
8 belonging to any municipality, county or political subdivision
9 within the state, or to any educational institution which is
10 exempt from taxation under section 1a of article XIII or sec-
11 tion 10 of article IX of the constitution of this state and
12 statutes enacted thereunder, or for the use or benefit of any
13 such educational institution, are excepted from the restric-
14 tions of this article.

15 43. Nothing in this article contained shall apply to
16 bequests or devises made by will executed at least six months
17 prior to the death of a testator who leaves no spouse, child,
18 grandchild or parent, or when all of such heirs, by a writing
19 executed at least six months prior to his death, shall have
20 waived the restriction.

21 22 CHAPTER II—EXECUTION OF WILLS. 23

24 50. Every will, other than a nuncupative will, must be
25 in writing and every will, other than a holographic will and a
26 nuncupative will, must be executed and attested as follows:

27 (1) It must be subscribed at the end thereof by the testator
28 himself, or some person in his presence and by his direction
29 must subscribe his name thereto. A person who subscribes
30 the testator's name, by his direction, should write his own
31 name as a witness to the will, but a failure to do so will not
32 affect the validity of the will.

33 (2) The subscription must be made, or the testator must
34 acknowledge it to have been made by him or by his authority,
35 in the presence of both of the attesting witnesses, present at
36 the same time.

37 (3) The testator, at the time of subscribing or acknowledg-
38 ing the instrument, must declare to the attesting witnesses
39 that it is his will.

40 (4) There must be at least two attesting witnesses, each of
41 whom must sign the instrument as a witness, at the end of the
42 will, at the testator's request and in his presence. The wit-
43 nesses should give their places of residence, but a failure to
44 do so will not affect the validity of the will.

45 51. All beneficial devises and legacies to a subscribing
46 witness are void unless there are two other and disinterested
47 subscribing witnesses to the will, except that if such interested
48 witness would be entitled to any share of the estate of the
49 testator in case the will were not established, he shall take
50 such proportion of the devise or bequest made to him in the
51 will as does not exceed the share of the estate which would be
52 distributed to him if the will were not established.

1 52. A mere charge on the estate of the testator for the
2 payment of debts does not prevent his creditors from being
3 competent witnesses to his will.

4 53. A holographic will is one that is entirely written,
5 dated and signed by the hand of the testator himself. It is
6 subject to no other form, and need not be witnessed. No
7 address, date or other matter written, printed or stamped
8 upon the document, which is not incorporated in the provi-
9 sions which are in the handwriting of the decedent, shall be
10 considered as any part of the will.

11 54. A nuncupative will is not required to be in writing.
12 It may be made by one who, at the time, is in actual military
13 service in the field, or doing duty on shipboard at sea, and in
14 either case in actual contemplation, fear, or peril of death,
15 or by one who, at the time, is in expectation of immediate
16 death from an injury received the same day. It must be
17 proved by two witnesses who were present at the making
18 thereof, one of whom was asked by the testator, at the time, to
19 bear witness that such was his will, or to that effect.

20 55. A nuncupative will may dispose of personal property
21 only, and the estate bequeathed must not exceed one thousand
22 dollars in value.

23

24

CHAPTER III—REVOCATION OF WILLS.

25

26

27 70. If a person marries after making a will, and the
28 spouse survives the maker, the will is revoked as to the spouse,
29 unless provision has been made for the spouse by marriage
30 contract, or unless the spouse is provided for in the will, or
31 in such way mentioned therein as to show an intention not to
32 make such provision; and no other evidence to rebut the pre-
33 sumption of revocation can be received.

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71. If a person marries after making a will and has issue
of such marriage, and any of the issue survives the maker, or
is born after its father's death, the will is revoked as to such
issue, unless provision has been made for such issue by some
settlement, or unless such issue are provided for in the will,
or in such way mentioned therein as to show an intention not
to make such provision; and no other evidence to rebut the
presumption of such revocation can be received.

72. A prior will is not revoked by a subsequent will,
unless the latter contains an express revocation, or provisions
wholly inconsistent with the terms of the prior will. In
other cases the prior will remains effectual so far as consistent
with the provisions of the subsequent will; but the mere nam-
ing of an executor in the prior will need not be given effect
by the court when the subsequent will is otherwise wholly
inconsistent with the terms of the prior will, the intention
of the testator in this respect being left to the determination
of the court.

73. If the instrument by which an alteration is made in
the testator's interest in any property previously disposed of

1 by his will expresses his intent that it shall be a revocation,
2 or if it contains provisions wholly inconsistent with the terms
3 and nature of the testamentary disposition, it operates as a
4 revocation thereof, unless such inconsistent provisions depend
5 on a condition or contingency by reason of which they do not
6 take effect.

7 74. Except as hereinabove provided, no written will, nor
8 any part thereof, can be revoked or altered otherwise than:

9 (1) By a written will, or other writing of the testator,
10 declaring such revocation or alteration, and executed with
11 the same formalities required for the execution of a will; or,

12 (2) By being burnt, torn, canceled, defaced, obliterated or
13 destroyed, with the intent and for the purpose of revoking the
14 same, by the testator himself, or by some person in his
15 presence and by his direction. If such act is done by any
16 person other than the testator, the direction of the testator,
17 and the fact of such injury or destruction, must be proved
18 by two witnesses.

19 75. If, after making a will, the testator makes a second
20 will, the destruction or other revocation of the second will
21 does not revive the first will, unless it appears by the terms of
22 such revocation that it was the intention to revive and give
23 effect to the first will, or unless, after such destruction or
24 other revocation, the first will is duly republished.

25 76. A will executed in duplicate is revoked if one of the
26 duplicates is burnt, torn, canceled, defaced, obliterated or
27 destroyed under the circumstances mentioned in subdivision
28 2 of section 74.

29 77. An agreement made by a testator for the sale or
30 transfer of property disposed of by a will previously made,
31 does not revoke such disposal; but the property passes by the
32 will, subject to the same remedies on the testator's agreement,
33 for a specific performance or otherwise, against the devisees
34 or legatees, as might be had against the testator's successors,
35 if the same had passed by succession.

36 78. Neither a charge or encumbrance placed by a testator
37 upon property previously disposed of by his will, for the pur-
38 pose of securing the payment of money or the performance of
39 any covenant or agreement, nor a conveyance, settlement, or
40 other act of a testator, by which his interest in any such prop-
41 erty is altered, but not wholly divested, is a revocation of the
42 disposal; but the property, subject to such charge or
43 encumbrance, or the remaining interest therein, passes by the
44 will.

45 79. The revocation of a will revokes all its codicils.

46
47 CHAPTER IV—KINDRED NOT MENTIONED IN WILL, WHO
48 SHARE IN ESTATE.

49
50 90. When a testator omits to provide in his will for any
51 of his children, or for the issue of any deceased child, whether

1 born before or after the making of the will or before or after
2 the death of the testator, and such child or issue are unpro-
3 vided for by any settlement, and have not had an equal pro-
4 portion of the testator's property bestowed on them by way
5 of advancement, unless it appears from the will that such
6 omission was intentional, such child or such issue succeeds to
7 the same share in the estate of the testator as if he had died
8 intestate.

9 91. The share of the estate which is assigned to a child
10 or issue omitted in a will, as hereinbefore mentioned, must
11 first be taken from the estate not disposed of by the will, if
12 any; if that is not sufficient, so much as may be necessary must
13 be taken from all the devisees or legatees, in proportion to the
14 value they may respectively receive under the will, unless the
15 obvious intention of the testator in relation to some specific
16 devise or bequest, or other provision in the will, would thereby
17 be defeated; in such case, such specific devise, legacy or pro-
18 vision may be exempted from such apportionment, and a
19 different apportionment, consistent with the intention of the
20 testator, may be adopted.

21 92. If a devisee or legatee dies during the lifetime of the
22 testator, the testamentary disposition to him fails, unless an
23 intention appears to substitute another in his place; except
24 that when any estate is devised or bequeathed to any kindred
25 of the testator, and the devisee or legatee dies before the testa-
26 tor, leaving lineal descendants, or is dead at the time the will
27 is executed, but leaves lineal descendants surviving the testa-
28 tor, such descendants take the estate so given by the will in the
29 same manner as the devisee or legatee would have done had
30 he survived the testator.

31 32 CHAPTER V—INTERPRETATION OF WILLS.

33
34 100. The interpretation of wills, wherever made, is gov-
35 erned, when relating to property within this state, by the law
36 of this state, and the rules prescribed by this code are to be
37 observed, unless an intention to the contrary clearly appears.

38 101. Several testamentary instruments executed by the
39 same testator are to be taken and construed together as one
40 instrument. A will is to be construed according to the inten-
41 tion of the testator. Where his intention can not have effect
42 to its full extent, it must have effect as far as possible.

43 102. The words of a will are to receive an interpretation
44 which will give to every expression some effect, rather than
45 one which will render any of the expressions inoperative; and
46 of two modes of interpreting a will, that is to be preferred
47 which will prevent a total intestacy.

48 103. Where the meaning of any part of a will is ambiguous
49 or doubtful, it may be explained by any reference thereto, or
50 recital thereof, in another part of the will. All the parts of
51 a will are to be construed in relation to each other, and so as,

1 if possible, to form one consistent whole; but where several
2 parts are absolutely irreconcilable, the latter must prevail.

3 104. A clear and distinct devise or bequest can not be
4 affected by any reasons assigned therefor, or by any other
5 words not equally clear and distinct, or by inference or argu-
6 ment from other parts of the will, or by an inaccurate recital
7 of or reference to its contents in another part of the will.

8 105. When there is an imperfect description, or no person
9 or property exactly answers the description, mistakes and
10 omissions must be corrected, if the error appears from the con-
11 text of the will or from extrinsic evidence, excluding the oral
12 declarations of the testator as to his intentions; and when an
13 uncertainty arises upon the face of a will, as to the applica-
14 tion of any of its provisions, the testator's intention is to be
15 ascertained from the words of the will, taking into view the
16 circumstances under which it was made, excluding such oral
17 declarations.

18 106. The words of a will are to be taken in their ordinary
19 and grammatical sense, unless a clear intention to use them in
20 another sense can be collected, and that other can be ascer-
21 tained. Technical words are not necessary to give effect to
22 any species of disposition by a will; but technical words in a
23 will are to be taken in their technical sense, unless the con-
24 text clearly indicates a contrary intention, or unless it satis-
25 factorily appears that the will was drawn solely by the
26 testator, and that he was unacquainted with such technical
27 sense.

28 107. The term "heirs," or other words of inheritance, are
29 not requisite to devise a fee, and a devise of real property
30 passes all the estate of the testator, unless otherwise limited.

31 108. A testamentary disposition to "heirs," "relations,"
32 "nearest relations," "representatives," "legal represent-
33 atives," "personal representatives," "family," "nearest (or
34 next) of kin" of any person, without other words of qualifica-
35 tion, and when the terms are used as words of donation, and
36 not of limitation, vests the property in those who would be
37 entitled to succeed to the property of such person, according
38 to the provisions of division II of this code. Such terms are
39 used as words of donation, and not of limitation, when the
40 property is given to the person so designated, directly, and
41 not as a qualification of an estate given to the ancestor of
42 such person.

43 CHAPTER VI—EFFECT OF CERTAIN PROVISIONS. 44

45 120. A devise of land conveys all the estate of the testator
46 therein which he could lawfully devise, unless it clearly
47 appears by the will that he intended to convey a less estate.

48 -121. Any estate, right, or interest in lands acquired by
49 the testator after the making of his will, passes thereby and in
50 like manner as if title thereto was vested in him at the time
51

1 of making the will, unless the contrary manifestly appears by
2 the will to have been the intention of the testator.

3 122. Words in a will referring to death or survivorship,
4 simply, relate to the time of the testator's death, unless posses-
5 sion is actually postponed, when they must be referred to the
6 time of possession.

7 123. A testamentary disposition to a class includes every
8 person answering the description at the testator's death; but
9 when the possession is postponed to a future period, it includes
10 also all persons coming within the description before the time
11 to which possession is postponed. A child born after a
12 testator's death, or any other period when a disposition to a
13 class vests in right or in possession, takes, if answering to the
14 description of the class.

15 124. When a will directs the conversion of real property
16 into money, such property and all its proceeds must be deemed
17 personal property from the time of the testator's death.

18 125. A devise or bequest of all the testator's real or per-
19 sonal property, in express terms, or in any other terms denot-
20 ing his intent to dispose of all his real or personal property,
21 passes all the real or personal property which he was entitled
22 to dispose of by will at the time of his death, including prop-
23 erty embraced in a power to devise.

24 126. A devise of the residue of the testator's real property,
25 or a bequest of the residue of the testator's personal property,
26 passes all the real or personal property, as the case may be,
27 which he was entitled to devise or bequeath at the time of his
28 death, not otherwise effectually devised or bequeathed by his
29 will.

30

31 CHAPTER VII—CONDITIONS AND REMAINDERS.

32

33 140. The death of a devisee or legatee of a limited interest
34 before the testator's death does not defeat the interest of per-
35 sons in remainder who survive the testator.

36 141. A conditional disposition is one which depends upon
37 the occurrence of some uncertain event, by which it is either
38 to take effect or be defeated.

39 142. A condition precedent in a will is one which is
40 required to be fulfilled before a particular disposition takes
41 effect. It is to be deemed performed when the testator's
42 intention has been substantially, though not literally, complied
43 with. Nothing vests until such condition is fulfilled, except
44 where fulfillment is impossible, in which case the disposition
45 vests, unless the condition was the sole motive thereof and the
46 impossibility was unknown to the testator or arose from an
47 unavoidable event subsequent to the execution of the will.

48 143. A condition subsequent is where an estate or interest
49 is so given as to vest immediately, subject only to be divested
50 by some subsequent act or event. A testamentary disposition,
51 when vested, can not be divested unless upon the occurrence

1 of the precise contingency prescribed by the testator for that
2 purpose.

3
4 CHAPTER VIII—LEGACIES AND INTEREST.

5
6 160. In case of a bequest of the interest or income of a
7 certain sum or fund, the income accrues from the testator's
8 death.

9 161. Legacies are distinguished and designated, according
10 to their nature, as follows: .

11 (1) A legacy of a particular thing, specified and distin-
12 guished from all others of the same kind belonging to the
13 testator, is specific; if such legacy fails, resort can not be had
14 to the other property of the testator;

15 (2) A legacy is demonstrative when the particular fund or
16 personal property is pointed out from which it is to be taken
17 or paid;

18 (3) An annuity is a bequest of certain specified sums
19 periodically; if the fund or property out of which a demon-
20 strative legacy or an annuity is payable fails, in whole or in
21 part, resort may be had to the general assets, as in case of a
22 general legacy;

23 (4) A residuary legacy embraces only that which remains
24 after all the bequests of the will are discharged;

25 (5) All other legacies are general legacies.

26 162. Legacies are due and deliverable one year after the
27 testator's death, and bear interest from that time, except that
28 legacies for maintenance, or to the testator's widow, bear
29 interest from the testator's death. Annuities commence at
30 the testator's death.

31 163. The provisions of this chapter are in all cases to be
32 controlled by a testator's express intention.

33
34 DIVISION II—SUCCESSION.

35
36 200. Succession is the acquisition of title to the property
37 of one who dies without disposing of it by will.

38
39 CHAPTER I—COMMUNITY PROPERTY.

40
41 201. Upon the death of either husband or wife, one-half of
42 the community property belongs to the surviving spouse; the
43 other half is subject to the testamentary disposition of the
44 decedent, and in the absence thereof goes to the surviving
45 spouse, subject to the following provisions.

46 202. Community property passing from the control of the
47 husband, either by reason of his death or by virtue of testa-
48 mentary disposition by the wife, is subject to his debts and to
49 administration and disposal under the provisions of division
50 III of this code; but in the event of such testamentary disposi-
51 tion by the wife, the husband, pending administration, shall
52 retain the same power to sell, manage and deal with the com-

1 munity personal property as he had in her lifetime; and his
2 possession and control of the community property shall not
3 be transferred to the personal representative of the wife except
4 to the extent necessary to carry her will into effect.

5 203. After forty days from the death of the wife, the sur-
6 viving husband shall have full power to sell, lease, mortgage
7 or otherwise deal with and dispose of the community real
8 property, unless a notice is recorded in the county in which the
9 property is situated to the effect that an interest in the prop-
10 erty, specifying it, is claimed by another under the wife's
11 will.

12 CHAPTER II—SEPARATE PROPERTY.

13 Article I—Particular Provisions.

14
15
16 220. The separate property of a person who dies without
17 disposing of it by will is succeeded to and must be distributed
18 as hereinafter provided, subject to the limitation of any mar-
19 riage or other contract, and to the provisions of division III
20 of this code.

21 221. If the decedent leaves a surviving spouse, and only
22 one child or the lawful issue of a deceased child, the estate
23 goes one-half to the surviving spouse and one-half to the child
24 or issue. If the decedent leaves a surviving spouse, and more
25 than one child living or one child living and the lawful issue
26 of one or more deceased children, the estate goes one-third to
27 the surviving spouse and the remainder in equal shares to his
28 children and to the lawful issue of any deceased child, by
29 right of representation; but if there is no child of decedent
30 living at his death, the remainder goes to all of his lineal
31 descendants; and if all of the descendants are in the same
32 degree of kindred to the decedent they share equally, other-
33 wise they take by right of representation.

34 222. If the decedent leaves no surviving spouse, but leaves
35 issue, the whole estate goes to such issue; and if all of the
36 descendants are in the same degree of kindred to the decedent
37 they share equally, otherwise they take by right of representa-
38 tion.

39 223. If the decedent leaves a surviving spouse and no issue,
40 the estate goes one-half to the surviving spouse and one-half
41 to the decedent's parents in equal shares, or if either is dead
42 to the survivor, or if both are dead to their issue and the
43 issue of either of them, by right of representation.

44 224. If the decedent leaves a surviving spouse and neither
45 issue, parent, brother, sister, nor descendant of a deceased
46 brother or sister, the whole estate goes to the surviving spouse.

47 225. If the decedent leaves neither issue nor spouse, the
48 estate goes to his parents in equal shares, or if either is dead
49 to the survivor, or if both are dead in equal shares to his
50 brothers and sisters and to the descendants of deceased
51 brothers and sisters by right of representation.

226. If the decedent leaves neither issue, spouse, parent, brother, sister, nor descendant of a deceased brother or sister, the estate goes to the next of kin in equal degree, excepting that, when there are two or more collateral kindred in equal degree, but claiming through different ancestors, those who claim through the nearest ancestor must be preferred to those claiming through an ancestor more remote.

227. If the decedent dies under age without having been married, all the estate that came to the decedent by succession from a parent goes in equal shares to the other children of the same parent and to the issue of any other of such children who are dead, by right of representation; or if all the children of such parent are dead, and any of them has left issue, to such issue; and if all the issue are in the same degree of kindred to the decedent, they share equally, otherwise they take by right of representation.

228. If the decedent leaves no issue, and the estate or any portion thereof was community property of the decedent and a previously deceased spouse, such property goes in equal shares to the children of the deceased spouse and to their descendants by right of representation, and if none, then one-half of such community property goes to the parents of the decedent in equal shares or if either is dead to the survivor, or if both are dead in equal shares to the brothers and sisters of the decedent and to their descendants by right of representation, and the other half goes to the parents of the deceased spouse in equal shares, or if either is dead to the survivor, or if both are dead in equal shares to the brothers and sisters of such deceased spouse and to their descendants by right of representation.

229. If the decedent leaves no issue, and the estate or any portion thereof was separate property of a previously deceased spouse, and came to the decedent from such spouse by gift, descent, devise or bequest, such property goes in equal shares to the children of the deceased spouse and to their descendants by right of representation, and if none, then to the parents of the deceased spouse in equal shares, or if either is dead to the survivor, or if both are dead in equal shares to the brothers and sisters of the deceased spouse and to their descendants by right of representation.

230. If there is no one to succeed to any portion of the property in any of the contingencies provided for in the last two sections, according to the provisions of those sections, such portion goes to the next of kin of the decedent in the manner hereinabove provided for succession by next of kin.

231. If the decedent leaves no one to take his estate or any portion thereof, under the laws of this state, the same escheats to the state as of the date of the death of the decedent. The property or proceeds of any estate deposited in the state treasury after final decree of distribution or judgment of the superior court by reason of the failure of heirs to make claim thereto may be recovered upon judgment of the superior court

1 or order of the state board of control as provided in the Code
2 of Civil Procedure. When such judgment or order is obtained,
3 a certified copy thereof must be filed with the state treasurer
4 as his voucher. Thereupon the property must be delivered, or
5 the proceeds paid, to the claimant, upon filing his receipt there-
6 for. If no one succeeds to the estate or the proceeds, as herein
7 provided, the property of the decedent devolves and escheats to
8 the people of the state, and must be placed by the state
9 treasurer to the credit of the school fund. Property passing
10 to the state under this section, whether held by the state or
11 its officers, is subject to the same charges and trusts to which it
12 would have been subject if it had passed by succession, and is
13 also subject to all the provisions of the Code of Civil Procedure
14 relating to escheated estates.

15
16 Article II—General Provisions.
17

18 250. Inheritance or succession “by right of representa-
19 tion” takes place when the descendants of a deceased person
20 take the same share or right in the estate of another that
21 such deceased person would have taken as an heir if living.
22 A posthumous child is considered as living at the death of the
23 parent.

24 251. The degree of kindred is established by the number of
25 generations, and each generation is called a degree.

26 252. Lineal consanguinity, or the direct line of con-
27 sanguinity, is the relationship between persons one of whom is
28 a descendant of the other. The direct line is divided into a
29 direct line descending, which connects a person with those
30 who descend from him, and a direct line ascending, which con-
31 nects a person with those from whom he descends. In the
32 direct line there are as many degrees as there are generations.
33 Thus, the child is, with regard to the parent, in the first
34 degree; the grandchild, with regard to the grandparent, in the
35 second; and vice versa as to the parent and grandparent with
36 regard to their respective children and grandchildren.

37 253. Collateral consanguinity is the relationship between
38 people who spring from a common ancestor, but are not in a
39 direct line. The degree is established by counting the genera-
40 tion from one relative up to the common ancestor and from the
41 common ancestor to the other relative. In such computation
42 the first relative is excluded, the other included, and the
43 ancestor counted but once. Thus, brothers are related in the
44 second degree, uncle and nephew in the third degree, cousins
45 german in the fourth, and so on.

46 254. Kindred of the half blood inherit equally with those
47 of the whole blood in the same degree, unless the inheritance
48 came to the intestate by descent, devise, or gift of some one
49 of his ancestors, in which case all those who are not of the
50 blood of such ancestor must be excluded from such inheritance
51 in favor of those who are.

255. Every illegitimate child is an heir of his mother, and also of the person who, in writing, signed in the presence of a competent witness, acknowledges himself to be the father; and inherits his or her estate, in whole or in part, as the case may be, in the same manner as if he had been born in lawful wedlock; but he does not represent his father or mother by inheriting any part of the estate of the parent's kindred, either lineal or collateral, unless, before his death, his parents shall have intermarried, and his father, after such marriage, acknowledges him as his child, or adopts him into his family; in which case such child is deemed legitimate for all purposes of succession.

256. The estate of an illegitimate child, who, having title to any estate not otherwise limited by marriage contract, dies without disposing thereof by will, is succeeded to as if he had been born in lawful wedlock, if he has been legitimated by a subsequent marriage of his parents or adopted by his father as provided by the Civil Code; otherwise, it is succeeded to as if he had been born in lawful wedlock and had survived his father and all persons related to him only through his father.

257. An adopted child succeeds to the estate of one who has adopted him, the same as a natural child; and the person adopting succeeds to the estate of an adopted child, the same as a natural parent. An adopted child does not succeed to the estate of a natural parent when the relationship between them has been severed by the adoption, nor does such natural parent succeed to the estate of such adopted child.

258. No person convicted of the murder of the decedent shall be entitled to succeed to any portion of the estate; but the portion thereof to which he would otherwise be entitled to succeed goes to the other persons entitled thereto under the provisions of this chapter.

DIVISION III—ADMINISTRATION OF ESTATES OF DECEDENTS.

CHAPTER I—PROBATE OF WILLS AND APPLICATION FOR LETTERS.

Article I—Jurisdiction.

300. When a person dies, the title to his property, real and personal, passes to the person to whom it is devised or bequeathed by his last will, or, in the absence of such disposition, to the persons who succeed to his estate as provided in division II of this code; but all of his property shall be subject to the possession of the executor or administrator and to the control of the superior court for the purposes of administration, sale or other disposition under the provisions of division III of this code, and shall be chargeable with the expenses of administering his estate, and the payment of his debts and the allowance to the family, except as otherwise provided in this code.

1 301. Wills must be proved, and letters testamentary or of
2 administration granted and administration of estates of dece-
3 dents had, in the superior court:

4 (1) Of the county of which the decedent was a resident at
5 the time of his death, wherever he may have died;

6 (2) Of the county in which the decedent died, leaving estate
7 therein, he not being a resident of the state;

8 (3) Of any county in which he leaves estate, the decedent
9 not being a resident of the state at the time of his death,
10 and having died out of the state or without leaving estate
11 in the county in which he died; in either of which cases, when
12 the estate is in more than one county, the superior court of
13 the county in which a petition for letters testamentary or of
14 administration is first filed has exclusive jurisdiction of the
15 administration of the estate.

16 302. In the absence of fraud in its procurement, an order
17 of the superior court granting letters, when it becomes final,
18 is a conclusive determination of the jurisdiction of the court
19 (except when based upon the erroneous assumption of death),
20 and can not be collaterally attacked.

21 303. No will shall be admitted to probate or letters of
22 administration granted or other proceeding had (except the
23 ordering of a transfer as hereinafter provided), before any
24 judge who is interested as an heir of the decedent, or as a
25 legatee or devisee under a will, or when he is named as executor
26 or trustee in the will, or is a witness thereto, or is in any other
27 manner interested or disqualified from acting. When a peti-
28 tion is filed praying for the admission of a will to probate or
29 for the granting of letters of administration, or when pro-
30 ceedings are pending for the settlement of an estate, and there
31 is no judge of the superior court in that county qualified to
32 act, the court or judge must make an order transferring the
33 proceedings to the superior court of an adjoining county, and
34 the clerk must transmit to the clerk of the court to which the
35 proceedings are transferred a certified copy of the order
36 together with all papers in the proceedings on file in his
37 office; and thereafter the court to which the proceedings are
38 transferred shall exercise the same jurisdiction over the estate
39 and all matters relating to the administration thereof as if it
40 had original jurisdiction. But such transfer shall not be
41 ordered when some other judge qualified to act is assigned by
42 the chairman of the judicial council to sit in the county where
43 such proceedings are pending, to hear such proceedings.

44 304. The transfer of a proceeding from one court to another,
45 as provided for in the preceding section, shall not affect the
46 right of any person to letters testamentary or of administra-
47 tion, but the same persons are entitled to letters in the order
48 hereinafter provided.

49 305. If, before the administration of any estate so trans-
50 ferred is closed, another person becomes judge of the court
51 wherein such proceeding was originally commenced, who is
52 not disqualified to act in the settlement of the estate, and the

1 causes for which the proceeding was transferred no longer
2 exist, any person interested in the estate may have the pro-
3 ceeding returned to the court from which it was originally
4 transferred, by filing a petition setting forth these facts, and
5 moving the court therefor. If these facts are satisfactorily
6 shown, and it further appears to the court that the convenience
7 of the parties interested would be promoted by such change,
8 the court must make an order transferring the proceeding
9 back to the court where it was originally commenced; and the
10 clerk must transmit to the clerk of the court in which the pro-
11 ceeding was originally commenced, a certified copy of the
12 order together with all papers in the proceedings on file in
13 his office.

Article II—Probate of Wills.

17 320. The custodian of a will, within thirty days after
18 being informed that the maker thereof is dead, must deliver the
19 same to the clerk of the superior court having jurisdiction of
20 the estate, or to the executor named therein. Failure to do
21 so makes such person responsible for all damages sustained
22 by any one injured thereby.

23 321. If it is alleged in a petition that some one has posses-
24 sion of a will, and the court having jurisdiction of the estate,
25 or a judge thereof, is satisfied that the allegation is true, an
26 order must be made and served upon such person, requiring
27 him to produce it at a time named in the order. If he has
28 possession of the will and neglects or refuses to produce it as
29 required, he may by warrant from the court be committed to
30 the jail of the county and confined therein until he produces
31 it. The judge of the court may at any time make and issue
32 all necessary orders and writs to enforce the production
33 of wills and the attendance of witnesses.

34 322. The rights of a purchaser or encumbrancer of real
35 property, in good faith and for value, derived from any person
36 claiming the same by succession, are not impaired by any
37 devise made by the decedent from whom succession is claimed,
38 unless within four years after the deviser's death the instru-
39 ment containing such devise is duly proved as a will, or writ-
40 ten notice of such devise is recorded with the recorder of the
41 county where the land lies.

42 323. Any executor, devisee or legatee named in a will, or
43 any other person interested in the estate, may, at any time
44 after the death of the testator, petition the court having
45 jurisdiction to have the will proved, whether the same be in
46 writing or nuncupative, in his possession or not, lost or
47 destroyed, or beyond the jurisdiction of the state.

48 324. If the person named in a will as executor, for thirty
49 days after he has knowledge of the death of the testator and
50 that he is named as executor, fails to petition the proper
51 court for the probate of the will and that letters testamentary
52 be issued to him, he may be held to have renounced his right

1 to letters, and the court may appoint any other competent
2 person administrator, unless good cause for delay is shown.

3 325. No proof shall be received of a nuncupative will
4 unless it is offered within six months after the testamentary
5 words were spoken, nor unless the words, or the substance
6 thereof, were reduced to writing within thirty days after they
7 were spoken, and such writing is filed with the petition for
8 the probate thereof. Notice of such petition shall be given,
9 and subsequent proceedings in administration had, as in the
10 case of a written will.

11 326. A petition for the probate of a will must state:

12 (1) The jurisdictional facts;

13 (2) Whether the person named as executor consents to act
14 or renounces his right to letters testamentary;

15 (3) The names, ages and residences of the heirs, devisees
16 and legatees of the decedent, so far as known to the petitioner;

17 (4) The character and estimated value of the property of
18 the estate;

19 (5) The name of the person for whom letters testamentary
20 are prayed.

21 No defect of form or in the statement of jurisdictional facts
22 actually existing shall make void the probate of a will.

23 327. When the petition is filed, the clerk of the court
24 shall set the same for hearing by the court upon some day
25 not less than ten nor more than thirty days thereafter, and
26 shall give notice of the time and place of hearing by pub-
27 lishing the same in a newspaper published in the county;
28 if there is none, then by three written or printed notices, posted
29 at three of the most public places in the county. If the notice
30 is published in a weekly newspaper, it must appear therein on
31 at least three different days of publication; and if in a news-
32 paper published oftener than once a week, it shall be so pub-
33 lished that there shall be at least ten days from the first to
34 the last day of publication, both first and last day being
35 included. If the notice is by posting, it must be given at least
36 ten days before the hearing.

37 328. At least ten days before the hearing, copies of the
38 notice must be personally served upon the heirs of the testator
39 and the devisees and legatees named in the will and all persons
40 named as executors who are not petitioning, or mailed, postage
41 prepaid, from a post office within this state, addressed to them
42 at their respective places of residence, if known to the peti-
43 tioner, if not, at the county seat of the county where the pro-
44 ceedings are pending.

45 329. If no one appears to contest the probate, the court
46 may admit the will to probate on the evidence of one of the
47 subscribing witnesses only, if the evidence shows that the will
48 was executed in all particulars as required by law. If none
49 of the subscribing witnesses resides in the county, but the
50 deposition of one of them can be taken elsewhere, the court
51 may direct it to be taken, and may authorize a photographic
52 copy of the will to be made and to be presented to such witness

1 on his examination, who may be asked the same questions with
2 respect to it and the handwriting of himself, the testator and
3 the other witness, as would be pertinent and competent if the
4 original will were present. If the subscribing witnesses are
5 competent at the time of attesting the execution, their subse-
6 quent incompetency, from whatever cause, will not prevent
7 the probate of the will, if it is otherwise satisfactorily proved.
8 If the evidence of no subscribing witness can be procured, the
9 court may admit the will to probate upon proof of the hand-
10 writing of the testator and of any one of the subscribing
11 witnesses.

12 330. If the will of a person who at the time of his death
13 was a resident of this state is detained beyond the jurisdiction
14 of the state, in a court of any other state or country, and can
15 not be produced for probate in this state, a copy of the will
16 duly authenticated may be admitted to probate in this state in
17 lieu of, and have the same force and effect as, the original
18 will. The same proof shall be required as would be required
19 if the original will were produced. The court may authorize a
20 photographic copy of the will to be presented to the sub-
21 scribing witness upon his examination in court, or by deposi-
22 tion as provided in the previous section, and he may be
23 asked the same questions with respect to it and the hand-
24 writing of himself, the testator and the other witness, as
25 would be pertinent and competent if the original will were
26 present.

27 331. A holographic will may be proved in the same manner
28 as other private writings.

29 332. When the court admits a will to probate it must be
30 recorded in the minutes by the clerk, with the notation:
31 "Admitted to probate (giving date)." If the will is in a
32 foreign language, the court shall certify to a correct transla-
33 tion thereof into English, and such certified translation shall
34 be recorded in lieu of the original.

35 Article III—Lost or Destroyed Wills.

36
37
38 350. No will shall be proven as a lost or destroyed will
39 unless proved to have been in existence at the time of the death
40 of the testator, or shown to have been destroyed fraudulently
41 or by public calamity in the lifetime of the testator, without
42 his knowledge; nor unless its provisions are clearly and dis-
43 tinctly proved by at least two credible witnesses. Knowledge
44 of the destruction of his will by public calamity shall not be
45 imputed to an insane person who has been committed to a
46 state hospital for the insane in this state and never restored
47 to competency.

48 351. The petition for the probate of a lost or destroyed
49 will must state, or be accompanied by a written statement of,
50 the testamentary words, or the substance thereof. If the will
51 is established, the provisions thereof must be set forth in the
52 order admitting the will to probate, and the order must be

1 entered at length in the minutes. The testimony of each
2 witness must be reduced to writing, signed by him and filed,
3 and shall be admissible in evidence in any contest of the will
4 if the witness has died or has permanently removed from the
5 state.

6 352. If, before or pending an application to prove a lost
7 or destroyed will, letters of administration are granted on the
8 estate of the testator, or letters testamentary of any previous
9 will of the testator are granted, the court may restrain the
10 administrators or executors, so appointed, from any acts or
11 proceedings which would be injurious to the devisees or lega-
12 tees claiming under the lost or destroyed will.

13 Article IV—Foreign Wills.

14
15
16 360. A will admitted to probate in any other state or
17 country may be offered for probate in the superior court hav-
18 ing jurisdiction as determined by section 301 of this code.

19 361. The executor or any person interested in the will may
20 file a copy of the will and of the order or decree admitting
21 it to probate, duly authenticated, together with his petition
22 for letters. Notice shall be given and the same proceedings had
23 as in the case of an original petition for the probate of a will.

24 362. If it appears from such authenticated order or decree
25 or otherwise that the will has been admitted to probate in
26 another state or country, and that it was valid according to
27 the law of the place in which the testator was domiciled at the
28 time of his death, or according to the law of this state, it shall
29 be admitted to probate and have the same force and effect as
30 a will first admitted to probate in this state, and letters testa-
31 mentary or of administration with the will annexed shall
32 issue thereon to the petitioner.

33 CHAPTER II—CONTESTS OF WILLS.

34 Article I—Contests Before Probate.

35
36
37
38 370. Any person interested may contest the will by filing
39 written grounds of opposition to the probate thereof at any
40 time before the hearing of the petition for probate, and there-
41 upon a citation shall be issued directed to the heirs of the
42 decedent and to all persons interested in the will, including
43 minors and incompetents, wherever residing, directing them
44 to plead to the contest within thirty days after service of the
45 citation, which shall be made personally or by publication in
46 the manner provided by law for the service of summons in
47 civil actions. Any person so served may demur to the con-
48 test upon any of the grounds of demurrer available in civil
49 actions. If the demurrer is sustained, the court may allow the
50 contestant a reasonable time, not exceeding ten days, within
51 which to amend his contest. If the demurrer is overruled, the
52 petitioner and others interested, within ten days after the

1 receipt of written notice thereof, may jointly or separately
2 answer the contest.

3 371. On the trial, the contestant is plaintiff and the peti-
4 tioner is defendant. Any issue of fact involving the com-
5 petency of the decedent to make a last will and testament, the
6 freedom of the decedent at the time of the execution of the
7 will from duress, menace, fraud, or undue influence, the due
8 execution and attestation of the will, or any other question
9 substantially affecting the validity of the will, must be tried
10 by a jury, unless a jury is waived as provided by the Code
11 of Civil Procedure. If no jury is demanded, the court must
12 try and determine the issues joined.

13 372. If the will is contested, all the subscribing witnesses
14 who are present in the county, and who are of sound mind,
15 must be produced and examined; and the death, absence, or
16 insanity of any of them must be satisfactorily shown to the
17 court. If none of the subscribing witnesses resides in the
18 county, and the evidence of none of them can be produced, the
19 court may admit the evidence of other witnesses to prove the
20 due execution of the will; and, as evidence of the execution,
21 it may admit proof of the handwriting of the testator and of
22 any of the subscribing witnesses.

23 373. The jury must return a special verdict upon the
24 issues submitted to them by the court; and upon the verdict,
25 or upon the proof taken if a jury is waived, the court must
26 render judgment, either admitting the will to probate or
27 rejecting it.

28 374. The testimony of each subscribing witness who has
29 testified must be reduced to writing, signed by him and filed,
30 and shall be admissible in evidence in any subsequent contest
31 of the will if the witness has died or has permanently removed
32 from the state.

33

34

35

Article II—Contests After Probate.

36

37 380. When a will has been admitted to probate, any inter-
38 ested person, other than a party to a contest before probate
39 and other than a person who had actual notice of such pre-
40 vious contest in time to have joined therein, may, at any time
41 within six months after such probate, contest the same or the
42 validity of the will. For that purpose he must file in the
43 court in which the will was proved a petition in writing,
44 containing his allegations against the validity of the will or
45 against the sufficiency of the proof, and praying that the
46 probate be revoked.

46

47 381. Upon filing the petition, and within the time allowed
48 for filing the petition, a citation must be issued to and served
49 upon the executor of the will, or the administrator with the
50 will annexed, and all the devisees and legatees mentioned in
51 the will, and the heirs, so far as known to the petitioner,
52 including minors and incompetents, or the personal repre-
sentative of any such person who is dead, directing them to

1 plead to the contest within thirty days after service of the
2 citation.

3 382. The citation shall be served and proceedings had
4 thereunder as in the case of a contest before probate. If
5 the original probate was granted without a contest, a trial by
6 jury must be had, as in the case of a contest before probate,
7 unless a jury is waived as provided by the Code of Civil Pro-
8 cedure. If the jury shall find or the court shall decide that
9 the will is invalid or is not the last will of the testator, the
10 probate must be revoked. Thereupon the powers of the execu-
11 tor or administrator with the will annexed cease; but he shall
12 not be liable for any act done in good faith previous to the
13 revocation.

14 383. If the probate is not revoked, the costs of trial must
15 be paid by the contestant. If the probate is revoked, the cost
16 must be paid by the party who resisted the revocation or out
17 of the property of the decedent, as the court directs.

18 384. If no person contests the validity of a will or of the
19 probate thereof within the time specified in this article, the
20 probate of the will is conclusive; saving to infants and per-
21 sons of unsound mind who were not made parties to the pro-
22 ceeding a like period of six months after their respective
23 disabilities are removed.

24 385. Failure to contest a will does not preclude the sub-
25 sequent probate of another will of the decedent.

26
27 CHAPTER III—APPOINTMENT OF EXECUTORS AND OF
28 ADMINISTRATORS WITH THE WILL ANNEXED.
29

30 400. No person has any power as an executor until he
31 qualifies, except that, before letters are issued, he may pay the
32 funeral charges and take necessary measures for the preserva-
33 tion of the estate.

34 401. No person is competent to serve as an executor or
35 executrix who is under the age of majority, convicted of an
36 infamous crime, or adjudged by the court incompetent to
37 execute the duties of the trust by reason of drunkenness,
38 improvidence, or want of understanding or integrity. Mar-
39 riage does not disqualify a woman from serving as executrix.

40 402. When it appears, by the terms of a will, that it was
41 the intention of the testator to commit the execution thereof
42 and the administration of his estate to any person as executor,
43 such person, although not named executor, is entitled to let-
44 ters testamentary in like manner as if he had been named
45 executor.

46 403. An authority to an executor to appoint an executor
47 is void.

48 404. When the executor named in the will is a corporation
49 or national banking association that has sold its business and
50 assets to, or has consolidated or merged with, or is in any
51 manner provided by law succeeded by, another corporation
52 or national banking association authorized and qualified to act

1 as executor, the court may, and to the extent required by the
2 bank act shall, issue letters thereon to the successor corpora-
3 tion or association.

4 405. When a person absent from the state, or a minor, is
5 named as an executor, and there is another executor who
6 accepts the trust and qualifies, the latter may have letters
7 testamentary and administer the estate until the return of the
8 absentee or the majority of the minor, who may then be admit-
9 ted as joint executor. If there is no other executor, letters of
10 administration with the will annexed must be granted; but
11 the court may, in its discretion, revoke them on the return of
12 the absent executor or the majority of the minor.

13 406. No executor of an executor shall, as such, be author-
14 ized to administer the estate of the first testator. If no exec-
15 utor is named in the will, or if the sole executor or all the
16 executors therein named are dead, or incompetent, or renounce
17 or fail to apply for letters, or to appear and qualify, or die
18 after the issuance of letters and before the completion of the
19 administration, letters of administration with the will annexed
20 shall be issued.

21 407. Any person interested in the estate or will may file
22 objections in writing to granting letters testamentary to the
23 persons named as executors, or any of them, and the objec-
24 tions must be heard and determined by the court; a petition
25 may, at the same time, be filed for letters of administration
26 with the will annexed. If no objection is made, the court
27 when admitting a will to probate must issue letters thereon
28 to the persons named therein as executors who are competent
29 to discharge the trust, unless they or either of them have
30 renounced their right.

31 408. When all the executors named are not appointed by
32 the court, those appointed have the same authority to act in
33 every respect as effectually as all would have if appointed.

34 409. Administrators with the will annexed have the same
35 authority over estates which executors named in the will would
36 have, and their acts are as effectual for all purposes; but if a
37 power or authority conferred upon an executor is discretion-
38 ary, and is not conferred by law, it shall not be deemed to be
39 conferred upon an administrator with the will annexed. Per-
40 sons are entitled to appointment as administrators with the will
41 annexed in the same order of priority as in the appointment
42 of administrators, except that, as to foreign wills, a person
43 who is interested in the will has priority over one who is not.

45 CHAPTER IV—APPOINTMENT OF ADMINISTRATORS.

46 Article I—Competency and Priority.

47
48
49 420. No person is competent to serve as an administrator
50 or administratrix who is not a bona fide resident of this state,
51 or who has not the qualifications required of an executor or

1 executrix. Marriage does not disqualify a woman from serv-
2 ing as administratrix.

3 421. The surviving partner of a decedent must in no case
4 be appointed administrator of the estate.

5 422. Administration of the estate of a person dying
6 intestate must be granted to one or more of the following per-
7 sons, who are entitled to letters in the following order, the
8 relatives of the decedent being entitled to priority only when
9 they are entitled to succeed to the estate or some portion
10 thereof:

11 (1) The surviving spouse, or some competent person whom
12 he or she may request to have appointed.

13 (2) The children.

14 (3) The grandchildren.

15 (4) The parents.

16 (5) The brothers and sisters.

17 (6) The next of kin entitled to share in the estate.

18 (7) The relatives of a previously deceased spouse, when
19 entitled to succeed to some portion of the estate.

20 (8) The public administrator.

21 (9) The creditors.

22 (10) Any person legally competent.

23 423. Administration may be granted to one or more com-
24 petent persons, although not otherwise entitled to the same, at
25 the written request of the person entitled, filed in court. If
26 the person making the request is a child, parent, brother or
27 sister of the decedent, the nominee shall have priority next
28 after those in the class of the person making the request; other-
29 wise the court, in its discretion, may appoint either such
30 nominee or a person of a class subsequent in rank to that of
31 the person making the request; but other persons of the
32 class of the person making the request shall have priority over
33 such nominee.

34 424. Of several persons claiming and equally entitled to
35 administer, relatives of the whole blood are preferred to those
36 of the half blood.

37 425. When there are several persons equally entitled to
38 administer, the court may grant letters to one or more of
39 them; and when a creditor is claiming letters the court, in
40 its discretion, at the request of another creditor, may grant
41 letters to any other person legally competent.

42 426. If a person otherwise entitled to administer is a
43 minor or an incompetent person, letters may be granted to his
44 or her guardian, or any other person entitled to letters, in the
45 discretion of the court.

46 427. Administration must be granted to any competent
47 applicant, when persons having priority fail to claim letters
48 for themselves.

49
50 Article II—Application for Letters.

51 440. A petition for letters of administration must be in
52 writing, signed by the applicant or his counsel, and filed with

1 the clerk of the court, and must state:

2 (1) The jurisdictional facts;

3 (2) The names, ages and residences of the heirs of the
4 decedent, so far as known to the applicant;

5 (3) The character and estimated value of the property of
6 the estate.

7 No defect of form or in the statement of jurisdictional facts
8 actually existing shall make void an order appointing an
9 administrator or any of the subsequent proceedings.

10 441. The clerk shall set the petition for hearing by the
11 court and give notice thereof by causing a notice to be posted
12 at the courthouse of the county where the petition is filed,
13 giving the name of the decedent, the name of the applicant,
14 and the time at which the application will be heard. Such
15 notice must be given at least ten days before the hearing.
16 The clerk shall cause similar notice to be mailed, postage
17 prepaid, to the heirs of the decedent named in the petition, at
18 least ten days before the hearing, addressed to them at their
19 respective post-office addresses, as set forth in the petition,
20 otherwise at the county seat of the county where the proceed-
21 ings are pending.

22 442. Any person interested may contest the petition by
23 filing written grounds of opposition thereto, based on the
24 incompetency of the applicant or for other cause, or may
25 assert his own right to letters. In the latter case he must file
26 a petition and give the notice required for an original petition,
27 and the court must hear the two petitions together.

28 443. Before letters are granted, the fact of death and that
29 the decedent died intestate, and that notice has been given as
30 above required, must be proved by the evidence of the appli-
31 cant or others; and the court may also examine any other
32 person concerning the time, place and manner of death, the
33 place of the decedent's residence at the time, the character
34 and value of his property, and whether or not the decedent
35 left any will, and may compel any person to attend as a wit-
36 ness for that purpose.

37 Article III—Revocation of Letters.

38
39
40 450. When letters of administration have been granted to
41 any person other than the surviving spouse, child, parent,
42 brother or sister of the intestate, any one of them who is
43 competent and had a prior right to letters, or any competent
44 person at the written request of any one of them who is com-
45 petent and had such prior right, may obtain the revocation of
46 the letters, and be entitled to the administration, by filing a
47 petition praying the revocation, and that letters of adminis-
48 tration issue to him.

49 451. When such petition is filed, the clerk shall give
50 notice as in the case of an original application, and shall issue a
51 citation to the administrator to appear and answer the petition
52 at the time appointed for the hearing. At the time appointed,

1 upon proof that the citation has been duly served and notice
2 given as above required, the court shall take evidence upon the
3 petition, and if the right of the applicant is established, and
4 he is competent, letters of administration shall be granted to
5 him and the letters of the former administrator revoked.

6 452. The surviving spouse, when letters of administra-
7 tion have been granted to a child, parent, brother or sister of
8 the intestate; or any of such relatives, when letters have been
9 granted to any other of them, may assert his prior right, and
10 obtain letters of administration, and have the letters before
11 granted revoked, in the manner prescribed in the preceding
12 section.

13 453. The court, in its discretion, may refuse to grant
14 letters of administration as provided in this article to any
15 person or to the nominee of any person who had actual notice
16 of the first application and an opportunity to contest the
17 same.

18 CHAPTER V—SPECIAL ADMINISTRATORS.

20
21 460. When there is delay in granting letters testamentary
22 or of administration, or when letters are granted irregularly,
23 or no sufficient bond is filed as required, or when no applica-
24 tion is made for letters, or when an executor or administrator
25 dies or is suspended or removed, and the circumstances of the
26 estate require the immediate appointment of a personal repre-
27 sentative, the superior court, or a judge thereof, shall appoint
28 a special administrator to take possession of the estate of the
29 decedent and to exercise such other powers as may be necessary
30 for the preservation of the estate; or he may direct the public
31 administrator to take charge of the estate.

32 461. The appointment may be made at any time upon
33 such notice to such of the persons interested in the estate as
34 the court or judge may deem reasonable. In making the
35 appointment, preference must ordinarily be given to the
36 person entitled to letters testamentary or of administration,
37 but such order is not appealable.

38 462. Before letters issue to a special administrator,
39 except to a public administrator, he must give bond in such
40 sum as the court or judge may direct, with sureties to the
41 satisfaction of the court or judge, conditioned for the faith-
42 ful performance of his duties; and he must take the usual
43 oath, and have the same indorsed on his letters. Thereupon
44 the clerk shall issue special letters of administration to him.

45 463. The special administrator must take possession of
46 all of the real and personal property of the decedent, and
47 preserve it from damage, waste and injury, and must collect
48 all claims, rents and other income belonging to the estate; and
49 for any such purposes may commence and maintain or defend
50 suits and other legal proceedings as such administrator. He
51 may sell perishable property and exercise such other powers
52 as are conferred upon him by his appointment, but, except

1 when the powers, duties and obligations of a general admin-
2 istrator are conferred upon him as hereinafter provided, he
3 is not liable to an action by any creditor on a claim against
4 the decedent. He may obtain leave to borrow money, or to
5 lease or mortgage real property, in the same manner as a
6 general administrator.

7 464. If any property in charge of a special adminis-
8 trator is subject to a mortgage, lien, or deed of trust, to
9 secure the payment of money, and there is danger that the
10 holder of the security may enforce or foreclose the same, and
11 the property exceeds in value the amount of the obligation
12 thereon, then, upon petition of the special administrator, or
13 of anyone interested in the estate, and upon such notice
14 as the court or judge shall deem proper, the court or
15 judge may authorize or direct the special administrator to pay
16 the interest due or all or any part of the amount so secured.
17 The order may also direct that interest not yet accrued be
18 paid as it becomes due, and such order shall remain in effect
19 and cover such future interest unless and until for good cause
20 set aside or modified by the court upon petition and notice
21 similar to that hereinabove provided.

22 465. When a special administrator is appointed pend-
23 ing determination of a contest of a will instituted prior to
24 the probate thereof, or pending an appeal from an order
25 appointing, suspending or removing an executor or admin-
26 istrator, the special administrator shall have the same powers,
27 duties and obligations as a general administrator, and the let-
28 ters of administration issued to him shall recite that such
29 special administrator is appointed with the powers of a gen-
30 eral administrator. If a special administrator has been
31 appointed, and thereafter a proceeding to contest a will prior
32 to the probate thereof has been instituted, the court shall
33 make an order providing that such special administrator shall
34 thereafter have the additional powers, duties and obligations
35 of a general administrator, and requiring that he give such
36 additional bond as the court deems proper. Such order is
37 not appealable, and from the time of the approving and fil-
38 ing of any such additional bond as may be required, such
39 special administrator shall have the powers, duties and obli-
40 gations of a general administrator.

41 466. When letters testamentary or of administration on
42 the estate of the decedent are granted, the powers of the spe-
43 cial administrator cease, and he must forthwith deliver all
44 the property of the decedent in his hands to the executor or
45 administrator, who may prosecute to final judgment any suit
46 commenced by the special administrator.

47 467. The special administrator must render a verified
48 account of his proceedings in like manner as other adminis-
49 trators are required to do. His commissions and the fees of
50 his attorney shall be fixed by the court; but the total com-
51 missions paid and extra allowances made to the special admin-
52 istrator and executor, or to the special administrator and

1 general administrator of an estate, must not, together, exceed
2 the sums provided for in this code as commissions and extra
3 allowances for the services of executors or administrators;
4 and the total fees paid to the attorneys both of the special
5 administrator and executor, or of the special administrator and
6 general administrator, must not, together, exceed the sums
7 provided in this code as compensation for the ordinary and
8 extraordinary services of attorneys for executors or adminis-
9 trators.

10 468. When the same person does not act as both special
11 administrator and executor, or as special administrator and
12 general administrator, such commissions and allowances shall
13 be divided between the special administrator and executor, or
14 between the special administrator and general administrator,
15 in such proportion as the court shall deem just; and when the
16 same attorney does not act for both the special administrator
17 and executor, or for the special administrator and general
18 administrator, such fees shall be divided between the attorneys
19 in such proportion as the court shall deem just.

20

21 CHAPTER VI—LETTERS, GENERALLY, AND CHANGES IN
22 ADMINISTRATION.

23

24 Article I—Trust Companies.

25

26 480. A corporation or association authorized to conduct
27 the business of a trust company in this state may be appointed
28 to act as an executor, administrator, guardian of an estate,
29 or trustee, in like manner as an individual; but it shall not
30 be appointed guardian of the person of a ward.

31 481. A corporation or association receiving an appoint-
32 ment under the previous section shall not be required to give
33 any bond or security, but the provisions of section 1044 of the
34 Code of Civil Procedure shall govern with respect to its lia-
35 bility and the making of oaths and affidavits.

36

37 Article II—Form of Letters.

38

39 500. Letters testamentary, or of administration, or of
40 administration with the will annexed, or of special adminis-
41 tration, shall be signed by the clerk, under the seal of the
42 court.

43 501. Letters testamentary, or of administration with
44 the will annexed, shall be substantially in the following form:
45 State of California, county (or city and county) of -----
46 The last will of A. B., deceased, having been proved in the
47 superior court of the county (or city and county) of -----,
48 C. D., who is named therein as such, is hereby appointed
49 executor (or: and there being no executor named in the will,
50 or as the case may be, C. D. is hereby appointed administrator
51 with the will annexed). Witness, G. H., clerk of the superior
52 court of the county (or city and county) of -----, with the

1 seal of the court affixed, the ----- day of -----, 19----.
2 (Seal.) By order of the court. G. H., Clerk.
3 502. Letters of administration, or of special administra-
4 tion, shall be substantially in the following form: State of
5 California, county (or city and county) of ----- C. D.
6 is hereby appointed administrator (or special administrator)
7 of the estate of A. B., deceased. Witness, G. H., clerk of the
8 superior court of the county (or city and county) of -----,
9 with the seal of the court affixed, the ----- day of -----,
10 19--. (Seal.) By order of the court. G. H., Clerk.
11

12 Article III—Disability and Substitution.
13

14 510. Upon the admission to probate of a will after a
15 grant of letters of administration on the ground of intestacy,
16 or upon the admission to probate of a later will than the one
17 before admitted to probate, the preexisting grant of letters
18 testamentary or of administration must be revoked, and the
19 administrator or executor whose grant of authority is thus
20 terminated must render an account of his administration
21 within such time as the court may direct. The newly
22 appointed executor or administrator with the will annexed is
23 entitled to demand, sue for, recover and collect all the prop-
24 erty of the decedent remaining unadministered, and may
25 prosecute to final judgment any suit commenced by the
26 previous administrator or executor before the revocation of
27 his letters.

28 511. In case any one of several executors or adminis-
29 trators to whom letters are granted dies, becomes insane, is
30 convicted of an infamous crime, or otherwise becomes
31 incapable of executing the trust, or in case the letters testa-
32 mentary or of administration are revoked or annulled with
33 respect to any one executor or administrator, the remaining
34 executor or administrator must proceed to complete the exe-
35 cution of the will or administration. The fact of such death
36 or disqualification shall be established by a decree of the
37 court, upon such notice as the court deems reasonable.

38 512. If all the executors or administrators die or become
39 disqualified or incapable, or the power and authority of all of
40 them is revoked, the court shall issue letters of administration,
41 with the will annexed or otherwise, to the person or persons
42 next entitled thereto, in the same order and manner as is
43 directed in relation to original letters of administration. The
44 administrators so appointed must give bond in the like pen-
45 alty, with like sureties and conditions, as hereinbefore
46 required of administrators, and shall have the like power and
47 authority.
48

49 Article IV—Resignation, Suspension and Removal.
50

51 520. An executor or administrator may resign his
52 appointment at any time, by a writing filed in the superior

1 court, to take effect upon the settlement of his accounts. If,
2 however, by reason of any delay in such settlement, or for
3 any other cause, the circumstances of the estate or the rights
4 of those interested therein require it, the court, at any time
5 after the tendering of the resignation, may revoke the letters
6 of such executor or administrator and appoint in his stead
7 an administrator, either special or general, or with the will
8 annexed, in the same manner as is directed in relation to
9 original letters of administration. The liability of the out-
10 going executor or administrator, or of the sureties on his
11 bond, shall not in any manner be discharged, released, or
12 affected by such resignation or appointment, but shall con-
13 tinue until the executor or administrator has delivered up all
14 the estate to the person whom the court shall appoint to receive
15 the same.

16 521. Whenever a judge of the court has reason to
17 believe from his own knowledge, or from credible informa-
18 tion, that any executor or administrator has wasted, embezzled
19 or mismanaged, or is about to waste or embezzle the property
20 of the estate committed to his charge, or has committed or is
21 about to commit a fraud upon the estate, or is incompetent to
22 act, or has permanently removed from the state, or has wrong-
23 fully neglected the estate, or has long neglected to perform
24 any act as such executor or administrator, he must cite
25 such executor or administrator to appear and show cause
26 why his letters should not be revoked, and may suspend
27 his powers until the matter is investigated. If the executor
28 or administrator has absconded or conceals himself or has
29 removed or absented himself from the state, notice of the
30 pendency of the proceedings may be given to him by publica-
31 tion, in such manner as the court may direct, and the court
32 may proceed upon such notice as if the citation had been per-
33 sonally served.

34 522. Any person interested in the estate may appear at
35 the hearing and file allegations in writing, showing that the
36 executor or administrator should be removed; to which the
37 executor or administrator may demur or answer, and the
38 issues shall be heard and determined by the court.

39 523. If the executor or administrator fails to appear in
40 obedience to the citation, or, if he appears and the court is
41 satisfied from the evidence that there exists cause for his
42 removal, his letters must be revoked. The court may compel
43 his attendance by attachment, and may compel him to answer
44 questions, on oath, touching his administration, and, upon his
45 refusal so to do, may commit him until he obeys, or may revoke
46 his letters, or both.

47 524. If, upon the settlement of an account of the execu-
48 tor or administrator, it appears that he has embezzled, wasted
49 or mismanaged the estate, his letters must be revoked.

50 525. All acts of an executor or administrator, as such,
51 before the revocation of his letters testamentary or of admin-

1 istration, are as valid, to all intents and purposes, as if he
2 continued lawfully to execute the duties of his trust.

3 526. Whenever an executor or administrator is com-
4 mitted for contempt in disobeying an order of the court or
5 judge, and has remained in custody for thirty days without
6 obeying such order or otherwise purging himself of the con-
7 tempt, the court may, by order reciting the facts, and without
8 further showing or notice, revoke his letters and appoint some
9 other person entitled thereto executor or administrator in his
10 stead.

11 CHAPTER VII—OATHS AND BONDS.

12
13
14 540. Before letters testamentary or of administration are
15 issued, the executor or administrator must take and subscribe
16 an oath that he will perform, according to law, the duties of
17 his office, which oath must be attached to or endorsed upon
18 the letters.

19 541. Every person to whom letters testamentary or of
20 administration are directed to issue (unless the testator has
21 waived such requirement), must, before receiving them, exe-
22 cute a bond to the State of California, with two or more per-
23 sons or an authorized surety company as surety, to be
24 approved by a judge of the superior court, conditioned that
25 the executor or administrator shall faithfully execute the
26 duties of the trust according to law. In form the bond
27 must be joint and several. If the bond is to be given
28 by individual persons, the penalty must be not less than
29 twice the value of the personal property and twice the value of
30 the probable annual income from the real property belonging
31 to the estate, which values must be ascertained by the court or
32 judge by examining on oath the party applying, and any other
33 persons. If the bond is to be given by an authorized surety
34 company, the court in its discretion may fix the amount of
35 the bond at not less than the value of the personal property
36 and the probable value of the annual rents, issues and profits
37 of all of the property belonging to the estate.

38 542. Before a sale of any real property of an estate is
39 confirmed, the court, or a judge thereof, shall require such
40 additional bond as may be necessary to make the total penalty
41 the amount provided by the previous section, treating the
42 expected proceeds of the sale as personal property.

43 543. When it is provided in the will that no bond shall
44 be required of the executor, the court, nevertheless, for good
45 cause, may require one to be given as in other cases, either
46 before or at any time after the issuance of letters.

47 544. When two or more persons are appointed executors
48 or administrators, the court or judge must require and take a
49 separate bond from each of them.

50 545. In all cases in which bonds are required to be given
51 under the provisions of this code, the sureties must justify
52 thereon in the same manner and in like amounts as required

1 by the Code of Civil Procedure, and the certificate thereof must
2 be attached to and filed with the bond. All such bonds must
3 be approved by a judge of the superior court before being
4 filed. Upon filing, the clerk shall enter in the register of
5 actions the date and amount of such bond and the name or
6 names of the surety or sureties thereon. In the event of the
7 loss of such bond, such entries so made shall be prima facie
8 evidence of the due execution of such bond as required by law.

9 546. Before the judge approves any bond, or after its
10 approval, he may, of his own motion, or upon the motion of
11 any person interested in the estate, supported by affidavit that
12 the sureties, or some one or more of them, are not worth as
13 much as they have justified to, order a citation to issue requir-
14 ing such sureties to appear before him at a designated time
15 and place, to be examined touching their property and its
16 value, and a citation to issue to the executor or administra-
17 tor requiring his appearance at the same time and place. On
18 the return of the citations, he may examine the sureties and
19 such witnesses as may be produced, touching the property of
20 the sureties and its value; and if, upon such examination, he
21 is satisfied that the bond is insufficient, he must require suffi-
22 cient additional security.

23 547. Any person interested in an estate may represent to
24 the court or a judge thereof, by verified petition, that the
25 sureties of the executor or administrator thereof have become,
26 or are becoming, insolvent, or that they have removed or are
27 about to remove from the state, or that from any other cause
28 the bond is insufficient, and ask that further security be
29 required. Or if it comes to the knowledge of the judge that
30 the bond is from any cause insufficient, he may, of his own
31 motion, without any application, require further security.

32 548. If the court or judge is satisfied from the petition
33 or from the judge's own information that the matter requires
34 investigation, a citation must be issued to the executor or
35 administrator requiring him to appear before the judge at a
36 designated time and place, to show cause why he should not
37 give further security. The citation must be served on the
38 executor or administrator personally, at least five days before
39 the return day. If he has absconded, or can not be found, it
40 may be served by leaving a copy of it at his residence, or by
41 such publication as the court or judge may order. On the
42 return of the citation, or at such other time as the judge may
43 appoint, he shall proceed to hear the matter, and if it satis-
44 factorily appears that the security, from any cause, is insuffi-
45 cient, he shall make an order requiring the executor or
46 administrator to give further security, or to file a new bond in
47 the usual form, within a reasonable time, not less than five
48 days.

49 549. If sufficient security or additional security is not
50 given within the time fixed by the judge's order, the right of
51 the executor or administrator to the administration shall cease,
52 and the person next entitled to administer the estate, who will

1 execute a sufficient bond, must be appointed. If letters have
2 already been issued to the executor or administrator, the same
3 shall be revoked, and his authority shall thereupon cease.

4 550. When a petition is presented praying that an exec-
5 utor or administrator be required to give further security, or
6 to give bond, where, by the terms of the will, no bond was
7 originally required, and it is alleged, on oath, that the executor
8 or administrator is wasting the property of the estate, the
9 judge, by order, may suspend his powers until the matter can
10 be heard and determined.

11 551. When a surety of an executor or administrator
12 desires to be released from responsibility on account of future
13 acts, he may make application to the court, or a judge
14 thereof, for relief. The court or judge shall cite the executor
15 or administrator to appear at a designated time and place
16 and give other security. If he has absconded, left, or
17 removed from the state, or if he can not be found after due
18 diligence and inquiry, the citation may be served by leaving a
19 copy of it at his residence, or by such publication as the
20 court or judge may order.

21 552. If the executor or administrator neglects or refuses
22 to give new sureties, to the satisfaction of the judge, on the
23 return of the citation or within such reasonable time as the
24 judge shall allow, unless the surety making the application
25 shall consent to a longer extension of time, the court or judge
26 must revoke his letters.

27 553. If new sureties be given to the satisfaction of the
28 judge, he shall thereupon make an order that the sureties who
29 applied for relief shall not be liable on their bond for any
30 subsequent act, default or misconduct of the executor or
31 administrator.

32 554. The liability of principal and sureties upon the
33 bond of an executor, administrator, or guardian, is in all
34 cases to pay in the kind of money or currency in which the
35 principal is legally liable. The bond shall not be void upon
36 the first recovery, but may be sued and recovered upon from
37 time to time, by any person aggrieved, in his own name, until
38 the whole penalty is exhausted.

39

40 CHAPTER VIII—POWERS AND DUTIES OF EXECUTORS
41 AND ADMINISTRATORS.
42

43 570. When there are two executors or administrators, the
44 act of one alone is effectual, if the other is absent from the
45 state or legally disqualified from serving, or if he has given
46 his coexecutor or coadministrator authority, in writing, to act
47 for both; and the approval of such act by the court shall be
48 conclusive of the authority of the one acting. When there
49 are more than two executors or administrators, the act of a
50 majority is valid.

51 571. The executor or administrator must take into his
52 possession all the estate of the decedent, real and personal,

1 and collect all debts due to the decedent or to the estate.
2 When, at the time of his death, a partnership existed between
3 the decedent and any other person, the surviving partner has
4 the right to continue in possession of the partnership, and to
5 settle its business, but the interest of^a the decedent in the
6 partnership must be included in the inventory, and be
7 appraised as other property. The surviving partner must
8 settle the affairs of the partnership without delay, and account
9 to the executor or administrator, and pay over such balances
10 as may from time to time be payable to him, in right of the
11 decedent. Upon application of the executor or administrator,
12 the court or a judge thereof, whenever it appears necessary,
13 may order the surviving partner to render an account, and in
14 case of neglect or refusal may, after notice, compel it by
15 attachment; and the executor or administrator may maintain
16 against him any action which the decedent could have main-
17 tained.

18 572. After notice to all persons interested in an estate,
19 given in such manner as may be directed by the court or a
20 judge thereof, the court may authorize the executor or admin-
21 istrator to continue the operation of the decedent's business
22 to such an extent and subject to such restrictions as may seem
23 to the court to be for the best interest of the estate and those
24 interested therein.

25 573. Actions for the recovery of any property, real or
26 personal, or for the possession thereof, or to quiet title thereto,
27 or to determine any adverse claim thereon, and all actions
28 founded upon contracts, may be maintained by and against
29 executors and administrators in all cases in which the same
30 might have been maintained by or against their respective
31 testators or intestates.

32 574. Executors and administrators may maintain an
33 action against any person who has wasted, destroyed, taken,
34 or carried away, or converted to his own use, the property of
35 their testator or intestate, in his lifetime, or committed any
36 trespass on the real property of the decedent in his lifetime;
37 and any person, or the personal representative of any person,
38 may maintain an action against the executor or administrator
39 of any testator or intestate who in his lifetime has wasted,
40 destroyed, taken, or carried away, or converted to his own use,
41 the property of any such person or committed any trespass on
42 the real property of such person.

43 575. When the decedent leaves an undivided interest in
44 any property, the executor or administrator may be
45 authorized or directed to institute an action against the
46 other cotenants for the partition thereof, upon petition for
47 such order, and a hearing had upon notice given for the period
48 and in the manner prescribed by section 1200 of this code.

49 576. An executor or administrator, as such, may main-
50 tain actions on the bond of any former executor or admin-
51 istrator of the same estate, for the use and benefit of all
52 parties interested in the estate.

1 577. In actions by or against executors, it is not necessary
2 to join those as parties to whom letters were ordered issued
3 but who have not qualified.

4 578. If a debtor of the decedent is unable to pay all his
5 debts, the executor or administrator, with the approval of the
6 court or a judge thereof, may compound with him and give
7 him a discharge, upon receiving a fair and just dividend of
8 his effects. A compromise may also be authorized by the court
9 or judge when it appears to be just and for the best interest of
10 the estate. Reasonable notice of the application for such
11 approval or authorization must be given by the executor or
12 administrator to all persons who have filed appearances as
13 heirs, devisees, legatees, creditors, or as otherwise interested.

14 579. If the decedent, in his lifetime, conveyed any real
15 or personal property, or any right or interest therein, with
16 intent to defraud his creditors, or to avoid any obligation due
17 another, or made a conveyance that by law is void as against
18 creditors, or made a gift of property in view of death, and
19 there is a deficiency of assets in the hands of the executor or
20 administrator, the latter, on application of any creditor, must
21 commence and prosecute to final judgment an action for the
22 recovery of the same for the benefit of the creditors.

23 580. A creditor making such application must pay such
24 part of the cost and expenses of the suit, or give such security
25 to the executor or administrator therefor, as the court
26 or a judge thereof shall direct. All property so recovered
27 must be sold for the payment of debts, in the same manner
28 as if the decedent had died seised or possessed thereof, and
29 the proceeds must be appropriated in payment of the debts of
30 the decedent in the same manner as other property in the
31 hands of the executor or administrator. The remainder of the
32 proceeds, after all the debts of the decedent have been paid,
33 must be paid to the person from whom such property was
34 recovered.

35 581. The executor or administrator is entitled to the pos-
36 session of all the real and personal property of the decedent,
37 and to receive the rents, issues and profits thereof until the
38 estate is settled or until delivered over by order of the court
39 to the heirs, devisees or legatees. He must keep in good tenant-
40 able repair all houses, buildings and fixtures thereon which are
41 under his control. After the time to file or present claims
42 has expired he is not entitled to recover the posses-
43 sion of any property of the estate from any heir who has
44 succeeded to the property in his possession, or from any
45 devisee or legatee to whom the property has been devised or
46 bequeathed, or from the assignee of any such heir, devisee or
47 legatee, unless he proves that the same is necessary for the
48 payment of debts or legacies, or of expenses of administration
49 already accrued, or for distribution to some other heir, devisee
50 or legatee entitled thereto. The heirs or devisees may them-
51 selves, or jointly with the executor or administrator, main-
52 tain an action for the possession of the real property, or for

1 the purpose of quieting title to the same, against any one
2 except the executor or administrator; but they are not required
3 so to do.

4 582. When the time to file or present claims has expired,
5 the executor or administrator must deliver possession of the
6 real property to the heirs or devisees, unless the income
7 therefrom for a longer period or a sale thereof is required for
8 the payment of the debts of the decedent.

9 583. No executor or administrator may purchase any
10 property of the estate, or any claim against the estate, directly
11 or indirectly, nor be interested in any such purchase; and if
12 he pays any claim for less than its full amount he may have
13 credit in his accounts only for the amount actually paid.

14 584. Pending the settlement of an estate, on the petition
15 of the executor or administrator, or of any person interested
16 in the estate, and upon good cause shown therefor, the court
17 may order any money in the hands of the executor or admin-
18 istrator to be invested for the benefit of the estate in securities
19 of the United States or of this state. The clerk shall set the
20 petition for hearing by the court and give notice thereof for
21 the period and in the manner required by section 1200 of this
22 code.

23 585. An executor or administrator may deposit any money
24 belonging to the estate with one or more trust companies
25 within this state, whereupon he shall be discharged from
26 further care or responsibility therefor until the money is
27 withdrawn by him. Unless the money is deposited pursuant
28 to an order, under the provisions of the Bank Act, it may be
29 withdrawn without order of court.

30 586. Personal assets of an estate may be deposited with a
31 trust company, and the bond of the executor or administrator
32 reduced, as provided by the Bank Act.

33 CHAPTER IX—INVENTORY AND APPRAISEMENT.

34
35
36 600. Within three months after his appointment, or within
37 such further time as the court or judge for reasonable cause
38 may allow, the executor or administrator must file with the
39 clerk of the court an inventory and appraisement of the estate
40 of the decedent which has come to his possession or knowledge.
41 The inventory must include the homestead, if any, and all the
42 estate of the decedent, real and personal, particularly speci-
43 fying all debts, bonds, mortgages, notes and other securities
44 for the payment of money belonging to the decedent, with
45 the name of each debtor, the date, the sum originally payable,
46 the indorsements thereon (if any), with their dates; and a
47 statement of the interest of the decedent in any partnership of
48 which he was a member, to be appraised as a single item. It
49 must include an account of all money belonging to the deced-
50 ent. If the whole estate consists of money in the hands of
51 the executor or administrator, there need not be an appraise-

1 ment, but an inventory must be made and returned as in other
2 cases.

3 601. The inventory must show, so far as the same can
4 be ascertained by the executor or administrator, what portion
5 of the property is community property, and what portion is
6 separate property of the decedent.

7 602. The naming of a person as executor does not thereby
8 discharge him from any just claim which the testator has
9 against him, but the claim must be included in the inventory,
10 and the executor is liable for the same as for so much money
11 in his hands, when the debt or demand becomes due.

12 603. The discharge or bequest in a will of any debt or
13 demand of the testator against the executor or any other per-
14 son is not valid against the creditors of the decedent, but is a
15 specific bequest of the debt or demand. It must be included
16 in the inventory, and, if necessary, applied in the payment of
17 the debts. If not necessary for that purpose, it must be paid
18 in the same manner and proportion as other specific legacies.

19 604. The executor or administrator must take and sub-
20 scribe an oath that the inventory contains a true statement
21 of all the estate of the decedent which has come to his pos-
22 session or knowledge, and particularly of all money belong-
23 ing to the decedent, and of all just claims of the decedent
24 against the affiant. The oath must be endorsed upon or
25 annexed to the inventory.

26 605. To make the appraisement, the court or judge
27 must appoint three disinterested persons, one of whom
28 must be one of the inheritance tax appraisers provided for by
29 law. Any two of them may act, provided one of them be the
30 inheritance tax appraiser. But the court may, in its discre-
31 tion, appoint such inheritance tax appraiser as sole appraiser
32 of the estate.

33 606. No clerk of the court or deputy clerk, or partner or
34 employee of the judge, or person related to the judge or to
35 his wife within the third degree, or who is married to a rela-
36 tive of the judge within the third degree, shall be competent
37 to act as appraiser.

38 607. If any part of the estate is in a county other than
39 that in which letters issued, an appraiser or appraisers thereof
40 may in the same manner as above provided be appointed,
41 either by the court or judge having jurisdiction of the
42 estate or by the court or judge of such other county, on
43 request of the court or judge having jurisdiction.

44 608. Before proceeding to the execution of their duty,
45 the appraisers must take and subscribe an oath, to be attached
46 to the inventory, that they will truly, honestly and impartially
47 appraise the property exhibited to them, according to the best
48 of their knowledge and ability. They must appraise the prop-
49 erty by setting down each item separately, with the value
50 thereof in dollars and cents in figures opposite the respective
51 items, specifying the sum which they believe may be collected
52 on each debt or security.

1 609. Each appraiser is entitled to receive, from each
2 estate he appraises, his actual and necessary expenses and
3 compensation for his services not to exceed five dollars per
4 day, to be allowed by the court; and he must file, with the
5 inventory, a verified account of his services and disbursements.

6 610. If the executor or administrator neglects or refuses
7 to file the inventory within the time prescribed, the court,
8 upon notice, may revoke his letters, and he shall be liable on
9 his bond for any injury to the estate or any person interested
10 therein, arising from such failure.

11 611. Whenever property not included in the inventory
12 comes to the possession or knowledge of the executor or admin-
13 istrator, he must cause the same to be appraised in the manner
14 hereinbefore prescribed, and an inventory thereof to be
15 filed within two months after the discovery; and the mak-
16 ing of such inventory may be enforced, after notice, by attach-
17 ment or removal from office.

18 612. If any person embezzles, conceals, smuggles or fraud-
19 ulently disposes of any property of a decedent, he is chargeable
20 therewith, and liable to an action by the executor or adminis-
21 trator of the estate for double the value of the property, to be
22 recovered for the benefit of the estate.

23 613. Upon complaint made under oath by an executor,
24 administrator, or other person interested in the estate of a
25 decedent, that any person is suspected of having embezzled,
26 concealed, smuggled or fraudulently disposed of any property
27 of the decedent, or has in his possession or has knowledge of
28 any deed, conveyance, bond, contract or other writing, which
29 contains evidence of or tends to disclose the right, title, inter-
30 est or claim of the decedent to any real or personal property,
31 or any claim or demand, or any lost will, the court or judge
32 may cite the suspected person to appear before the court, and
33 may examine him on oath upon the matter of such complaint.
34 If such person is not in the county where letters issued, he
35 may be cited and examined before the superior court either
36 of the county where he is found, or of the county where
37 letters issued. But if he appears and is found innocent, his
38 necessary expenses must be allowed him out of the estate.

39 614. If the person so cited refuses to appear and submit
40 to an examination, or to answer such interrogatories as may
41 be put to him, touching the matters of the complaint, the court,
42 by warrant for that purpose, may commit him to the county
43 jail, there to remain until he submits to the order of the
44 court or is discharged according to law. If, upon such exam-
45 ination, it appears that he has embezzled, concealed, smuggled
46 or fraudulently disposed of any property of the decedent, or
47 that he has in his possession or knowledge any of the papers
48 or documents mentioned in the preceding section, the court or
49 judge may make an order requiring him to disclose his
50 knowledge thereof to the executor or administrator, and
51 may commit him to the county jail, there to remain until the
52 order is complied with or he is discharged according to law.

1 All such interrogatories and answers must be in writing, signed
2 by the party examined, and filed in the court. In addition
3 to the examination of the party, witnesses may be produced
4 and examined on either side.

5 615. The court or judge, upon the complaint, on oath,
6 of any executor or administrator, may cite any person who has
7 been intrusted with any part of the estate of the decedent to
8 appear before the court or judge and require him to render a
9 full account, on oath, of any moneys, accounts, or other prop-
10 erty or papers belonging to the estate, which have come to
11 his possession, and of his proceedings thereon; and if the
12 person so cited refuses to appear and render such account,
13 the court may proceed against him as provided in the preced-
14 ing section.

15
16 CHAPTER X—DISPOSITION OF ESTATES WITHOUT
17 ADMINISTRATION.
18

19 Article I—Transfer of Personal Property Not Exceeding
20 \$1,000 in Value.
21

22 630. When a person dies intestate, leaving no real prop-
23 erty in this state, and no personal property in this state other
24 than money in bank, property in boxes and vaults of banks
25 and safe deposit companies, shares of the capital stock of
26 corporations, money due from building and loan associations
27 in this state, including money invested in or represented by
28 shares of stock, membership shares, investment certificates,
29 promissory notes and other evidences of indebtedness standing
30 in his name on the books and records of such associations at
31 the time of his death, and money due the decedent as an heir
32 or legatee of a person whose estate is in probate, and the total
33 value of the decedent's property in this state does not exceed
34 one thousand dollars, the surviving spouse, the children, the
35 parent, the brother or sister of the decedent, or the guardian
36 of the estate of any minor or insane or incompetent person
37 bearing such relationship to the decedent, if such person has
38 a right to succeed to the property of the decedent, may, with-
39 out procuring letters of administration, collect such money
40 and receive such property from such bank, company, cor-
41 poration, association, or the executor or administrator of
42 the estate in probate, and have such capital stock transferred
43 to him by such corporation, upon furnishing such bank, com-
44 pany, corporation, association, or executor or administrator,
45 with an affidavit showing the right of the affiant or affiants to
46 receive such money or property or to have such capital stock
47 transferred.

48 631. The receipt of such affiant or affiants shall con-
49 stitute sufficient acquittance therefor and shall fully discharge
50 such bank, company, corporation, association or personal rep-
51 resentative from any further liability with reference thereto;
52 except that such personal representative of an estate in probate

1 shall first present said affidavit to the judge of the superior
2 court in which the estate is being probated and the judge shall
3 direct him to pay to said affiant or affiants, upon distribution,
4 the sum to which such deceased heir or legatee is entitled
5 under the will or the laws of succession. But such payment
6 or transfer shall not preclude administration when necessary
7 to enforce payment of the decedent's debts.

8
9 Article II—Setting Aside Estates Not Exceeding \$2,500 in
10 Value.
11

12 640. If the decedent leaves a widow or minor child or
13 minor children, and the net value of his whole estate over and
14 above all liens or encumbrances of record at the date of his
15 death does not exceed the sum of two thousand five hundred
16 dollars, the person petitioning for the probate of his will or
17 for letters of administration may add an allegation to that
18 effect to the other allegations of the petition, with a specific
19 description of all of the decedent's property, a list of all of the
20 liens and encumbrances of record at the date of his death, and
21 an estimate of the value of the property, and may include, in
22 his prayer, an alternative prayer that if the court finds that
23 the total value of the estate, over and above all liens and
24 encumbrances of record at the date of the death of the decedent
25 does not exceed two thousand five hundred dollars, the same
26 be set aside to the widow, if there be one, and if there be none,
27 then to the minor child or minor children of the decedent.
28 When such allegation is included in the petition, the petition
29 shall be verified, and the notice of hearing shall include a
30 statement that a prayer for setting aside the estate to the
31 widow or minor child or minor children, as the case may be,
32 is included in the petition.

33 641. If the person petitioning for probate of the will or
34 for letters of administration does not include such an allega-
35 tion as is provided for by the previous section, the widow,
36 if there be one, and if there be none, the guardian of the
37 minor child or minor children, may, at any time prior to the
38 hearing of such petition, file a verified petition setting forth
39 the matters mentioned in the previous section, and pray that
40 the estate be set aside for the use of the widow or minor child
41 or minor children. If the hearing of the original petition is set
42 for a day more than ten days after the filing of the petition
43 herein provided for, the latter shall be set for hearing at the
44 same time as the former; if not, it shall be set for hearing at
45 least ten days after the date on which it is filed, and the
46 former petition shall be continued until such date.

47 642. If the decedent leaves a widow or minor child or
48 minor children, and upon the filing of the inventory of the
49 estate it appears that the net value of the whole estate
50 over and above all liens and encumbrances of record at the date
51 of death does not exceed the sum of two thousand five hundred
52 dollars, the personal representative of the decedent or the

1 widow or guardian of the minor child or children may file a
2 verified petition showing the value of the estate to be no
3 greater than as aforesaid, and the clerk shall fix a day for the
4 hearing thereof.

5 643. When a petition is filed under section 641 or sec-
6 tion 642, the clerk shall give notice of the hearing for the
7 period and in the manner required by section 1200 of this
8 code.

9 644. When a petition is filed which includes the allega-
10 tions provided for by section 640 or section 641, unless the
11 whole estate consists of money, the court shall forthwith
12 appoint one inheritance tax appraiser, who shall appraise the
13 property described in the petition, and file his report with the
14 clerk of the court.

15 645. If, upon the hearing of any petition provided for by
16 this article, the court finds that the net value of the estate
17 over and above all liens and encumbrances of record at the date
18 of the death of the decedent does not exceed the sum of two
19 thousand five hundred dollars, and that the expenses of the
20 last illness, funeral charges and expenses of administration
21 have been paid, it shall, by decree for that purpose, assign
22 to the widow of the decedent, if there be a widow, or, if there
23 be no widow, then to the minor child or children of the
24 decedent, if any, the whole of the estate, subject to whatever
25 mortgages, liens, or encumbrances there may be upon said
26 estate at the time of the death of the decedent. The title
27 thereto shall vest absolutely in the widow, if there be a widow,
28 or if there be no widow, in the minor child or children subject
29 to whatever mortgages, liens or encumbrances there may be
30 upon said estate at the time of the death of the decedent, and
31 there must be no further proceedings in the administration,
32 unless further estate be discovered. But no widow or minor
33 child having other estate of five thousand dollars in value shall
34 be entitled to such an assignment.

35 646. If the court finds that the net value of the estate
36 exceeds two thousand five hundred dollars, or that the widow
37 or minor child has other estate of five thousand dollars in value,
38 or that there is neither a widow nor minor child, it shall act
39 upon the petition for probate or for letters of administration in
40 the same manner as though no petition to set aside the estate
41 had been included, and the estate shall then be administered
42 in the usual manner.

43 44 CHAPTER XI—SUPPORT OF THE FAMILY.

45 46 Article I—Homestead and Exempt Property.

47
48 660. The decedent's surviving spouse and minor children
49 are entitled to remain in possession of the homestead, the
50 wearing apparel of the family, the household furniture and
51 other property of the decedent exempt from execution, until
52 the inventory is filed. Thereupon, or at any subsequent

1 time during the administration, the court, on petition therefor,
2 may set apart to the surviving spouse, or, in case of his or her
3 death, to the minor child or children of the decedent, all the
4 property of the decedent exempt from execution, including the
5 homestead selected, designated and recorded, if such home-
6 stead was selected from the community property, or from the
7 separate property of the person selecting or joining in the
8 selection of the same.

9 661. If none has been selected, designated and recorded,
10 or in case the homestead was selected by the survivor out of the
11 separate property of the decedent, the decedent not having
12 joined therein, the court, in the manner hereinafter provided,
13 must select, designate and set apart and cause to be recorded
14 a homestead for the use of the surviving spouse and the
15 minor children, or, if there be no surviving spouse, then for
16 the use of the minor child or children, out of the community
17 property or out of real property owned in common by the
18 decedent and the person or persons entitled to have the home-
19 stead set apart, or if there be no community property and no
20 such property owned in common, then out of the separate
21 property of the decedent. If the property set apart is the
22 separate property of the decedent, the court can set it apart
23 only for a limited period, to be designated in the order, and
24 in no case beyond the life time of the surviving spouse, or,
25 as to a child, beyond its minority; and, subject to such home-
26 stead right, the property remains subject to administration.

27 662. When such petition is filed, the clerk must set it for
28 hearing by the court and give notice thereof for the period
29 and in the manner required by section 1200 of this code.

30 663. If the homestead selected by the husband and wife,
31 or either of them, during their coverture, and recorded while
32 both were living, was selected from the community property,
33 or from the separate property of the person selecting or join-
34 ing in the selection of the same, it vests, on the death of either
35 spouse, absolutely in the survivor. If the homestead was
36 selected from the separate property of the decedent without
37 his or her consent, it vests, on death, in his or her heirs or
38 devisees, subject to the power of the court to set it apart for a
39 limited period to the family of the decedent, as hereinabove
40 provided. In either case it is not subject to the payment of
41 any debt or liability existing against the spouses or either of
42 them, at the time of the death of either, except as provided in
43 the Civil Code.

44 664. If the homestead selected and recorded prior to the
45 death of the decedent is returned in the inventory appraised
46 at not over five thousand dollars, or was previously appraised
47 as provided in the Civil Code and such appraised value did not
48 exceed that sum, the court shall order it set apart to the
49 persons in whom title is vested by the preceding section. If
50 it is returned in the inventory appraised at more than five
51 thousand dollars, the appraisers must, before they make their
52 return, ascertain and appraise the value of the homestead at

1 the time the same was selected, and if such value exceeded
2 five thousand dollars, or if the homestead was appraised as
3 provided in the Civil Code and such appraised value exceeded
4 that sum, the appraisers must determine whether the prem-
5 ises can be divided without material injury, and if they find
6 that they can be thus divided, they must admeasure and set
7 apart to the parties entitled thereto such portion of the prem-
8 ises, including the dwelling house, as will amount in value to
9 the sum of five thousand dollars, and make report thereof,
10 giving an exact description of the portion set apart as a
11 homestead.

12 665. If the appraisers find that the value of the premises,
13 at the time of their selection, exceeded five thousand dollars,
14 and that they can not be divided without material injury,
15 they must report such finding, and thereafter the court may
16 make an order for the sale of the premises and the distribution
17 of the proceeds to the parties entitled thereto.

18 666. Any two of the appraisers concurring may dis-
19 charge the duties imposed upon the three, and make the
20 report. A dissenting report may be made by the third
21 appraiser. The report must state fully the acts of the
22 appraisers. Both reports may be heard and considered by the
23 court in determining upon a confirmation or rejection of the
24 majority report, but the minority report shall in no case be
25 confirmed. When the report of the appraisers is filed, the
26 clerk shall set the same for hearing by the court and give notice
27 thereof for the period and in the manner required by section
28 1200 of this code. If the court is satisfied that the report is
29 correct, it must be confirmed, otherwise rejected. In case the
30 report is rejected, the court may appoint new appraisers to
31 examine and report upon the homestead, and similar proceed-
32 ings may be had for the confirmation or rejection of their
33 report, as upon the first report.

34 667. When property, other than a homstead selected
35 and recorded during the lifetime of the decedent, is set apart
36 to the use of the family, in accordance with the provisions
37 of this article, such property, if the decedent left a surviving
38 spouse and no minor child, is the property of such spouse; if
39 the decedent left also a minor child or children, one-half of
40 such property belongs to the surviving spouse and the remain-
41 der to the child or in equal shares to the children; if there is
42 no surviving spouse, the whole belongs to the minor child or
43 children.

44 668. A person succeeding by purchase or otherwise to the
45 interest of a surviving spouse in a homstead which has been
46 declared in the life time of the decedent, shall have the same
47 right to apply for an order setting aside the homstead to
48 him as is conferred by law on the person whose interest he
49 has acquired.

Article II—Family Allowance.

680. The widow and minor children are entitled to such reasonable allowance out of the estate as shall be necessary for their maintenance according to their circumstances, during the progress of the settlement of the estate, which, in case of an insolvent estate, must not continue longer than one year after granting letters. Such allowance must be paid in preference to all other charges, except funeral charges, expenses of the last illness and expenses of administration, and may, in the discretion of the court or judge granting it, take effect from the death of the decedent.

681. Such allowance may be granted before the inventory is filed, either by the court or a judge thereof; in which case it shall continue until modified by the court. After the inventory is filed the court may grant such allowance, or may modify any allowance made before the filing of the inventory, upon the petition of any person interested and a hearing after notice given for the period and in the manner required by section 1200 of this code.

682. If the widow or any minor child has a reasonable maintenance derived from other property, the family allowance shall be granted only to those who have not.

683. The costs of all proceedings provided for in this chapter must be paid by the estate as expenses of administration.

CHAPTER XII—PRESENTATION AND PAYMENT OF CLAIMS.

Article I—Presentation.

700. The executor or administrator, immediately after letters are issued, must cause to be published in some newspaper published in the county, if there be one, if not, then in such newspaper as may be designated by the court or judge, a notice to the creditors of the decedent, requiring all persons having claims against the decedent to file them, with the necessary vouchers, in the office of the clerk of the court from which letters issued, or to present them, with the necessary vouchers, to the executor or administrator, at his residence or place of business, to be specified in the notice, within six months after the first publication of the notice.

701. Such notice must be published not less than once a week for four weeks. If the executor or administrator neglects to give notice promptly, the court must revoke his letters and appoint some other person in his stead. If the executor or administrator dies, resigns or is removed after the publication has been completed but before the time to file or present claims has expired, the time to file or present claims is not extended. In such case the claimant may file his claim with the clerk or present it to the new executor or administrator, at the latter's residence or place of business,

1 within the time limited in the notice published by the former
2 executor or administrator.

3 702. A copy of the notice and an affidavit showing its
4 due publication must be filed with the clerk; and final dis-
5 tribution shall not be decreed unless it be shown that notice
6 to creditors has been duly given. Within thirty days after
7 the first publication of the notice, the executor or adminis-
8 trator shall file with the clerk of the court a printed copy of
9 the notice, accompanied by a statement setting forth the date
10 of the first publication thereof and the name of the news-
11 paper in which it was published. If he files such notice and
12 statement after such thirty-day period, the time to file or
13 present claims shall be extended for a period equal to the
14 period of default in the filing of such notice.

15 703. If the executor or administrator is a creditor of the
16 decedent, he shall file his claim with the clerk, who must pre-
17 sent it for allowance or rejection to the judge. Its allowance
18 by the judge is sufficient evidence of its correctness, and it
19 must be paid as other claims in due course of administra-
20 tion. If the judge rejects the claim, action thereon may be
21 had against the estate by the claimant, and summons must be
22 served upon the judge, who shall appoint an attorney, at the
23 expense of the estate, to defend the action. If the claimant
24 fails to recover, he must pay all costs, including defendant's
25 reasonable attorney's fees, to be fixed by the court.

26 704. If a judge of the superior court files or presents a
27 claim against the estate of a decedent, the administration of
28 which is pending before him, and the executor or adminis-
29 trator allows the claim, the judge must designate, in writing,
30 some other judge of the superior court of the same or an
31 adjoining county, who, upon the presentation of such claim
32 to him, is vested with power to approve or reject it. In case
33 of its rejection by the executor or administrator, or by such
34 designated judge, the claimant has the same right to sue for
35 its recovery as other persons whose claims are rejected.

36 705. Every claim which is due, when filed or presented,
37 must be supported by the affidavit of the claimant or some
38 one in his behalf, that the amount is justly due, that no pay-
39 ments have been made thereon which are not credited, and
40 that there are no offsets to the same, to the knowledge of the
41 affiant. If the claim is not due when filed or presented, or
42 is contingent, the particulars of the claim must be stated.
43 When the affidavit is made by a person other than the claim-
44 ant, he must set forth in the affidavit the reason therefor.
45 The executor or administrator may also require satisfactory
46 vouchers or proof to be produced in support of the claim. If
47 the claimant leaves any original voucher in the hands of the
48 executor or administrator, or suffers the same to be filed with
49 the clerk, he may withdraw the same, when a copy thereof has
50 been already, or is then, attached to his claim.

51 706. If the claim is founded on a bond, bill, note or other
52 instrument, the original need not be filed or presented, but a

1 copy thereof with all indorsements must be attached to the
2 claim. The original instrument must be exhibited to the
3 executor or administrator or judge, upon demand, unless it is
4 lost or destroyed, in which case its loss or destruction must
5 be stated in the claim. If the claim or any part thereof is
6 secured by a mortgage or other lien which has been recorded
7 in the office of the recorder of the county in which the land
8 affected by it lies, it shall be sufficient to describe the mortgage
9 or lien, and refer to the date or volume and page of its record.

10 707. All claims arising upon contract, whether they are
11 due, not due, or contingent, and all claims for funeral expenses,
12 must be filed or presented within the time limited in the
13 notice; and any claim not so filed or presented is barred for-
14 ever, unless it is made to appear by the affidavit of the claim-
15 ant to the satisfaction of the court or a judge thereof that the
16 claimant had not received notice, by reason of being out of the
17 state, in which event it may be filed or presented at any time
18 before a decree of distribution is rendered. The clerk must
19 enter in the register every claim filed, giving the name of the
20 claimant, the amount and character of the claim, the rate of
21 interest, if any, and the date of filing.

22 708. No claim which is barred by the statute of limita-
23 tions shall be allowed or approved by the executor or adminis-
24 trator, or by the judge. When a claim is presented to a judge
25 for his allowance or approval, he may, in his discretion,
26 examine the claimant and others on oath, and hear any legal
27 evidence touching the validity of the claim. No claim which
28 has been allowed is affected by the statute of limitations,
29 pending the administration of the estate.

30 709. If an action is pending against the decedent at the
31 time of his death, the plaintiff must in like manner file his
32 claim with the clerk or present it to the executor or adminis-
33 trator for allowance or rejection, authenticated as required
34 in other cases; and no recovery shall be had in the action
35 unless proof is made of such filing or presentation.

36 710. When a claim has been filed with the clerk before
37 being presented to the executor or administrator, the clerk
38 shall immediately notify the executor or administrator, or his
39 attorney, personally or by mail, giving the name of the claim-
40 ant and the amount of the claim. The executor or adminis-
41 trator must allow or reject it, and his allowance or rejection
42 must be in writing and filed with the clerk. If he allows the
43 claim, the clerk, immediately after the filing of the allowance,
44 must present the claim and the allowance to the judge, and at
45 the same time must indorse on the claim the date of such
46 presentation. The judge must indorse upon the claim his
47 approval or rejection, with the date thereof.

48 711. When a claim is presented to the executor or admin-
49 istrator before filing, he must indorse thereon his allowance
50 or rejection, with the date thereof. If he allows the claim,
51 it must be presented to the judge for approval, who must in
52 the same manner indorse upon it his approval or rejection,

1 and, if approved, it must be filed with the clerk within thirty
2 days thereafter.

3 712. If, when a claim has been filed without presenta-
4 tion, the executor or administrator refuses or neglects to file
5 his allowance or rejection for ten days after the claim has
6 been filed, or if, where a claim has been presented before filing,
7 the executor or administrator refuses or neglects to indorse
8 such allowance or rejection for ten days after the claim has
9 been presented to him, or if the judge refuses or neglects to
10 indorse such approval or rejection for ten days after the claim
11 has been presented to him, such refusal or neglect may, at
12 the option of the claimant, be deemed equivalent to a rejection
13 on the tenth day. If the claim is presented by a notary,
14 the certificate of the notary, under seal, shall be prima facie
15 evidence of such presentation and the date thereof. If the
16 claim is filed with the clerk or presented to the executor or
17 administrator before the expiration of the time limited for the
18 filing or presentation of claims, the same is filed or presented
19 in time, though acted upon by the executor or administrator,
20 and by the judge, after the expiration of such time.

21 713. Every claim allowed by the executor or adminis-
22 trator and approved by the judge shall be ranked among the
23 acknowledged debts of the estate, to be paid in due course of
24 administration; but the validity thereof may be contested by
25 any person in interest, at any time prior to the settlement of
26 the account of the executor or administrator in which it is
27 first reported as an allowed and approved claim, unless estab-
28 lished by a judgment against the executor or administrator.
29 The date of allowance of each claim, together with the amount
30 allowed, must be entered in the register by the clerk after the
31 allowance or approval thereof by the judge.

32 714. When a claim is rejected either by the executor or
33 administrator or by the judge, written notice of such rejection
34 shall be given by the executor or administrator to the
35 holder of the claim or to the person filing or presenting it,
36 and the holder must bring suit in the proper court against
37 the executor or administrator, within three months after the
38 date of service of such notice if the claim is then due, or, if
39 not, within two months after it becomes due; otherwise the
40 claim shall be forever barred. If it appears to the satisfac-
41 tion of the court that the residence of the claimant is not
42 known, and that he can not be found, the court shall order
43 the notice to be served on the claimant by filing it with the
44 clerk.

45 715. The time during which there is a vacancy in the
46 administration is not included in any limitation herein pre-
47 scribed.

48 716. No holder of a claim against an estate shall main-
49 tain an action thereon, unless the claim is first filed with the
50 clerk or presented to the executor or administrator, except in
51 the following case: An action may be brought by the holder
52 of a mortgage or lien to enforce the same against the prop-

erty of the estate subject thereto, where all recourse against any other property of the estate is expressly waived in the complaint; but no counsel fees shall be recovered in such action unless the claim was filed or presented as aforesaid.

717. The executor or administrator or the judge may allow or approve a claim in part, in which case he must state in his allowance or approval the amount for which it is allowed or approved. If the creditor refuses to accept the amount allowed in satisfaction of his claim, he shall recover no costs in any action therefor brought against the executor or administrator, unless he recovers a greater amount than that allowed.

718. If the executor or administrator doubts the correctness of any claim filed or presented, he may enter into an agreement in writing with the claimant to refer the matter in controversy to some disinterested person, to be approved by the court or a judge thereof, which agreement and approval shall be filed with the clerk, who shall thereupon enter an order referring the matter in controversy to the person so selected; or, if the parties consent, a reference may be had in the court. The referee must hear and determine the matter, and make his report thereon to the court. The same proceedings shall be had in all respects, and the referee shall have the same powers, be entitled to the same compensation and subject to the same control, as in other cases of reference. The court may remove the referee, appoint another in his place, set aside or confirm his report, and adjudge costs, as in actions against executors or administrators, and the judgment of the court thereon shall be as valid and effectual, in all respects, as if the same had been rendered in a suit commenced by ordinary process; but the report of the referee, if confirmed, merely establishes or rejects the claim, the same as if it had been allowed or rejected by the executor or administrator and judge.

719. When a judgment is recovered, with costs, against any executor or administrator, he shall be individually liable for such costs, but they must be allowed him in his administration accounts, unless it appears that the suit or proceeding in which the costs were taxed was prosecuted or defended without just cause.

Article II—Rules as to Payment of Claims.

730. A judgment rendered against an executor or administrator, upon any claim for money, against the estate of his testator or intestate, when it becomes final, conclusively establishes the validity of the claim for the amount of the judgment; and the judgment must be that the executor or administrator pay, in due course of administration, the amount ascertained to be due. A certified transcript of the original docket of the judgment must be filed in the administration proceedings. No execution shall issue upon the judgment, nor shall it create

1 any lien upon the property of the estate, or give the judgment
2 creditor any priority of payment.

3 731. A judgment against a person who dies between the
4 rendering of a verdict or decision and the entering of judg-
5 ment thereon is not a lien on the real property of the decedent,
6 but is payable in due course of administration.

7 732. When a judgment has been rendered against the
8 testator or intestate, no execution shall issue thereon after his
9 death, except as provided in the Code of Civil Procedure. A
10 judgment against the decedent for the recovery of money must
11 be filed or presented in the same manner as other claims. If
12 execution is actually levied upon any property of the decedent
13 before his death, the same may be sold for the satisfaction
14 thereof; and the officer making the sale must account to the
15 executor or administrator for any surplus in his hands. A
16 judgment creditor having a judgment which was rendered
17 against the testator or intestate in his lifetime, may redeem
18 any real property of the decedent from any sale under fore-
19 closure or execution, in like manner and with like effect as if
20 the judgment debtor were still living.

21 733. No greater rate of interest shall be paid upon any
22 claim after its allowance by the administrator or executor and
23 its approval by the judge than is allowed upon judgments;
24 and if the estate is insolvent, no greater rate of interest shall
25 be paid upon any debt, from the time of the first publication
26 of notice to creditors, than is allowed upon judgments. If
27 any debt of the decedent bears interest, whether filed or
28 presented or not, the executor or administrator, by order of
29 the court, may pay the amount then accumulated and unpaid,
30 or any part thereof, at any time when there are sufficient
31 funds properly applicable thereto, whether the claim be then
32 due or not; and interest shall thereupon cease to accrue upon
33 the amount so paid.

34 734. If a claim is payable in a particular kind of money
35 or currency, it shall, if allowed, be payable only in such money
36 or currency.

37 735. If there are subsisting liens or encumbrances on the
38 homestead, and the funds of the estate are adequate to pay all
39 claims against the estate, the claims secured by such liens and
40 encumbrances, whether filed or presented or not, if known or
41 made known to the executor or administrator, must be paid
42 out of such funds. If the funds of the estate are not sufficient
43 for that purpose, the claims so secured shall be paid propor-
44 tionately with other claims allowed, and the liens or encum-
45 brances on the homestead shall only be enforced against the
46 homestead for any deficiency remaining after such payment.

47 736. When a testator devises land subject to a mortgage
48 or other lien, other property specifically devised or bequeathed
49 shall not be sold for the purpose of exonerating the encum-
50 bered property, unless a contrary intention can be gathered
51 from the terms of the will, read in the light of the circum-
52 stances surrounding its execution. A mere direction that all

1 the testator's debts be paid is not sufficient evidence of such
2 contrary intention.

3 737. No executor or administrator is chargeable upon any
4 special promise to answer in damages or to pay the debts of
5 the decedent out of his own estate, unless the agreement for
6 that purpose, or some memorandum or note thereof, is in
7 writing signed by such executor or administrator, or by some
8 other person by him thereunto specifically authorized in
9 writing.

10 738. Whenever an estate is in all other respects ready to
11 be closed, and it is made to appear to the satisfaction of the
12 court or judge, by affidavit or by evidence taken in open
13 court, that an allowed and approved claim has not been and
14 can not be paid because the claimant can not be found, the
15 court or judge shall make an order fixing the amount of the
16 claim, with interest, if any, and directing the executor or
17 administrator to deposit that amount with the county treas-
18 urer of the county in which the proceedings are pending, who
19 shall give a receipt for the same, and who shall be liable upon
20 his official bond therefor. Thereupon the executor or adminis-
21 trator shall make the deposit and shall forthwith proceed to
22 settle and close the estate. The receipt of the treasurer shall
23 be received as a proper voucher for the payment of the claim.

24 739. When the money so deposited is not claimed within
25 five years, the court or judge, upon such showing by the affi-
26 davit of the county treasurer, must direct the same to be
27 deposited in the state treasury for the benefit of such claimant
28 or his legal representative, to be paid to him whenever, within
29 five years after such deposit, proof to the satisfaction of the
30 state controller and state treasurer is produced that he is
31 entitled thereto. When so claimed, a transcript of the evi-
32 dence and the joint order of the controller and treasurer must
33 be filed by the treasurer as his voucher, and the amount of the
34 claim paid to the claimant or his legal representative, on filing
35 the proper receipt. If no one claims the deposit as herein
36 provided, the same devolves and escheats to the people of the
37 state and shall be placed by the state treasurer to the credit
38 of the school fund.

40 CHAPTER XIII—SALES.

41 Article I—Sales in General.

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44 750. If the testator makes provision by his will, or desig-
45 nates the estate to be appropriated, for the payment of his
46 debts, the expenses of administration, or family allowance,
47 they must be paid according to such provision or out of the
48 estate thus appropriated, so far as the same is sufficient. If
49 insufficient, that portion of the estate not disposed of by the
50 will, if any, must be appropriated for that purpose; and if
51 that is not sufficient, the property given to residuary legatees
52 and devisees, and thereafter all other property devised and

1 bequeathed is liable for the same, in proportion to the value
2 or amount of the several devises and legacies, but specific
3 devises and legacies are exempt from such liability if it
4 appears to the court necessary to carry into effect the inten-
5 tion of the testator, and there is other sufficient estate.

6 751. The property of a testator, except as otherwise pro-
7 vided in this code, must be resorted to for the payment of
8 legacies in the following order:

9 (1) The property which is expressly appropriated by the
10 will therefor.

11 (2) Property not disposed of by the will.

12 (3) Property which is devised or bequeathed to a residuary
13 legatee.

14 752. Unless a different intention is expressed in the will,
15 abatement takes place in any class only as between legacies of
16 that class, and legacies to a spouse or to kindred are chargeable
17 only after legacies to persons not related to the testator.
18 Before any debts are paid, the expenses of the administration
19 and the allowance to the family must be paid or provided for.

20 753. When property given by will to persons other than
21 the residuary devisees and legatees is sold for the payment
22 of debts or expenses or family allowance, all the devisees and
23 legatees must contribute according to their respective inter-
24 ests to the devisee or legatee whose devise or legacy has been
25 sold, and the court, when distribution is made, must settle
26 the amount of the several liabilities and decree the amount
27 each person shall contribute, and reserve the same from his
28 distributive share for the purpose of such contribution.

29 754. In selling property to pay debts, legacies, family
30 allowance or expenses, there shall be no priority as between
31 personal and real property. When a sale of property of the
32 estate is necessary for any such purpose, or when it is for the
33 advantage, benefit, and best interests of the estate and those
34 interested therein that any property of the estate be sold, the
35 executor or administrator may sell the same, either at public
36 auction or private sale, using his discretion as to which prop-
37 erty to sell first, except as hereinbefore limited.

38 755. Except as provided by sections 770 and 771 of this
39 code, all sales of property must be reported to the court
40 and confirmed by the court before the title to the property
41 passes. The report must be verified. Such report and a peti-
42 tion for confirmation of the sale must be made within thirty
43 days after each sale. The clerk shall set the petition for
44 hearing by the court and give notice thereof for the period
45 and in the manner required by section 1200 of this code.

46 756. Any person interested in the estate may file written
47 objections to the confirmation of the sale and may be heard
48 thereon, and may produce witnesses in support of his objec-
49 tions. Before an order is made confirming a sale, it must be
50 proved to the satisfaction of the court that notice of the sale
51 was given as prescribed by this code, and the order of con-
52 firmation must show that such proof was made.

1 757. When property is directed by the will to be sold, or
2 authority is given in the will to sell property, the executor may
3 sell the same either at public auction or private sale, and with
4 or without notice, as he may determine; but he must make a
5 return of sales and obtain confirmation thereof as in other
6 cases. In either case no title passes unless the sale is con-
7 firmed by the court; but the necessity of the sale, or its advan-
8 tage or benefit to the estate or to those interested therein, need
9 not be shown. If directions are given in the will as to the
10 mode of selling, or the particular property to be sold, such
11 directions must be observed.

12 758. If the executor or administrator neglects or refuses
13 to sell any property of the estate when it is necessary or when
14 it is for the advantage, benefit and best interests of the estate
15 and those interested therein, or when the executor is directed
16 by the will to sell the same, any person interested may peti-
17 tion the court for an order requiring the executor or adminis-
18 trator to sell. The clerk shall set the petition for hearing by
19 the court, and notice thereof must be given to the executor or
20 administrator by citation served at least five days before the
21 hearing.

22 759. If there is any neglect or misconduct in the pro-
23 ceedings of the executor or administrator in relation to any
24 sale, by which any person interested in the estate suffers
25 damage, the party aggrieved may recover the same in an
26 action upon the bond of the executor or administrator, or
27 otherwise.

28 760. The executor or administrator may enter into a
29 written contract with any bona fide agent to secure a pur-
30 chaser for any real or personal property of the estate, which
31 contract shall provide for the payment to such agent out of
32 the proceeds of a sale to any purchaser secured by him of a
33 commission, the amount of which must be fixed and allowed by
34 the court upon confirmation of the sale; and when said sale is
35 confirmed to such purchaser, such contract shall be binding
36 and valid as against the estate for the amount so allowed by
37 the court. By the execution of any such contract no personal
38 liability shall attach to the executor or administrator, and no
39 liability of any kind shall be incurred by the estate unless an
40 actual sale is made and confirmed by the court.

41 761. In case of sale on an increased bid made at the time
42 of confirmation to a purchaser not procured by the agent
43 holding the contract, the court shall allow a commission on
44 the full amount for which the sale is confirmed, one-half of
45 said commission on the original bid to be paid to the agent
46 whose bid was returned to the court for confirmation and the
47 balance of the commission on the purchase price to the agent,
48 if any, who procured the purchaser to whom the sale is con-
49 firmed.

Article II—Sale of Personal Property.

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3 770. Perishable property and other personal property
4 which will depreciate in value if not disposed of promptly, or
5 which will incur loss or expense by being kept, and so much
6 other personal property as may be necessary to provide the
7 family allowance pending the receipt of other sufficient funds,
8 may be sold without notice, and title shall pass without con-
9 firmation; but the executor, administrator or special adminis-
10 trator is responsible for the actual value of the property
11 unless, after making a sworn return, and on a proper showing,
12 the court shall approve the sale.

13 771. Stocks or bonds may be sold without the necessity
14 for confirmation, upon obtaining an order of the court. A
15 petition for such an order shall be filed with the clerk, who
16 shall set the same for hearing by the court and shall give
17 notice thereof for the period and in the manner required by
18 section 1200 of this code. The order shall fix the terms and
19 conditions of sale, and may dispense with notice of sale when
20 the minimum selling price is fixed or when the securities are
21 to be sold upon an established stock or bond exchange.

22 772. Personal property may be sold for cash or upon a
23 credit as hereinafter provided, and after public notice given
24 for at least ten days by notices posted in three public places
25 in the county in which the proceedings are pending, or by
26 publication in a newspaper in such county, or both, as the
27 executor or administrator may determine, containing the time
28 and place of sale, and a brief description of the property to
29 be sold. Public sales must be made at the courthouse door,
30 or at some other public place, or at the residence of the
31 decedent; but no sale shall be made of any personal property
32 which is not present at the time of sale, unless the court shall
33 otherwise order.

34 773. If a sale is made upon a credit, not less than twenty-
35 five per cent of the purchase price shall be paid in cash at
36 the time of sale. The executor or administrator shall take
37 the note of the purchaser for the balance of the purchase
38 money, with a pledge or chattel mortgage of the personal prop-
39 erty sold, to secure the payment of said balance, or shall enter
40 into a conditional sale contract under which title is retained
41 until such balance is paid, the terms of said note and pledge
42 or chattel mortgage or contract to be approved by the court at
43 the time of confirmation of sale.

44 774. Partnership interests or interests belonging to an
45 estate by virtue of any partnership formerly existing, an
46 interest in personal property pledged, and choses in action,
47 may be sold in the same manner as other personal property.
48 Before confirming the sale of a partnership interest, whether
49 made to the surviving partner or to any other person, the
50 court must carefully inquire into the condition of the partner-
51 ship affairs, and must examine the surviving partner, if in
52 the county and able to be present in court.

Article III—Sale of Real Property.

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3 780. Notice of the time and place of sale of real property
4 must be posted in three of the most public places in the county
5 in which the land lies, and published in a newspaper, if
6 there is one published in the same county; if none, then in such
7 paper as the court or judge may direct, for two weeks suc-
8 cessively next before the day of sale, or, in the case of a private
9 sale, next before the day on or after which the sale is to be
10 made. When, however, it appears from the inventory and
11 appraisement that the value of the whole estate does not exceed
12 five hundred dollars, the court or judge may in his discretion
13 dispense with the publication in a newspaper and order that
14 the notices be posted. The property proposed to be sold
15 must be described with common certainty in the notice.

16 781. Sales at public auction must be made in the county
17 in which the land lies, and if it lies in two or more
18 counties, it may be sold in either. The sale must be made
19 between the hours of nine o'clock in the morning and the
20 setting of the sun on the same day, and must be made on the
21 day named in the notice of sale, unless the same is postponed.

22 782. In the case of a private sale, the notice must state
23 a place where bids or offers will be received, and a day on or
24 after which the sale will be made, which day must be at least
25 fifteen days from the first publication of notice, and the sale
26 must not be made before that day, but must be made within
27 six months thereafter; but if it be shown that it will be for
28 the best interests of the estate, the court or judge may, by an
29 order, shorten the time of notice, which shall not, however,
30 be less than one week, and may provide that the sale may be
31 made on or after a day less than fifteen but not less than
32 eight days from the first publication of the notice, in which
33 case the notice of sale and the sale may be made to corre-
34 spond with such order. The bids or offers must be in writing,
35 and may be left at the place designated in the notice or
36 delivered to the executor or administrator personally, or may
37 be filed in the office of the clerk of the court where the pro-
38 ceedings are pending, at any time after the first publication
39 of the notice and before the making of the sale.

40 783. If, at the time appointed for the sale, the executor
41 or administrator deems it for the interest of all persons con-
42 cerned therein that the same be postponed, he may postpone it
43 from time to time, not exceeding in all three months. In case
44 of a postponement, notice thereof must be given by a public
45 declaration at the time and place first appointed for the sale,
46 and if the postponement be for more than one day, further
47 notice must be given, by posting notices in three or more
48 public places in the county where the land lies, or publishing
49 the same, or both, as the time and circumstances will admit.

50 784. When the executor or administrator makes a return
51 of his proceedings, the notice of hearing hereinbefore provided
52 for must briefly indicate the land sold, and must refer to

1 the return for further particulars. No sale of real property
2 at private sale shall be confirmed by the court unless the sum
3 offered is at least ninety per cent of the appraised value
4 thereof, nor unless such real property has been appraised
5 within one year of the time of such sale. If it has not been
6 so appraised, or if the court is satisfied that the appraisement
7 is too high or too low, a new appraisement must be had, as in
8 the case of an original appraisement of an estate. This may
9 be done at any time before the sale or confirmation thereof.

10 785. Upon the hearing the court must examine into the
11 necessity for the sale, or the advantage, benefit and interest of
12 the estate in having the sale made, and must examine the
13 return and witnesses in relation to the sale; and if it appears
14 to the court that good reason existed for the sale, that the sale
15 was legally made and fairly conducted, and complied with the
16 requirements of the previous section, that the sum bid is not
17 disproportionate to the value, and it does not appear that a
18 sum exceeding such bid at least ten per cent exclusive of the
19 expenses of a new sale may be obtained, the court shall make
20 an order confirming the sale and directing conveyances to be
21 executed; otherwise it shall vacate the sale and direct another
22 to be had, of which notice must be given and the sale in all
23 respects conducted as if no previous sale had taken place.
24 But if a written offer of ten per cent more in amount than
25 that named in the return is made to the court by a responsible
26 person, and the bid complies with all provisions of the law,
27 it is in the discretion of the court to accept such offer and
28 confirm the sale to such person or to order a new sale.

29 786. Conveyances must thereupon be executed to the pur-
30 chaser by the executor or administrator, and they must refer
31 to the order confirming sale and directing conveyances to be
32 executed, a certified copy of which order must be recorded in
33 the office of the recorder of the county in which the land or
34 any portion thereof lies. Conveyances so made convey all
35 the right, title, interest and estate of the decedent in the prem-
36 ises at the time of his death; and if prior to the sale, by opera-
37 tion of law or otherwise, the estate has acquired any right,
38 title, or interest in the premises, other than or in addition
39 to that of the decedent at the time of his death, such right,
40 title, or interest also passes by such conveyances.

41 787. If a sale is made upon a credit, the executor or
42 administrator must take the note or notes of the purchaser
43 for the unpaid portion of the purchase money, with a mortgage
44 or deed of trust on the property to secure their payment.

45 788. If, after the confirmation, the purchaser neglects
46 or refuses to comply with the terms of the sale, the court, on
47 motion of the executor or administrator, and after notice to the
48 purchaser, may vacate the order of confirmation and order
49 a resale of the property. If the amount realized on such resale
50 does not cover the bid and the expenses of the previous sale,
51 such purchaser is liable to the estate for the deficiency.

1 789. When real property is sold which is subject to a
2 mortgage or other lien which is a valid claim against the
3 estate of the decedent, and has been filed and allowed, or pre-
4 sented and allowed, the purchase money must be applied,
5 after paying the necessary expenses of the sale, first, to the
6 payment and satisfaction of the mortgage or lien, and the
7 residue, if any, in due course of administration. The applica-
8 tion of the purchase money to the satisfaction of the mortgage
9 or lien must be made without delay; and the land is subject
10 to such mortgage or lien until the purchase money has been
11 actually so applied.

12 790. The purchase money, or so much thereof as may be
13 sufficient to pay such mortgage or lien, with interest, and any
14 lawful costs and charges thereon, may be paid to the clerk of
15 the court, whereupon the mortgage or lien upon the land shall
16 cease, and the purchase money must be paid over by the clerk
17 of the court without delay, in payment of the expenses of
18 sale, and in satisfaction of the debt to secure which the
19 mortgage or other lien was taken, and the surplus, if any, at
20 once returned to the executor or administrator, unless for
21 good cause shown, after notice to the executor or adminis-
22 trator, the court otherwise directs.

23 791. At any sale of real property upon which there is a
24 mortgage or lien, the holder thereof may become the pur-
25 chaser, and his receipt for the amount due him from the pro-
26 ceeds of the sale is a payment pro tanto. If the amount for
27 which he purchased the property is insufficient to defray the
28 expenses and discharge his mortgage or lien, he must pay the
29 clerk of the court an amount sufficient to pay such expenses.

30 792. An executor or administrator who fraudulently sells
31 any real property of a decedent contrary to or otherwise
32 than under the provisions of this chapter, is liable in double
33 the value of the land sold, as liquidated damages, to be recov-
34 ered in an action by the person having an estate of inheritance
35 therein.

36 793. No action for the recovery of any property sold by
37 an executor or administrator, on the claim that the sale is void,
38 can be maintained by any heir or other person claiming under
39 the decedent, unless it is commenced within three years after
40 the settlement of the final account of the executor or admin-
41 istrator, or within three years after the discovery of any fraud
42 upon which the action is based. This limitation shall not apply
43 to minors or others under any legal disability to sue at the
44 time the right of action accrues; but any such person may com-
45 mence an action at any time within three years after the
46 removal of the disability.

47
48 Article IV—Sale of Contract to Purchase.
49

50 800. If a decedent, at the time of his death, was possessed
51 of a contract for the purchase of real property, his interest in
52 such property and under such contract may be sold by his

1 executor or administrator, in the same manner as if he had
2 died seised of such property, and the same proceedings may
3 be had for that purpose as are prescribed in this chapter for
4 the sale of property of which he died seised, except as herein-
5 after provided.

6 801. The sale must be made subject to all payments that
7 may thereafter become due on such contract, and if there are
8 any such, the sale must not be confirmed by the court until
9 the purchaser executes a bond to the executor or administrator
10 for the benefit and indemnity of himself and of the persons
11 entitled to the interest of the decedent in the lands so con-
12 tracted for, in double the whole amount of payments there-
13 after to become due on such contract, with such sureties as
14 the court or judge shall approve. The bond must be condi-
15 tioned that the purchaser will make all payments for such
16 property that become due after the date of the sale, and will
17 fully indemnify the executor or administrator and the per-
18 sons so entitled against all demands, costs, charges and
19 expenses, by reason of any covenant or agreement contained
20 in such contract. Such bond need not be given when no
21 claim has been made against the estate upon the contract and
22 the time for filing or presenting claims has expired.

23 802. Upon the confirmation of the sale, the executor or
24 administrator must execute to the purchaser an assignment of
25 the contract, which vests in the purchaser, his heirs and
26 assigns, all the right, title and interest of the estate, or of the
27 persons entitled to the interest of the decedent, in the prop-
28 erty sold at the time of the sale, and the purchaser has the
29 same rights and remedies against the vendor of such land as
30 the decedent would have had if he were living.

31 Article V—Sale of Mining Property. 32 33

34 810. To enter into an agreement to sell, or to give an
35 option to purchase, a mining claim or claims, or real prop-
36 erty worked as a mine, belonging to the estate of a decedent,
37 the executor or administrator or any person interested in the
38 estate shall file a verified petition describing the property in
39 question, stating the terms and general conditions of the
40 proposed agreement or option, showing the advantage or
41 advantages that may accrue to the estate from entering into
42 it, and praying for an order authorizing or directing its execu-
43 tion. The clerk shall set the petition for hearing by the court
44 and give notice thereof for the period and in the manner
45 required by sections 1200 and 1201 of this code.

46 811. At the time appointed, the court, upon proof that
47 due notice of the hearing has been given, shall proceed to hear
48 the petition and any objection thereto that may have been
49 filed or presented; and if, after a full hearing, the court is
50 satisfied that it will be to the advantage of the estate to enter
51 into the proposed agreement, it shall make an order authoriz-
52 ing and directing the executor or administrator to enter

1 into such agreement of sale or to give such option to
2 purchase. The order may prescribe the terms and conditions
3 of the agreement or option. A certified copy of the order shall
4 be recorded in the office of the county recorder of every county
5 in which the land affected by the agreement or option, or any
6 portion thereof, lies.

7 812. At the time of making the order, the court shall fix
8 the amount of such additional bond as it determines should be
9 given by the executor or administrator, who shall not be
10 entitled to receive any of the proceeds from said agreement
11 or option until such bond is given and approved. When the
12 order is made, the executor or administrator shall execute,
13 acknowledge and deliver an agreement or option to purchase
14 containing the conditions specified in the order and setting
15 forth therein that it is made by authority of the order, and
16 giving the date of the order.

17 813. If the purchaser or option holder neglects or refuses
18 to comply with the terms of the agreement or option, the court,
19 on motion of the executor or administrator and after notice to
20 the purchaser or option holder, shall make an order cancelling
21 the agreement or option; but such cancellation shall not affect
22 any liability theretofore created.

23 814. When the terms of such agreement to sell or option
24 to purchase have been complied with by the purchaser or
25 option holder and all payments have been made according to
26 the terms thereof, the executor or administrator must make a
27 return of his proceedings to the court and petition for a
28 confirmation thereof, and thereupon notice shall be given, a
29 hearing had, an order made by the court confirming or refus-
30 ing to confirm the proceedings, and conveyances executed, in
31 the same manner and with like effect as in the case of the
32 sale of any real property.

33
34 CHAPTER XIV—NOTES, MORTGAGES, LEASES, CONVEYANCES AND
35 EXCHANGES.

36
37 Article I—Borrowing Money and Mortgaging Property.

38
39 830. Whenever it shall appear to be to the advantage of
40 the estate to borrow money upon a note or notes, either unse-
41 cured, or to be secured by a chattel mortgage or other lien
42 upon the personal property of the decedent, or any part
43 thereof, or to be secured by a mortgage or deed of trust upon
44 the real property of the decedent, or any part thereof, or to
45 mortgage or give a deed of trust upon, or to pledge or give
46 other lien upon, such property or any part thereof, in order
47 to pay the debts of the decedent, or legacies, or expenses or
48 charges of administration, or to pay, reduce, extend or renew
49 some lien or mortgage or deed of trust already subsisting upon
50 property of the estate, and as often as occasion therefor shall
51 arise in the administration of the estate, the court may author-
52 ize, empower and direct the executor or administrator to bor-

row the money and to execute such note or notes, and, in a proper case, to execute such mortgage or deed of trust, or to give other security by way of pledge or other lien. To obtain such an order, the proceedings to be taken and the effect thereof shall be as provided in the following sections of this article.

831. The executor or administrator, or any person interested in the estate, shall file a verified petition showing the particular purpose or purposes for which the order is sought, the necessity for or advantage to accrue from the order, the amount of money proposed to be raised, if any, the rate of interest to be paid, the length of time the note or notes are to run, and a general description of the property proposed to be mortgaged or subjected to such deed of trust or other lien. The clerk shall set the petition for hearing by the court and give notice thereof for the period and in the manner required by sections 1200 and 1201 of this code.

832. At the time appointed, the court, upon proof that due notice of the hearing has been given, shall proceed to hear the petition and any objection thereto that may have been filed or presented; and if, after a full hearing, the court is satisfied that it will be to the advantage of the estate, it shall make an order authorizing and directing the executor or administrator to borrow the money and to execute such note or notes, and, in a proper case, to execute such mortgage or deed of trust, or to give other security by way of pledge or other lien. The court may direct that a lesser amount than that named in the petition be borrowed, and may prescribe the maximum rate of interest and the period of the loan, and may direct in what coin or currency it shall be paid, and require that the interest and the whole or any part of the principal be paid, from time to time, out of the whole estate or any part thereof, and that the personal property to be mortgaged or subjected to the lien, or any buildings on the premises to be mortgaged or subjected to the deed of trust, shall be insured for the further security of the lender, and the premiums paid from such income. A certified copy of the order shall be recorded in the office of the county recorder of every county in which land affected by the order, or any portion thereof, lies.

833. The executor or administrator shall execute, acknowledge and deliver the mortgage or deed of trust as directed, setting forth therein that it is made by authority of the order, giving the date of the order. The note or notes and mortgage or deed of trust shall be signed by the executor or administrator as such, and shall create no personal liability against the person so signing.

834. Every mortgage or deed of trust so made shall be effectual to mortgage or subject to the deed of trust all right, title, interest and estate which the decedent had in the premises described therein at the time of his death or prior thereto, and any right, title or interest in said premises acquired by

1 the estate of such decedent by operation of law or otherwise,
2 since the time of his death. Jurisdiction of the court to
3 administer the estate of such decedent shall be effectual to
4 vest the court with jurisdiction to make the order for
5 the note or notes, and mortgage or deed of trust, and such
6 jurisdiction shall conclusively inure to the benefit of the
7 mortgagee named in the mortgage, or the trustee and bene-
8 ficiary in the deed of trust, his or their heirs and assigns. No
9 omission, error or irregularity in the proceedings shall impair
10 or invalidate the same or the note or notes, mortgage or deed
11 of trust given in pursuance thereof, and the mortgagee or the
12 trustee and beneficiary, their heirs and assigns, shall have and
13 possess the same rights and remedies on the note or notes and
14 mortgage or deed of trust as if it had been made by the
15 decedent prior to his death, except that upon any fore-
16 closure, or sale under the deed of trust, if the proceeds of
17 the sale of the encumbered property are insufficient to pay the
18 note or notes, the mortgage or deed of trust, and the costs or
19 expenses of sale, no judgment or claim for any deficiency
20 shall be had or allowed, except in cases where the note or
21 notes, mortgage or deed of trust were given to pay, reduce,
22 extend or renew a lien or mortgage or deed of trust subsisting
23 at the time of the death of the decedent and the indebtedness
24 secured thereby was an allowed and approved claim against
25 the estate; in which case the part of the indebtedness remain-
26 ing unsatisfied must be classed and paid with other allowed
27 claims against the estate.

Article II—Leasing.

31 840. Whenever it shall appear to be to the advantage of
32 the estate to lease any real property of the decedent, and as
33 often as occasion therefor shall arise in the administration of
34 the estate, the court may authorize and direct the executor or
35 administrator to execute such lease.

36 841. To obtain such an order, the executor or adminis-
37 trator, or any person interested in the estate, shall file a veri-
38 fied petition showing the advantage to accrue from giving the
39 lease, a general description of the property proposed to be
40 leased, and the term, rental and general conditions of the pro-
41 posed lease. The clerk shall set the petition for hearing by
42 the court and give notice thereof for the period and in the
43 manner required by sections 1200 and 1201 of this code.

44 842. At the time appointed, the court shall hear the peti-
45 tion and any objection thereto that may have been presented;
46 and if the court is satisfied that it will be to the advantage
47 of the estate, it shall make an order authorizing and directing
48 the executor or administrator to make such lease. The order
49 may prescribe the minimum rental or royalty to be received
50 for the premises, and the period of the lease, which must not
51 be longer than ten years, and may prescribe other terms and
52 conditions of the lease; except that for the purpose of

1 exploiting for minerals, or mineral oils or petroleum, and
2 extracting minerals therefrom, the lease may be for a period
3 not to exceed twenty years. A certified copy of the order
4 shall be recorded in the office of the county recorder of every
5 county in which the leased land or any portion thereof lies.

6 843. The executor or administrator shall execute,
7 acknowledge and deliver the lease as directed, setting forth
8 therein that it is made by authority of the order, giving the
9 date of the order. Every lease so made shall be effectual to
10 demise and let the premises described, at the rent, for the term
11 and upon the conditions therein prescribed. Jurisdiction of
12 the court to administer the estate of the decedent shall be effec-
13 tual to vest the court with jurisdiction to make the order for
14 the lease, and such jurisdiction shall conclusively inure to the
15 benefit of the lessee, his heirs and assigns. No omission,
16 error or irregularity in the proceedings shall impair or invali-
17 date the same or the lease made in pursuance thereof.

18 844. The executor or administrator may lease real prop-
19 erty without an order of court when the tenancy is from
20 month to month, or for a term not extending beyond the time
21 for filing or presenting claims, and the rental does not exceed
22 one hundred dollars a month.

23 Article III—Conveyance to Complete Contract.

24
25 850. If a person who is bound by contract in writing to
26 convey any real property or to transfer any personal prop-
27 erty dies before making conveyance or transfer, and the
28 decedent, if living, might have been compelled to make such
29 conveyance or transfer, the court in which proceedings are
30 pending for the administration of the estate of the decedent
31 may make a decree authorizing and directing the executor or
32 administrator to convey or transfer the property to the per-
33 son entitled thereto.

34 851. The executor or administrator or any person claim-
35 ing to be entitled to such conveyance or transfer may file with
36 the clerk of the court a verified petition, setting forth the facts
37 upon which the claim is predicated. Thereupon the clerk
38 shall set the petition for hearing by the court, and notice
39 thereof shall be served on the executor or administrator
40 personally when he is not the petitioner, and shall be pub-
41 lished at least once a week for four successive weeks before
42 the hearing, in a newspaper published in the county where the
43 proceedings are pending; but if such contract was recorded
44 before the death of the person executing it, notice of the hear-
45 ing may be given by serving such notice on the executor or
46 administrator personally, when he is not the petitioner, and
47 posting a copy of the notice at the courthouse of the county in
48 which the proceedings are pending, for at least ten days prior
49 to the hearing.

50 852. At the time appointed, the court, upon proof that
51 due notice of the hearing has been given, shall proceed to hear
52

1 the petition and any objection thereto that may have been
2 filed or presented; and if the court is satisfied that the con-
3 veyance or transfer should be made, it shall make an order
4 authorizing and directing the executor or administrator to
5 execute the same to the party entitled thereto. If the trans-
6 action relates to real property, a certified copy of the decree
7 must be recorded with the deed in the office of the county
8 recorder of the county in which the land or any portion
9 thereof lies.

10 853. The decree shall be prima facie evidence of the cor-
11 rectness of the proceedings and of the authority of the executor
12 or administrator to make the conveyance or transfer; and after
13 its entry the person entitled to the conveyance or transfer has a
14 right to the possession of the property contracted for, and to
15 hold the same according to the terms of the intended convey-
16 ance or transfer, in like manner as if the same had been con-
17 veyed or transferred in pursuance of the decree. Nevertheless,
18 the executor or administrator must execute the conveyance or
19 transfer according to the directions of the decree, and the
20 court may enforce its execution by process. The conveyance
21 or transfer shall pass title to the property contracted for, as
22 fully as if the contracting party had executed it while living.

23 24 Article IV—Exchange of Real Property.

25
26 860. Whenever it shall appear to be to the advantage
27 of the estate to exchange any real property of the decedent
28 for other property, the court may authorize such exchange,
29 upon the petition of the executor or administrator or of any
30 person interested in the estate, and after notice of the hearing
31 given for the period and in the manner required by section
32 1200 of this code.

33 34 CHAPTER XV—COMPENSATION AND ACCOUNTING.

35 36 Article I—Commissions.

37
38 900. The executor or administrator shall be allowed all
39 necessary expenses in the care, management and settlement
40 of the estate, and, for his services, the compensation herein-
41 after provided; but when the decedent, by his will, makes
42 other provision for the compensation of the executor, that
43 shall be a full compensation for his services, unless by a
44 written instrument, filed in the court, he renounces all claim
45 for compensation provided for in the will.

46 901. The executor, when no compensation is provided
47 by the will or he renounces all claim thereto, or the adminis-
48 trator, shall receive commissions upon the amount of estate
49 accounted for by him, as follows: For the first thousand dol-
50 lars, at the rate of seven per cent; for the next nine thousand
51 dollars, at the rate of four per cent; for the next ten thousand
52 dollars, at the rate of three per cent; for the next thirty

1 thousand dollars, at the rate of two per cent; and for all above
2 fifty thousand dollars, at the rate of one per cent. If there
3 are two or more executors or administrators, the compensation
4 shall be apportioned among them by the court according to
5 the services actually rendered by each.

6 902. Such further allowances may be made as the court
7 may deem just and reasonable for any extraordinary services,
8 such as sales or mortgages of real or personal property, con-
9 tested or litigated claims against the estate, the adjustment
10 and payment of extensive or complicated estate or inherit-
11 ance taxes, litigation in regard to the property of the estate,
12 and such other litigation or special services as may be neces-
13 sary for the executor or administrator to prosecute, defend, or
14 perform.

15 903. All contracts between an executor or administrator
16 and an heir, devisee or legatee, for a higher compensation than
17 that allowed by the foregoing sections, shall be void.

18 904. Any executor or administrator, at any time after
19 six months from the issuance of letters testamentary or of
20 administration, and upon such notice to the persons inter-
21 ested in the estate as the court or a judge thereof shall require,
22 may apply to the court for an allowance upon his commissions;
23 and on the hearing the court shall make an order allowing
24 him such portion of his commissions, for services rendered
25 up to that time, as the court shall deem proper, and the por-
26 tion so allowed may be thereupon charged against the estate.

27 Article II—Attorneys' Fees.

28
29
30 910. Attorneys for executors and administrators shall
31 be allowed out of the estate, as fees for conducting the ordi-
32 nary probate proceedings, the same amounts as are allowed
33 by the previous article as commissions to executors and admin-
34 istrators; and such further amount as the court may deem
35 just and reasonable for extraordinary services, such as sales
36 or mortgages of real or personal property, contested or liti-
37 gated claims against the estate, litigation in regard to the
38 property of the estate, and such other litigation as may be
39 necessary for the executor or administrator to prosecute or
40 defend.

41 911. Any attorney who has rendered services to an
42 executor or administrator, at any time after six months from
43 the issuance of letters testamentary or of administration, and
44 upon such notice to the executor or administrator and to the
45 persons interested in the estate as the court or a judge thereof
46 shall require, may apply to the court for an allowance upon
47 his fees; and on the hearing the court shall make an order
48 requiring the executor or administrator to pay such attorney
49 out of the estate such compensation, on account of services
50 rendered up to that time, as the court shall deem proper, and
51 such payment shall be made forthwith.

Article III—Rendering of Exhibits and Accounts.

920. Every executor and administrator is chargeable in his accounts with all of the estate of the decedent which comes into his possession, and with all the income, issues and profits of the estate; but he is not accountable for any debts due to the decedent which remain uncollected without his fault, nor is he liable for the act or negligence of a coexecutor or coadministrator, except for collusion or gross negligence. He shall not make profit by the increase, nor suffer loss by the decrease or destruction without his fault, of any part of the estate. He must account for the excess when he sells any part of the estate for more than the appraisement, but is not responsible for the loss if any is sold for less than the appraisement, if the sale has been justly made.

921. Whenever required by the court or a judge thereof, either upon its or his own motion or upon the application of any person interested in the estate, the executor or administrator must render and file with the clerk a verified account showing the amount of money received and expended by him, the claims filed or presented against the estate, giving the name of each claimant, the nature of the claim, when it became due or will become due, whether it was allowed or rejected by him, or not yet acted upon, and all other matters necessary to show the condition of the estate. If he neglects or refuses to appear and render such account, after having been duly cited, an attachment may be issued against him and such accounting compelled, or his letters may be revoked, or both, in the discretion of the court or judge.

922. Within thirty days after the time to file or present claims against the estate has expired, the executor or administrator must render a full and verified account and report of his administration, which shall include all of the matters mentioned in the previous section. He must render a final account, and pray a settlement of his administration, whenever there are sufficient funds in his hands for the payment of all debts and the estate is in a proper condition to be closed. If he fails to present his account the court or judge must compel the accounting by attachment. Any person interested in the estate may apply for and obtain an attachment, but no attachment shall issue unless a citation has first been issued, served and returned, requiring the executor or administrator to appear and show cause why an attachment should not issue.

923. When the authority of an executor or administrator is revoked or ceases for any reason, he may be cited to account before the court, at the instance of the person succeeding to the administration of the estate, in like manner as he might have been cited by any person interested in the estate while he was executor or administrator.

924. If the executor or administrator absconds, or conceals himself so that a citation can not be personally served, and he neglects to render an account as prescribed in this

1 article, or if an attachment has been executed, and he neglects
2 to render an account within thirty days after being committed,
3 his letters must be revoked.

4 925. Except as hereinafter provided, the executor or
5 administrator, in rendering his account, must produce and
6 file vouchers for all payments which he has made. The vouch-
7 ers must remain on file until returned or destroyed as here-
8 inafter provided. Any voucher may be withdrawn on leaving
9 a certified copy on file, but must be produced on demand,
10 unless permanently withdrawn with the permission of the
11 court. Five years from the time the decree of final distribu-
12 tion has become final, the clerk of the court may destroy the
13 vouchers or deliver them to the executor or administrator or
14 to his attorney.

15 926. When an account is rendered for settlement, the
16 clerk shall set the same for settlement by the court and give
17 notice thereof for the period and in the manner required by
18 section 1200 of this code. If the account is for a final settle-
19 ment, and a petition for the final distribution of the estate is
20 filed with the account, the notice of settlement must so state,
21 and on the settlement of the account, distribution of the
22 estate to those entitled thereto may be had immediately,
23 without further notice or proceedings.

24 927. Any person interested in the estate may appear
25 and file written exceptions to the account, and contest the
26 same. Upon the hearing, the executor or administrator may
27 be examined on oath touching the account and the property
28 and effects of the decedent, and the disposition thereof. All
29 matters, including allowed claims not passed upon on the
30 settlement of any former account and not reduced to judg-
31 ment, may be contested for cause shown. The court may
32 appoint one or more referees to examine the accounts, and
33 make report thereon, subject to confirmation; and may allow
34 a reasonable compensation to them to be paid out of the
35 estate.

36 928. Whenever an allowed claim is contested by any
37 person entitled to contest it, either the contestant or the claim-
38 ant is entitled to a trial by jury of the issues of fact pre-
39 sented by the contest, unless a jury is waived as provided by
40 the Code of Civil Procedure with regard to civil actions; and
41 the court shall call the jury and submit such issues to them,
42 and after receiving their verdict, enter an order disposing of
43 the contest in accordance therewith.

44 929. If it appears that debts of the decedent have been
45 paid without verified claims having been filed or presented
46 and allowed and approved, and it shall be proven that such
47 debts were justly due, were paid in good faith, that the
48 amount paid was the true amount of such indebtedness over
49 and above all payments or set-offs, and that the estate is
50 solvent, the court, in setting the account shall allow the sums
51 so paid.

1 930. If it is proven that vouchers for any disbursements
2 have been lost or destroyed, that it is impossible to obtain
3 duplicates, and that the items were paid in good faith and
4 were legal charges against the estate, the executor or admin-
5 istrator shall be allowed such items. He may be allowed any
6 item of expenditure not exceeding twenty dollars, for which
7 no voucher is produced, if it is supported by his uncontra-
8 dicted oath positive to the fact of payment, specifying when,
9 where, and to whom it was made; but the total amount of
10 such allowances in all his accounts must not exceed five
11 hundred dollars.

12 931. The order settling and allowing the account, when
13 it becomes final, is conclusive against all persons interested
14 in the estate, saving, however, to persons under legal dis-
15 ability, the right to move for cause to reopen and examine
16 the account, or to proceed by action against the executor or
17 administrator or his sureties, at any time before final distribu-
18 tion; and in any such action such order is prima facie evidence
19 of the correctness of the account.

20 932. If the executor or administrator dies, his accounts
21 may be presented by his personal representative to, and settled
22 by, the court in which the estate of which he was executor or
23 administrator is being administered, and, upon petition of
24 the successor of such deceased executor or administrator, such
25 court shall compel the personal representative of the deceased
26 executor or administrator to render an account of the admin-
27 istration of his testator or intestate, and must settle such
28 account as in other cases.

29
30 Article IV—Payment of Debts, Expenses and Charges.

31
32 950. The debts of the decedent, the expenses of adminis-
33 tration and the charges against the estate must be paid in the
34 following order:

- 35 (1) Expenses of administration;
- 36 (2) Funeral expenses;
- 37 (3) Expenses of last illness;
- 38 (4) Family allowance;
- 39 (5) Debts having preference by the laws of the United
40 States;
- 41 (6) Wages, to the extent of one hundred dollars, of each
42 employee of the decedent, for work done or services rendered
43 within sixty days prior to the death of the employer;
- 44 (7) Mortgages and other liens, in the order of their
45 priority, so far as they may be paid out of the proceeds of
46 the encumbered property. If such proceeds are insufficient
47 for that purpose, the part of the debt remaining unsatisfied
48 must be classed with general demands against the estate;
- 49 (8) Judgments rendered against the decedent in his life-
50 time, in the order of their date;
- 51 (9) All other demands against the estate.

1 951. As soon as he has sufficient funds in his hands, after
2 retaining sufficient to pay the expenses of administration,
3 the executor or administrator must pay the funeral expenses,
4 the expenses of the last illness, and the family allowance;
5 but he is not obliged to pay any other debt or any legacy until,
6 as prescribed in this article, the payment has been ordered by
7 the court.

8 952. Upon the settlement of any account of the executor
9 or administrator after the time to file or present claims has
10 expired, the court shall order the payment of the debts, as
11 the circumstances of the estate permit. If there are not suffi-
12 cient funds to pay all of the debts, the decree shall specify
13 the sum to be paid to each creditor. No creditor of any one
14 class shall receive any payment until all those of a preferred
15 class are fully paid; and if the estate is insufficient to pay all
16 the debts of any one class, each creditor of that class must be
17 paid a dividend in proportion to his claim. If the property
18 of the estate is exhausted by the payment ordered, such
19 account shall constitute a final account, and the executor or
20 administrator shall be entitled to his discharge on producing
21 and filing the necessary vouchers and proof showing that he
22 has complied with the decree.

23 953. If there is any claim not due, or any contingent or
24 disputed claim against the estate, the amount thereof, or such
25 part of the same as the holder would be entitled to if the
26 claim were due, established, or absolute, must be paid into
27 court, and there remain, to be paid over to the party when he
28 becomes entitled thereto; or, if he fails to establish his claim,
29 to be paid over or distributed as the circumstances of the
30 estate require. If a creditor whose claim has been allowed,
31 but is not yet due, appears and assents to a deduction there-
32 from of the legal interest for the time the claim has yet to run,
33 he is entitled to be paid accordingly. The payments provided
34 for in this section are not to be made when the estate is
35 insolvent, unless a pro rata distribution is ordered.

36 954. When an order is made for the payment of creditors,
37 the executor or administrator is personally liable to each
38 creditor for his allowed claim, or the dividend thereon, and
39 execution may be issued on such order, as upon a judg-
40 ment, in favor of each creditor, and the same proceeding may
41 be had under such execution as under execution in civil
42 actions. The executor or administrator is liable therefor on
43 his bond to each creditor.

44 955. When the accounts of the executor or administrator
45 have been settled, and an order made for the payment of
46 debts and distribution of the estate, no creditor whose claim
47 was not included in the order for payment has any right to
48 call upon the creditors who have been paid, or upon the heirs,
49 devisees or legatees, to contribute to the payment of his claim;
50 but if the executor or administrator has failed to give the
51 notice to creditors, as prescribed by law, such creditor may

1 recover on the bond of the executor or administrator the
2 amount for which his claim would properly have been allowed.
3 956. If all of the debts have been paid by the first order
4 for payment, the court must direct the payment of legacies
5 and the distribution of the estate among the persons entitled,
6 as provided in the next chapter; but if there are debts remain-
7 ing unpaid, or if, for other reasons, the estate is not in a con-
8 dition to be closed, the administration may continue for such
9 time as may be reasonable.

10
11 CHAPTER XVI—DISTRIBUTION AND DISCHARGE.

12
13 Article I—Partial Distribution.

14
15 1000. At any time after the lapse of four months from the
16 issuing of letters testamentary or of administration, any heir,
17 devisee or legatee, or his assignee, grantee or successor in
18 interest, may petition the court for the legacy or share of the
19 estate to which he is entitled, or any portion thereof, to be
20 given to him upon his giving a bond as hereinafter provided.
21 The clerk shall set the petition for hearing by the court and
22 give notice thereof for the period and in the manner required
23 by section 1200 of this code, and to the executor or adminis-
24 trator by citation. The executor or administrator or any
25 person interested in the estate may resist the application.

26 1001. If, at the hearing, it appears that the estate is but
27 little indebted, and that the share of the applicant may be
28 allowed to him without loss to the creditors or injury to the
29 estate or any person interested therein, the court shall make
30 an order requiring the executor or administrator to deliver
31 to the applicant the share of the estate to which he is entitled,
32 or such part thereof as the court may designate, upon receiv-
33 ing a bond executed by the applicant and payable to the exec-
34 utor or administrator, in such sum as the court may designate,
35 with sureties to be approved by the judge, and conditioned
36 for the payment, whenever required, of the applicant's propor-
37 tion of the debts due from the estate, not exceeding the value
38 or amount of the legacy or portion of the estate to which he is
39 entitled. When the time for filing or presenting claims has
40 expired, and all valid claims have been paid or are sufficiently
41 secured by mortgage, and the court is satisfied that no injury
42 can result to the estate, the court may dispense with the bond.

43 1002. When a bond has been executed and delivered under
44 the provisions of the preceding section, and it is necessary for
45 the settlement of the estate to require the payment of any part
46 of the money thereby secured, the executor or administrator
47 must petition the court for an order requiring the payment,
48 and have a citation issued and served on the party bound,
49 requiring him to appear and show cause why the order should
50 not be made. If satisfied, upon the hearing, of the necessity
51 of such payment, the court shall make an order accordingly,
52 designating the amount and giving a time within which it

1 must be paid. If the money is not paid within the time
2 allowed, an action on the bond may be maintained by the
3 executor or administrator.

4 1003. The cost of proceedings for a partial distribution
5 must be paid by the applicant, or if there are more than one
6 must be apportioned equally among them.

7
8 Article II—Ratable Distribution.
9

10 1010. When the time for filing or presenting claims has
11 expired, and all valid claims have been paid, or are sufficiently
12 secured by mortgage, but the estate is not in a condition to be
13 finally closed and distributed, the executor or administrator
14 may petition the court for a ratable payment of the legacies,
15 or ratable distribution of the estate, to the heirs, devisees or
16 legatees, or their assignees, grantees or successors in interest,
17 or, where there are priorities, to those of the class or classes
18 having priority; or, if the decedent was a nonresident and
19 left a will which has been duly proved or allowed in the state
20 of his residence, and an authenticated copy thereof has been
21 admitted to probate in this state, or if he died intestate and
22 an administrator has been duly appointed and qualified in
23 the state of his residence, and it is necessary, in order that
24 the estate or any part thereof may be distributed according
25 to the will, or it is for the best interests of the estate, that any
26 part of the estate in this state should be delivered to the
27 executor or administrator in the state of the decedent's resi-
28 dence, the executor or administrator may petition the court for
29 an order authorizing the delivery of such portion of the
30 estate as the court shall deem safe and proper and for the
31 best interests of the estate, to the executor or administrator
32 in the state of the decedent's residence. The clerk shall set
33 the petition for hearing by the court and give notice thereof
34 for the period and in the manner required by section 1200
35 of this code. Any person interested in the estate or any
36 coexecutor or coadministrator may resist the application.

37 1011. If, at the hearing, it appears that the allegations of
38 the petition are true, and that no injury will result to the
39 estate or any person interested therein, the court shall make
40 an order requiring the executor or administrator to deliver
41 to the heirs, devisees or legatees, or to their assignees, grantees
42 or successors in interest, or to the executor or administrator
43 in the state of decedent's residence, such portion of the estate
44 as the court may designate.

45 1012. The delivery, in accordance with the order of the
46 court, is a full discharge of the executor or administrator in
47 this state, in relation to all property embraced in the order,
48 and when the order becomes final it binds and concludes all
49 parties in interest.

50 1013. The cost of proceedings for a ratable distribution
51 must be paid by the estate, excepting that when a partition

1 is necessary the cost of the partition must be apportioned
2 amongst the parties interested in the partition.

3

4

Article III—Final Distribution.

5

6 1020. Immediately upon the final settlement of the
7 accounts of the executor or administrator, or at any subsequent
8 time, upon the application of the executor or administrator,
9 or of any heir, devisee or legatee, or his assignee, grantee or
10 successor in interest, and after notice given for the period
11 and in the manner required by section 1200 of this code, the
12 court must proceed to distribute the residue of the estate
13 among the persons entitled thereto. A statement of any
14 receipts and disbursements of the executor or administrator
15 since the rendition of his final account must be reported and
16 filed at the time of making such distribution; and a settle-
17 ment thereof, together with an estimate of the expenses of
18 closing the estate, must be made by the court and included in
19 the order or decree, or the court or judge may order notice
20 to be given of the settlement of such supplementary account
21 as in other cases of the settlement of accounts.

22 1021. In its decree, the court must name the persons and
23 the proportions or parts to which each is entitled, and such
24 persons may demand, sue for, and recover their respective
25 shares from the executor or administrator, or any person hav-
26 ing the same in possession. Such order or decree, when it
27 becomes final, is conclusive as to the rights of heirs, devisees
28 and legatees.

29 1022. If any heir, devisee or legatee who is issue of the
30 decedent dies intestate while under age and not having been
31 married, before the close of the administration, no adminis-
32 tration on the estate of such deceased heir, devisee or legatee
33 is necessary, but his share of his ancestor's estate must be
34 distributed directly to his heirs at law.

35 1023. If an heir, devisee or legatee dies before the dis-
36 tribution to him of his share of the estate, such share may be
37 distributed to the representative of his estate for the purpose
38 of administration therein, with the same effect as if it had been
39 distributed to him while living.

40 1024. Before any decree of distribution is made, all
41 inheritance taxes due from the distributee and all personal
42 property taxes due and payable by the estate must be paid.

43 1025. When a testator, by his will, has limited the time
44 for administration upon his estate, such limitation is
45 directory, only, and shall not limit the power of the executor
46 or of the court to continue the administration beyond the
47 time limited where the same is necessary or convenient.

48

49

Article IV—Estates of Nonresidents.

50

51 1040. Upon application for distribution after final settle-
52 ment of the accounts of the executor or administrator, if the

1 decedent was a nonresident and left a will which has been duly
2 proved or allowed in the state of his residence, and an authen-
3 ticated copy thereof has been admitted to probate in this state,
4 or if he died intestate, and an administrator has been duly
5 appointed and qualified in the state of his residence, and it
6 is necessary in order that the estate, or any part thereof, may
7 be distributed according to the will, or it is for the best inter-
8 ests of the estate, that the estate in this state or any part
9 thereof should be delivered to the executor or administrator
10 in the state of the decedent's residence, the court may order
11 such delivery to be made, and, if necessary, direct a sale of the
12 real property and a like delivery of the proceeds. Such sale
13 must be made in the same manner as other sales of real prop-
14 erty of decedents.

15 1041. The order may be made on the petition of the exec-
16 utor or administrator or of any person interested in the
17 estate. When such petition is filed, the clerk shall set the
18 same for hearing by the court, and give notice thereof for the
19 period and in the manner required by section 1200 of this
20 code. Any person interested in the estate may appear and
21 contest the petition by filing written objections thereto.

22 1042. The delivery, in accordance with the order of the
23 court, is a full discharge of the executor or administrator in
24 this state, in relation to all property embraced in the order,
25 and when the order becomes final it binds and concludes all
26 parties in interest.

27 28 Article V—Advancements and Ademptions. 29

30 1050. A gift before death shall be considered as an ademp-
31 tion of a bequest or devise of the property given; but such
32 gift shall not be taken as an advancement to an heir or as
33 an ademtion of a general legacy unless such intention is
34 expressed by the testator in the grant or otherwise in writing,
35 or unless the donee acknowledges it in writing to be such.

36 1051. Any property, real or personal, given by the dece-
37 dent in his lifetime as an advancement to an heir, is a part
38 of the estate of the decedent for the purposes of division and
39 distribution thereof among his heirs, and must be taken by
40 such heir toward his share of the estate of the decedent. If
41 the amount of such advancement exceeds the share of the
42 heir receiving the same, he must be excluded from any fur-
43 ther portion in the division and distribution of the estate, but
44 he shall not be required to refund any part of such advance-
45 ment. If the amount so received is less than his share, he is
46 entitled to so much more as will give him his full share of the
47 estate of the decedent.

48 1052. If the value of the property so advanced is expressed
49 in the conveyance, or in the charge thereof made by the dece-
50 dent, or in the acknowledgement of the party receiving it, it
51 must be held as of that value in the division and distribution of

1 the estate; otherwise, it must be estimated according to its
2 value when given, as nearly as the same can be ascertained.
3 1053. If an heir receiving an advancement dies before the
4 decedent, leaving heirs, the advancement must be taken into
5 consideration in the division and distribution of the estate,
6 and the amount thereof must be allowed accordingly by the
7 representatives or successors in interest of the heir receiving
8 the advancement, in like manner as if the advancement had
9 been made directly to them.

10 1054. All questions as to advancements made, or alleged
11 to have been made, by the decedent to his heirs, may be heard
12 and determined by the court, and must be specified in the
13 decree assigning and distributing the estate; and the decree
14 of the court, when it becomes final, is conclusive on all parties
15 interested in the estate.

16
17 Article VI—Discharge.

18
19 1060. When property is assigned or distributed to a per-
20 son residing out of, and having no agent in, this state, or to a
21 distributee who can not be found or who refuses to accept the
22 same or to give a proper voucher therefor, or to a minor or
23 incompetent person who has no legal guardian to receive the
24 same or person authorized to receipt therefor, and the same or
25 any part thereof consists of money, the executor or administra-
26 tor may deposit the money, in the name of the assignee or dis-
27 tributee, with the county treasurer of the county in which
28 the proceedings are pending, who shall give a receipt for the
29 same, and be liable upon his official bond therefor; and said
30 receipt shall be deemed and received by the court, or judge
31 thereof, as a voucher in favor of the executor or administrator,
32 with the same force and effect as if executed by such assignee
33 or distributee.

34 1061. If the assignee or distributee is a nonresident minor
35 or insane or incompetent person, who has a guardian of his
36 estate legally appointed under the laws of any foreign juris-
37 diction, the distribution of such assignee's or distributee's
38 share may be made to such legally appointed guardian, whose
39 receipt therefor, together with a certificate of his appointment
40 issued, under seal of the court, by the clerk of the court
41 appointing him, when filed with the clerk of the court in
42 which such assignment or distribution was ordered, shall be
43 deemed and received by the court, or a judge thereof, as a
44 voucher in favor of said executor or administrator.

45 1062. When personal property remains in the hands of the
46 executor or administrator unclaimed for a year, or when the
47 distributee refuses to accept or to give a proper receipt for the
48 property, or is a minor or incompetent person and has no legally
49 qualified guardian of his estate, and it appears to the court
50 that it is for the benefit of those interested, or if the executor
51 or administrator desires his discharge and it appears to the
52 court that no injury will result to those interested, the court

1 shall order the property to be sold. The proceeds, after
2 deducting such expenses of sale as may be allowed by the
3 court, must be paid into the county treasury. The depositor
4 must take from the treasurer duplicate receipts, one of which
5 he must file in the office of the auditor, and the other with the
6 court.

7 1063. Until the property is delivered or thus disposed of,
8 the executor or administrator must render to the court, annu-
9 ally, an account showing what income he has received, what
10 property he has sold and at what price, and the character and
11 value of the property remaining in his hands.

12 1064. When any person appears and claims the money
13 paid into the treasury, the court making the distribution must
14 inquire into such claim, and if satisfied of his right thereto
15 must grant him a certificate to that effect, under its seal;
16 and upon presentation of the certificate the auditor must
17 draw his warrant on the treasurer for the amount.

18 1065. Where a specific legacy is for life only, the life
19 tenant must sign and deliver to the remainderman, or, if there
20 is none, to the personal representative, an inventory of the
21 property, expressing that the same is in his custody for life
22 only, and that, on his decease, it is to be delivered to the
23 remainderman.

24 1066. When the estate has been fully administered, and
25 it is shown by the executor or administrator, by the production
26 of satisfactory vouchers, that he has paid all sums of money
27 due from him, and delivered up, under the order of the court,
28 all the property of the estate to the parties entitled, and per-
29 formed all the acts lawfully required of him, the court must
30 make a decree discharging him from all liability to be incurred
31 thereafter.

32 1067. The final settlement of an estate, as in this chapter
33 provided, shall not prevent a subsequent issue of letters testa-
34 mentary or of administration, or of administration with the
35 will annexed, if other property of the estate is discovered, or
36 if it becomes necessary or proper for any cause that letters
37 should be again issued.

38 CHAPTER XVII—DETERMINATION OF HEIRSHIP.

39
40
41 1080. When the time to file or present claims against the
42 estate has expired, but the estate is not in a condition to be
43 closed, any person claiming to be an heir of the decedent or
44 entitled to distribution of the estate or any part thereof may
45 file a petition setting forth his claim and praying that the
46 court determine who are entitled to distribution of the estate.
47 The clerk shall set the petition for hearing by the court and
48 give notice thereof for the period and in the manner required
49 by section 1200 of this code.

50 1081. At the time appointed, the court shall hear the peti-
51 tion and any objection thereto that may have been presented,
52 and shall determine who are the heirs of the decedent or

1 entitled to distribution of the estate and shall specify their
2 interests.

3 1082. When such decree becomes final it shall be con-
4 clusive upon the matters determined during the remainder of
5 the administration of the estate and upon any subsequent
6 proceeding for distribution.

7
8 CHAPTER XVIII—PARTITION.
9

10 1100. If, in the execution of a decree of partial distribu-
11 tion or of ratable distribution, a partition is necessary between
12 two or more of the parties interested, it must be made in the
13 manner hereinafter prescribed.

14 1101. When the property, real or personal, assigned by a
15 decree of distribution to two or more heirs, devisees or lega-
16 tees, is in common and undivided, and the respective shares
17 are not separated and distinguished, partition may be
18 made by three disinterested persons, to be appointed com-
19 missioners for that purpose by the court, who must be duly
20 sworn to the faithful discharge of their duties. A certified
21 copy of the order of their appointment, and of the order or
22 decree assigning and distributing the estate, must be issued
23 to them as their warrant, and their oath must be indorsed
24 thereon. Upon consent of the parties, or when the court
25 deems it proper and just, it is sufficient to appoint one com-
26 missioner only, who has the same authority and is governed
27 by the same rules as if three were appointed.

28 1102. Such partition may be ordered and had on the
29 petition of any person interested. But before commissioners
30 are appointed, or partition ordered by the court as directed
31 in this chapter, notice thereof must be given to all persons
32 interested who reside in this state, or to their guardians,
33 and to the agents, attorneys, or guardians, if any in this
34 state, of such as reside out of this state, either personally
35 or by public notice, as the court may direct. The petition
36 may be filed, attorneys, guardians, and agents appointed, and
37 notice given, at any time before the decree of distribution
38 is rendered, but the commissioners must not be appointed until
39 the decree is made distributing the estate.

40 1103. If the real property is in different counties, the
41 court may, if deemed proper, appoint commissioners for all
42 or different commissioners for each county. The estate in each
43 county must be divided separately among the heirs, devisees,
44 or legatees, as if there were no other estate to be divided, but
45 the commissioners first appointed must, unless otherwise
46 directed by the court, make division of such real property
47 wherever situated within this state.

48 1104. Partition or distribution of the estate may be made
49 as provided in this chapter, although some of the original
50 heirs, devisees or legatees may have conveyed their shares to
51 other persons, and such shares must be assigned to the persons

1 holding the same, in the same manner as they otherwise
2 would have been to such heirs, devisees or legatees.

3 1105. When both distribution and partition are made, the
4 several shares in the real and personal property must be set
5 out to each individual in proportion to his right, by metes
6 and bounds, or description, so that the same can be easily
7 distinguished, unless two or more of the parties interested
8 consent to have their shares set out so as to be held by them
9 in common and undivided.

10 1106. When the real property can not be divided without
11 prejudice or inconvenience to the owners, the court may assign
12 the whole to one or more of the parties entitled to share therein,
13 who will accept it, always preferring among children the
14 elder to the younger. The parties accepting the whole must
15 pay to the other parties interested their just proportion of the
16 true value thereof, or secure the same to their satisfaction, or in
17 case of the minority of such party, then to the satisfaction of
18 his guardian; and the true value of the estate must be ascer-
19 tained and reported by the commissioners: When the commis-
20 sioners appointed to make partition are of the opinion that the
21 real property can not be divided without prejudice or incon-
22 venience to the owners, they must so report to the court, and
23 recommend that the whole be assigned as herein provided, and
24 must find and report the true value of such real property. On
25 filing the report of the commissioners, and on making or secur-
26 ing the payment as before provided, the court, if it appears just
27 and proper, must confirm the report, and thereupon the assign-
28 ment is complete, and the title to the whole of such real
29 property vests in the person to whom the same is so assigned.

30 1107. When any tract of land or tenement is of greater
31 value than any one's share in the estate to be divided, and
32 can not be divided without injury to the same, it may be set
33 off by the commissioners appointed to make partition to any
34 of the parties who will accept it, giving preference as pre-
35 scribed in the preceding section. The party accepting must
36 pay or secure to the others such sums as the commissioners
37 shall award to make the partition equal, and the commis-
38 sioners must make their award accordingly; but such partition
39 must not be established by the court until the sums awarded
40 are paid to the parties entitled to the same, or secured to their
41 satisfaction.

42 1108. When it appears to the court, from the commission-
43 ers' report, that it can not otherwise be fairly divided, and
44 should be sold, the court may order the sale of the whole or
45 any part of the estate, real or personal, by the executor or
46 administrator, or by a commissioner appointed for that pur-
47 pose, and the proceeds distributed. The sale must be con-
48 ducted, reported and confirmed in the same manner and under
49 the same requirements provided in chapter XIII of this
50 division.

51 1109. Before any partition is made or any estate divided,
52 as provided in this chapter, notice must be given to all per-

1 sons interested in the partition, their guardians, agents, or
2 attorneys, by the commissioners, of the time and place when
3 and where they shall proceed to make partition. The com-
4 missioners may take testimony, order surveys, and take such
5 other steps as may be necessary to enable them to form a
6 judgment upon the matters before them.

7 1110. The commissioners must report their proceedings,
8 and the partition agreed upon by them, to the court, in writ-
9 ing, and the court may, for sufficient reasons, set aside the
10 report and commit the same to the same commissioners, or
11 appoint others; and when such report is finally confirmed, a
12 certified copy of the decree of partition made thereon, attested
13 by the clerk under the seal of the court, must be recorded in
14 the office of the recorder of each county in which any of the
15 land lies.

16 1111. When the court makes a decree assigning the
17 residue of any estate to one or more persons entitled to the
18 same, it is not necessary to appoint commissioners to make
19 partition or distribution thereof, unless the parties to whom
20 the assignment is decreed, or some of them, request that such
21 partition be made.

22
23 CHAPTER XIX—ADMINISTRATION OF TRUSTS.
24

25 1120. When a trust created by a will continues after dis-
26 tribution, the superior court shall not lose jurisdiction of the
27 estate by final distribution, but shall retain jurisdiction for
28 the purpose of settling the accounts of the trustee and deter-
29 mining to whom the property shall pass and be delivered upon
30 the termination of the trust, to the extent that such deter-
31 mination is not concluded by the decree of distribution. Any
32 trustee appointed by will, or appointed to execute a trust
33 created by will, may, from time to time pending the execution
34 of his trust, or at the termination thereof, render for settle-
35 ment his accounts as such trustee, before the superior court in
36 which the will was probated. For that purpose, the trustee,
37 or, in case of his death, his legal representatives, shall present
38 to the court his verified account and report, setting forth his
39 accounts in detail and showing the condition of the trust
40 estate, and giving the names and post-office addresses, if
41 known, of the beneficiaries. The trustee may also petition
42 such court, from time to time, for instructions as to the
43 administration of the trust. The clerk shall set the account
44 and report or petition for settlement or hearing by the court
45 and give notice thereof for the period and in the manner
46 required by section 1200 of this code. The notice of the hearing
47 shall be mailed to the beneficiaries whose addresses are known,
48 as provided in section 1200, whether they have requested
49 special notice or given notice of appearance or not.

50 1121. Upon application of any beneficiary of the trust,
51 or the guardian of a beneficiary, the court, in its discretion,
52 or a judge thereof, may order the trustee, by citation, to

1 appear and render his account; and such application shall not
2 be denied where no account has been rendered to the court
3 within six months.

4 1122. On the settlement of each such account the court
5 shall allow the trustee his proper expenses and such compensa-
6 tion for services as the court may deem just and reasonable.
7 Where there are several trustees it shall apportion the com-
8 pensation among them according to the respective services
9 rendered. It may, in its discretion, fix a yearly compensation
10 for the trustee or trustees, to continue as long as the court
11 may deem proper.

12 1123. A decree rendered under the provisions of this chap-
13 ter, when it becomes final, shall be conclusive upon all persons
14 in interest.

15 1124. Any person named or designated as a trustee in a
16 will may, at any time before distribution of any of the estate
17 to him, decline to act as such trustee, and an order of court
18 shall thereupon be made accepting such resignation; but the
19 declination of any such person who has qualified as trustee
20 shall not be accepted by the court unless the same shall be in
21 writing and filed in the matter of the estate in the court in
22 which the administration is pending, and such notice shall be
23 given thereof as is required upon a petition for letters of
24 administration. In accepting a declination, the court may
25 make and enforce any order which may be necessary for the
26 preservation of the estate.

27 1125. The court in which the administration is pending
28 shall have power, at any time before final distribution, to
29 appoint some fit and proper person to fill any vacancy in the
30 office of trustee under the will, whether resulting from such
31 declination, removal, or otherwise, if such appointment is
32 necessary to carry out the trust. The person appointed,
33 before acting as trustee, shall give a bond such as is required
34 of a person appointed administrator. Such appointment may
35 be made by the court upon the written application of any per-
36 son interested in the trust, filed in the probate proceedings,
37 and shall be made only after notice to all parties interested
38 in the trust, given as required upon a petition for the pro-
39 bate of a will.

40 1126. If a trustee of a testamentary trust dies, resigns or is
41 removed after distribution, and a vacancy in the trusteeship is
42 created thereby, the court which had jurisdiction over the set-
43 tlement of his accounts shall have the power to appoint a new
44 trustee to fill the vacancy, upon the petition of anyone inter-
45 ested in the trust estate and notice given for the period and
46 in the manner required by section 1200 of this code.

47
48 CHAPTER XX—PUBLIC ADMINISTRATORS.
49

50 1140. The public administrator of each county must take
51 immediate charge of the property within his county of per-
52 sons who have died, when no executor or administrator has

1 been appointed, and in consequence thereof the property, or
2 any part thereof, is being wasted, uncared for, or lost; and
3 of all estates ordered into his hands by the court. He shall
4 apply for letters of administration upon the estates of
5 decedents who have no known heirs, when the superior court
6 of his county has jurisdiction thereof, and may apply for
7 such letters upon any other estate which he is entitled to
8 administer.

9 1141. When a public administrator takes charge of an
10 estate which he is entitled to administer, without letters of
11 administration being issued, or under order of the court, he
12 must, with all convenient dispatch, procure letters of adminis-
13 tration thereon, in like manner and on like proceedings as let-
14 ters of administration are issued to other persons. His official
15 bond and oath are in lieu of the administrator's bond and
16 oath on the grant of special letters of administration, or gen-
17 eral letters of administration, or letters of administration
18 with the will annexed; but when real property is sold, another
19 bond may be required by the court, as in the case of other
20 administrators.

21 1142. The public administrator shall receive the same com-
22 pensation and allowances as are granted by this code to other
23 administrators. He shall file an inventory, institute suits
24 for the recovery or protection of property, render accounts
25 and deliver up the property of the estate, in the same manner
26 as administrators generally; and the provisions of this code
27 shall govern the administration of estates in his hands, except
28 as otherwise provided in this chapter.

29 1143. When a public administrator takes possession of
30 the estate of a decedent as hereinbefore provided, and the
31 defrayal of the expense of the burial of the decedent is not
32 otherwise provided for by law, or by the rules, agreement or
33 death benefits of any order or lodge to which the decedent
34 belonged or with which he was affiliated, the public admin-
35 istrator, in order to defray the expense of burial and the
36 expenses of the last illness, may apply to the superior court
37 of his county or a judge thereof for an order permitting him
38 summarily to sell any personal property belonging to the
39 decedent, and to withdraw any money of the decedent on
40 deposit with any bank, and to collect any indebtedness or
41 claim that may be owing to the decedent. No notice of the
42 application need be given.

43 1144. If it appears that the total value of the estate of the
44 decedent does not exceed one hundred dollars, the court or
45 judge shall make an order granting the application and there
46 shall be no administration upon the estate unless additional
47 property is found or discovered. No fee shall be charged by the
48 clerk of the court or the public administrator or his attorney
49 for filing the application, or for any duty or service connected
50 therewith. Such sales may be made with or without notice,
51 as the public administrator may elect, and title to the property
52 sold shall pass without the need of confirmation by the court.

1 The money received from such sales and collections shall be
2 used to defray the expenses of the burial of the decedent and
3 the expenses of his last illness. The public administrator shall
4 file with the clerk of the court a statement showing the prop-
5 erty of the decedent that came into his hands and the disposi-
6 tion that he made thereof, together with vouchers for all
7 expenditures.

8 1145. Whenever a stranger, or person without known
9 heirs, dies intestate in the house or premises of another, the
10 possessor of such premises, or any one knowing the facts, must
11 give immediate notice thereof to the public administrator of
12 the county; and in default of so doing, he is liable for any
13 damage that may be sustained thereby, to be recovered by the
14 public administrator or any party interested.

15 1146. All civil officers must inform the public adminis-
16 trator of all property known to them, belonging to a decedent,
17 which is liable to loss, injury or waste, and which, by reason
18 thereof, ought to be in the possession of the public adminis-
19 trator.

20 1147. The public administrator, as soon as he receives
21 the same, must deposit all moneys of the estate with the
22 county treasurer of the county in which the proceedings are
23 pending; or, if not required for current expenses, he may
24 deposit any amount thereof with one or more trust companies
25 authorized to do business in his county, and if there is none
26 then with any trust company in the state. The court may
27 direct the deposit of any of such money with a trust company.
28 Money deposited with the county treasurer or with a trust
29 company may be withdrawn upon the order of the public
30 administrator, countersigned by the judge, when required for
31 the purposes of administration. The moneys thus deposited
32 may be invested, pending the administration of the estate, in
33 securities of the United States or of this state, upon the same
34 proceedings had as in other cases of administration.

35 1148. The county treasurer shall receive and safely keep
36 all such moneys deposited with him and pay them out upon
37 the order of the public administrator, when countersigned by
38 the judge, and not otherwise, and shall keep an account with
39 each estate of all moneys received and paid. He shall be allowed
40 one per cent upon all moneys received and kept by him, and
41 no greater fees, for any services herein provided; and for the
42 safekeeping and payment of all such moneys, as herein pro-
43 vided, he and his sureties are responsible upon his official bond.
44 After a final settlement of the estate, if there are no heirs or
45 other claimants thereof, the county treasurer must pay into the
46 state treasury all moneys and effects in his hands belonging to
47 the estate, upon order of the court; and if any such moneys
48 and effects escheat to the state, they must be disposed of as
49 other escheated estates.

50 1149. All fees of officers chargeable to estates in the hands
51 of a public administrator must be paid out of the assets
52 thereof as soon as sufficient money comes into his hands.

1 1150. The public administrator must not be interested in
2 any expenditure made on account of any estate he administers,
3 nor must he be associated, in business or otherwise, with any
4 one who is so interested; and he must attach his affidavit to
5 each of his published reports, showing that he is not so inter-
6 ested or associated.

7 1151. The public administrator shall keep a book, to be
8 labeled "Register of Public Administrator," in which he shall
9 enter the name of every decedent whose estate he administers,
10 the date of granting letters, the money received, the property
11 appraised and its value, the proceeds of all sales of property,
12 the amount of his fees, the expenses of administration, the
13 amount of the estate after all charges and expenses have been
14 paid, the disposition of property on distribution, the date of
15 his discharge, and such other matters as may be necessary to
16 give a full and complete history of each estate administered
17 by him.

18 1152. The authority of a public administrator to admin-
19 ister an estate upon which letters have been issued to him
20 does not cease by virtue of the termination of his office as
21 public administrator, but his authority and duties as adminis-
22 trator of such estate continue until he is discharged, as in the
23 case of other administrators.

24 1153. The public administrator, or any person who
25 received letters of administration while acting as public admin-
26 istrator, must return to the superior court, once in every six
27 months, a report, under oath, of all estates of decedents which
28 have come into his hands, giving the value of each estate, the
29 amount of money which he has received from each estate, a
30 statement of what he has done with it, and the amount of his
31 fees and expenses incurred in each estate, and the balance, if
32 any, in each estate remaining in his hands. He must publish
33 such report six times in some newspaper published in the
34 county, or if there is none, then post the same, legibly written
35 or printed, in the office of the county clerk of the county. One
36 copy of the report must be filed with the papers in each estate
37 so reported, on the first Monday in January and July of each
38 year.

39 1154. When it appears from any such report, or other-
40 wise, that after the final settlement of an estate any money
41 remains in the hands of the public administrator unclaimed,
42 which should be paid over to the county treasurer, the supe-
43 rior court, or a judge thereof, must order such payment to
44 be made; and on failure of the public administrator to comply
45 with the order within ten days after the date thereof the
46 district attorney of the county must immediately institute the
47 requisite legal proceedings against the public administrator
48 for a judgment against him and the sureties on his official
49 bond, in the amount of money so withheld, and costs.

50 1155. Every public administrator, or person who holds
51 letters of administration who was appointed while acting as
52 public administrator, who fails to return accounts as provided

1 in section 1153 of this code, or who fails to deliver any money
2 or property as ordered by the court, is guilty of a misde-
3 meanor and upon conviction thereof shall be punished by a
4 fine not less than one hundred dollars for each offense; and it
5 shall be the duty of the district attorney of the county to see
6 that the provisions of this chapter are fully complied with.

7
8 CHAPTER XXI—ESTABLISHING FACT OF DEATH OR HEIRSHIP.

9
10 Article I—To Determine Vesting of Title.

11
12 1170. When the death of a person terminates a life estate
13 or a homestead right, or vests a homestead, or affects a joint
14 tenancy, or terminates the interest or expectancy of a wife in
15 community property without the necessity of administration,
16 any person whose interest in land is affected by such death
17 may file in the superior court of the county in which the
18 decedent was a resident, or if the decedent was a nonresident
19 then in any county in which any of the land lies, a verified
20 petition setting forth those facts and particularly describing
21 the land and his interest therein, and naming all persons who
22 claim or might claim an interest therein as personal representa-
23 tive, heir or devisee of the decedent, so far as known to the
24 petitioner.

25 1171. The clerk must set the petition for hearing by the
26 court and give notice thereof by causing notice of the time and
27 place of the hearing to be posted at the courthouse of the
28 county where the proceeding is pending, at least ten days
29 before the hearing. Written notice of the time and place of
30 hearing, together with a copy of the petition, must be served
31 upon any person named in the petition as representative, heir
32 or devisee of the decedent, in the same manner as a summons,
33 at least ten days before the time set for the hearing or to
34 which it may have been postponed.

35 1172. The court shall take evidence in support of the
36 petition and upon any issues raised, and may render judg-
37 ment thereon establishing such termination of estate or investiture
38 of title and determining to whom the property belongs
39 by reason of such death. All persons so served shall be con-
40 cluded by the judgment; but the court, in its discretion, may
41 proceed without service being made, other than by posting,
42 in which event, as to persons not served, the decree shall be
43 conclusive only of the fact of such death. A certified copy of
44 the decree shall be recorded in the office of the recorder of
45 each county in which any part of the land lies.

46 1173. One of the inheritance tax appraisers provided for
47 by law must be appointed by the court in every such proceed-
48 ing to determine what, if any, inheritance tax is payable by
49 reason of such death unless another proceeding is pending in
50 which the fact and amount of such tax may be determined;
51 and any inheritance tax found to be payable must be paid
52 before the judgment mentioned in the preceding section is

1 rendered. If the said inheritance tax appraiser reports that
2 no inheritance tax is payable, he shall be paid by the petitioner
3 or petitioners for his services and expenses a reasonable
4 amount, to be fixed by the court in which the proceeding is
5 pending.

6
7 Article II—To Determine Right to Aid.
8

9 1180. When the right of any child to receive state aid,
10 county aid, or state and county aid, depends upon the pre-
11 sumptive death of the father of the child, any person inter-
12 ested in the welfare of the child may file in the superior court
13 of the county in which the child resides a petition setting forth
14 the facts giving rise to the presumption that the father is
15 dead and praying that such presumption of death be judicially
16 ascertained and established by the court.

17 1181. The clerk must set the petition for hearing by the
18 court not less than ten days subsequent to its filing, and,
19 unless the petition is filed by the district attorney shall deliver
20 forthwith a copy of the petition, to be furnished by the peti-
21 tioner, to the district attorney of the county, to which there
22 shall be appended, or endorsed thereon, a statement of the
23 time and place fixed for the hearing.

24 1182. The court shall hear the petition and all objections
25 that may be interposed thereto. If, as a result of the hearing,
26 the court is satisfied that the evidence adduced in support of
27 the petition is sufficient to establish the presumption that the
28 father of the child is dead, it shall make an order adjudging
29 such father to be presumptively dead. Upon the filing of the
30 order the clerk shall send a certified copy thereof to the state
31 department of social welfare at Sacramento. The clerk shall
32 not charge or collect any fee for filing the petition or for any
33 other service rendered by him under the provisions of this
34 article.

35 1183. A petition under this article once heard and denied
36 shall not be renewed in the same or any other court except
37 upon the ground of newly discovered evidence. Any subse-
38 quent petition shall contain a recital of the former presenta-
39 tion and denial of a similar petition, and shall distinctly set
40 forth a statement of the newly discovered evidence.

41
42 Article III—Identity of Heirs.
43

44 1190. When title to real or personal property, or any
45 interest therein, vests, other than by the laws of succession, in
46 the heirs, heirs of the body, issue, or children of any person,
47 without other description or means of identification of the
48 persons embraced in such description, any person interested
49 in such property as such heir, heir of the body, issue or child,
50 or his successor in interest, or the personal representative of
51 any such interested person or of his successor in interest, may
52 file a verified petition in the superior court of the county in

1 which the property or any part thereof is situated, setting
2 forth briefly the deraignment of title of petitioner, a descrip-
3 tion of the property affected, and, so far as known to the
4 petitioner, the names, ages and residences of the heirs, heirs
5 of the body, issue or children whose identity is sought to be
6 determined, and if any is dead or if the residence of any is
7 unknown, stating such facts, and requesting that a decree be
8 entered determining and establishing the identity of the per-
9 sons embraced in such general description.

10 1191. The clerk must set the petition for hearing by the
11 court and give notice thereof by causing notice of the time
12 and place of hearing to be posted at the courthouse of the
13 county where the proceeding is pending, at least ten days
14 before the hearing.

15 1192. At any time before the hearing any person inter-
16 ested in the property may answer the petition and deny any
17 of the matters contained therein. The court shall hear the
18 proofs offered by the petitioner and by any person contesting
19 and must make a decree conformable to the proofs. Such
20 decree shall be prima facie evidence of the facts determined
21 thereby, and shall be conclusive in favor of anyone acting
22 thereon in good faith without notice of any conflicting
23 interest.

24 25 CHAPTER XXII—NOTICES, ORDERS AND PROCEDURE.

26 27 Article I—Notices.

28
29 1200. Upon the filing of a petition for the setting aside of
30 an estate not exceeding \$2,500 in value, or of a petition to set
31 apart a homestead or exempt property, or of a petition relating
32 to the family allowance filed after the return of the inventory,
33 or of a petition for the sale of stocks or bonds, or of a petition
34 for confirmation of a sale, or of a petition for leave to sell or
35 give an option to purchase a mining claim or real property
36 worked as a mine, or of a petition for leave to execute a
37 promissory note or mortgage or deed of trust or give other
38 security, or of a petition for leave to lease, or to exchange
39 property, or of a petition for an order authorizing or directing
40 the investment of money, or of a report of appraisers concern-
41 ing a homestead, or of an account of an executor or adminis-
42 trator or trustee, or of a petition for partial or ratable or final
43 distribution, or of a petition for the delivery of the estate of a
44 nonresident, or of a petition for the appointment of a trustee
45 after distribution, and in all cases in which notice is required
46 and no other time or method is prescribed by law or by the
47 court or judge, the clerk shall give notice of the petition or
48 application or report or account by causing a notice to be
49 posted at the courthouse of the county where the proceedings
50 are pending, at least ten days before the day of hearing, giving
51 the name of the estate, the name of the petitioner and the
52 nature of the application, briefly indicating the particular

1 property to which the application applies when it applies to
2 particular property only, referring to the petition for further
3 particulars, and notifying all persons interested to appear at
4 the time and place mentioned in the notice and show cause,
5 if any they have, why the order should not be made. Within
6 two days after the filing of such petition, account or report,
7 the petitioner or person filing the account or desiring the
8 confirmation of a report of appraisers must cause a copy of
9 the notice to be mailed to the executor or administrator, when
10 he is not the petitioner, to any coexecutor or coadministrator
11 not petitioning, and to all persons (or to their attorneys, if
12 they have appeared by attorney), who have requested notice
13 or who have given notice of appearance in the estate in person
14 or by attorney, as heir, devisee, legatee or creditor, or as
15 otherwise interested, addressed to them at their respective
16 post-office addresses given in their requests for special notice,
17 if any, otherwise at their respective offices or places of resi-
18 dence, if known, and if not, at the county seat of the county
19 where the proceedings are pending, or to be personally served
20 upon such person. Proof of the giving of notice must be
21 made at the hearing; and if it appears to the satisfaction of
22 the court that said notice has been regularly given, the court
23 shall so find in its order, and such order, when it becomes
24 final, shall be conclusive upon all persons.

25 1201. In the case of a petition for leave to sell, or to give
26 an option to purchase, a mining claim or real property worked
27 as a mine, or for leave to borrow money or execute a mortgage
28 or deed of trust or give other security, or for leave to execute
29 a lease, the clerk shall also cause such notice of the applica-
30 tion to be published in a newspaper of general circulation in
31 the county. If the notice is published in a weekly newspaper,
32 it must appear therein on at least two different days of pub-
33 lication; if in a newspaper published oftener, there must be
34 at least ten days from the first to the last day of publication,
35 both days included.

36 1202. At any time after the issuance of letters testamentary
37 or of administration, any person interested in the estate,
38 whether as heir, devisee, legatee, creditor, beneficiary under a
39 trust, or as otherwise interested, or the state controller, may,
40 in person or by attorney, serve upon the executor or adminis-
41 trator or trustee, or upon the latter's attorney, and file with
42 the clerk of the court where the proceedings are pending, with
43 a written admission or proof of such service, a written request,
44 stating that he desires special notice of the filing of any or
45 all of the petitions, accounts or reports mentioned in section
46 1200 of this code, and giving the post-office address of the
47 person making the same, or his attorney. Thereafter such
48 person shall be entitled to notice as provided in said section
49 1200.

50 1203. When compensation, pension, insurance or other
51 allowance is made or awarded by the United States govern-
52 ment, or a department or bureau thereof, to estates of

1 decedents, the department or bureau making or awarding such
2 compensation, pension, insurance or allowance, shall have the
3 same right as any person interested in the estate to request
4 notice of proceedings, to commence and prosecute actions on
5 the bonds of executors or administrators, and to file exceptions
6 in writing to accounts of executors or administrators and to
7 contest the same.

8 1204. Whenever the court deems that the notice which has
9 been given of any proceeding or hearing is insufficient, it may
10 require such further and additional notice to be given as it
11 deems proper.

12 1205. The court may continue or postpone any hearing,
13 from time to time, in the interest of justice, and no further
14 notice of the continued or postponed hearing is required unless
15 ordered by the court.

16 1206. When personal notice is required, and no mode of
17 giving it is prescribed by this code, it must be given by cita-
18 tion. The citation must be directed to the person to be cited,
19 signed by the clerk, issued under the seal of the court, and
20 must contain the title of the proceeding, a brief statement of
21 the nature of the proceeding, and a direction that the person
22 cited appear at a time and place specified.

23 1207. The citation may be issued by the clerk upon the
24 application of any party, without an order of the court or
25 judge, except in cases in which such order is expressly required
26 by law. The citation must be served in the same manner as
27 a summons in a civil action, and when no other time is
28 specially prescribed by law, it must be served at least five days
29 before the return day thereof.

30 1208. Whenever a minor or an insane or incompetent
31 person has a guardian of his estate residing in this state, per-
32 sonal service upon the guardian of any process, notice, or
33 order of the court, concerning the estate of a deceased person
34 in which the ward is interested, is equivalent to service upon
35 the ward, and it is the duty of the guardian to attend to the
36 interests of the ward in the matter. Such guardian may
37 also appear for his ward and waive any process, notice, or
38 order to show cause which an adult person of sound mind
39 might waive.

40 1209. When any publication is ordered, such publication
41 must be made daily, or otherwise as often during the pre-
42 scribed period as the paper is regularly issued, unless other-
43 wise provided by this code. The court, or a judge thereof,
44 may, however, order a less number of publications during the
45 period.

46 Article II—Orders.

47
48 1220. Orders and decrees made by the court or a judge
49 thereof, in probate proceedings, need not recite the existence
50 of facts, or the performance of acts, upon which the jurisdic-
51 tion of the court or judge may depend, but it is only necessary

1 that they contain the matters ordered or adjudged, except as
2 otherwise provided by this code.

3 1221. All orders and decrees of the court or judge must
4 be entered at length in the minute book of the court, or else
5 signed by the judge and filed; but decrees of distribution must
6 always be so entered at length.

7 1222. When an order is made setting apart a homestead,
8 confirming a sale, making distribution of real property, or
9 determining any other matter affecting the title to real prop-
10 erty, a certified copy thereof must be recorded in the office of
11 the county recorder of each county in which the land, or any
12 part thereof, lies; and from the time of filing the same for
13 record, notice is imparted to all persons of the contents thereof.

14 1223. When an order or decree authorizing a lease, mort-
15 gage or transfer of property, or distributing property, or mak-
16 ing any change in the status of the title to property, deals
17 with land registered under the provisions of the Land Title
18 Law which took effect December 19, 1914, the court, in its
19 order or decree, shall direct the registrar of titles to issue a
20 certificate of title, or to note a memorial of the transaction, as
21 the case may require, in accordance with such order or decree.

22 Article III—Rules of Procedure. 23 24

25 1230. All issues of fact joined in probate proceedings must
26 be tried in conformity with the requirements of the rules of
27 practice in civil actions. The party affirming is plaintiff, and
28 the one denying or avoiding is defendant. When a party is
29 entitled to a trial by jury and a jury is demanded, and the
30 issues are not sufficiently made up by the written pleadings
31 on file, the court, on due notice, must settle and frame the
32 issues to be tried. If no jury is demanded, the court must try
33 the issues joined, and sign and file its decision in writing, as
34 provided in civil actions. Judgment on the issue joined, as
35 well as for costs, may be entered and enforced by execution
36 or otherwise by the court as in civil actions.

37 1231. A motion for a new trial in probate proceedings can
38 be made only in cases of contests of wills, either before or
39 after probate, in proceedings to determine heirship and inter-
40 ests in estates, and in those cases where the issues of fact, of
41 which a new trial is sought, were of such character as to
42 entitle the parties to have them tried by a jury, whether or
43 not they were so tried.

44 1232. When not otherwise prescribed by this code, either
45 the superior court or the court on appeal, may, in its discretion,
46 order costs to be paid by any party to the proceedings, or out
47 of the assets of the estate, as justice may require.

48 1233. Except as otherwise provided by this code, the pro-
49 visions of part II of the Code of Civil Procedure are appli-
50 cable to and constitute the rules of practice in the proceedings
51 mentioned in this code with regard to trials, new trials,

1 appeals, records on appeal, and all other matters of pro-
2 cedure.

3
4 Article IV—Appeals.
5

6 1240. An appeal may be taken to the supreme court from
7 an order granting or revoking letters testamentary or of
8 administration; admitting a will to probate or revoking the
9 probate thereof; setting aside an estate claimed not to exceed
10 two thousand five hundred dollars in value; setting apart
11 property as a homestead or claimed to be exempt from execu-
12 tion; confirming a report of an appraiser or appraisers in set-
13 ting apart a homestead; granting or modifying a family
14 allowance; directing or authorizing the sale or conveyance or
15 confirming the sale of property; settling an account of an
16 executor or administrator or trustee, or instructing or appoint-
17 ing a trustee; directing or allowing the payment of a debt,
18 claim, legacy or attorney's fee; determining heirship or the
19 persons to whom distribution should be made; distributing or
20 partitioning property; refusing to make any order heretofore
21 mentioned in this section; or fixing an inheritance tax or
22 determining that none is due.

23
24 DIVISION IV—GUARDIAN AND WARD.
25

26 CHAPTER I—THE RELATIONSHIP, AND RULES GOVERNING ITS
27 CREATION.
28

29 1400. A guardian is a person appointed to take care of the
30 person or property of another. The latter is called the ward
31 of the guardian. The relation of guardian and ward is confi-
32 dential, and is subject to the provisions of law relating to
33 trusts. In the management and disposition of the person or
34 property committed to him, a guardian may be regulated and
35 controlled by the court.

36 1401. Guardians are either general or special. A general
37 guardian is a guardian of the person or of the general estate
38 of the ward within this state, or of both. Every other is a
39 special guardian.

40 1402. A parent may appoint a guardian by will or by deed
41 for the property of any child of such parent, living or likely
42 to be born, which such child may take from such parent by
43 will or succession.

44 1403. Either parent of a legitimate child living or likely to
45 be born, may appoint a guardian of the person and estate, or
46 person or estate, of such child, by will or by deed, to take
47 effect upon the death of the parent appointing, with the writ-
48 ten consent of the other parent, or if the other parent is
49 dead or incapable of consent. If the child is illegitimate, such
50 appointment may be made by the mother.

51 1404. Either parent of an unmarried insane or incompe-
52 tent person may appoint a guardian of the person and estate,

1 or person or estate, of such person, by will or by deed, to take
2 effect upon the death of the parent appointing, with the
3 written consent of the other parent, or if the other parent be
4 dead or incapable of consent. If the insane or incompetent
5 person is married, such appointment may be made by the
6 spouse.

7 1405. The superior court shall appoint a general guardian
8 of the person and estate, or person or estate, of minors and
9 insane or incompetent persons, whenever necessary or con-
10 venient, and when no guardian has been appointed for the
11 purpose by will or by deed. The court, in its discretion, may
12 appoint more than one guardian, each of whom must give a
13 separate bond, and be governed and liable in all respects as a
14 sole guardian. The court shall also confirm an appointment
15 made by will or by deed, whenever requested, upon the same
16 procedure and notice as in the case of appointment by the
17 court.

18 1406. In appointing a general guardian of a minor, the
19 court is to be guided by what appears to be for the best inter-
20 est of the child in respect to its temporal and mental and
21 moral welfare; and if the child is of sufficient age to form an
22 intelligent preference, the court may consider that prefer-
23 ence in determining the question. If the child resides in this
24 state and is over fourteen years of age, he may nominate his
25 own guardian, either of his own accord or within ten days
26 after being duly cited by the court; and such nominee must be
27 appointed if approved by the court. When a guardian has
28 been appointed for a minor under fourteen years of age,
29 the minor, at any time after he attains that age, may nominate
30 his own guardian, subject to the approval of the court.

31 1407. Of persons equally entitled in other respects to the
32 guardianship of a minor, preference is to be given as follows:

33 (1) To a parent;

34 (2) To one who was indicated by the wishes of a deceased
35 parent;

36 (3) To one who already stands in the position of a trustee
37 of a fund to be applied to the child's support;

38 (4) To a relative.

39 1408. As between parents claiming the guardianship
40 adversely to each other, neither is entitled to priority; but
41 other things being equal, if the child is of tender years, it
42 should be given to the mother; if it is of an age to require
43 education and preparation for labor and business, then to the
44 father.

45 1409. A parent who knowingly or wilfully abandons or,
46 having the ability so to do, fails to maintain his minor child
47 under fourteen years of age, forfeits all right to the guardian-
48 ship of such child; and a parent or guardian who knowingly
49 permits his child or ward to remain for one year in an orphan
50 asylum where the child is supported by charity, without
51 notifying the managers or officers of the asylum that he
52 is such parent or guardian, abandons and forever forfeits all

1 right to the guardianship of the child. The officers and man-
2 agers of any orphan asylum having such abandoned child in
3 its care have the preferred right to the guardianship of the
4 child.

5 1410. The authority of a guardian is not extinguished or
6 affected by the marriage of the guardian.

7 1411. No person ineligible to citizenship in the United
8 States and no company, association or corporation of which a
9 majority of the members are aliens ineligible to citizenship in
10 the United States, or in which a majority of the issued capital
11 stock is owned by such aliens, may be appointed guardian of
12 any estate which consists in whole or in part of real property.

13 14 CHAPTER II—WHEN GUARDIANSHIP NOT NECESSARY.

15
16 1430. If a minor has no guardian of his estate, money
17 belonging to the minor not exceeding the sum of two hundred
18 and fifty dollars may be paid to a parent of the minor entitled
19 to the custody of the minor to hold for the minor, upon written
20 assurance of such parent that the total estate of the minor
21 does not exceed one thousand dollars in value; and the written
22 receipt of such parent shall be an acquittance of the person
23 making such payment.

24 1431. When a minor has a disputed claim for money against
25 a third person, his father, or if his father is dead or has
26 deserted or abandoned him then his mother, shall have the
27 right to compromise such claim, but before the compromise is
28 valid it must be approved by the superior court of the county
29 where the minor resides, upon the filing of a verified petition
30 in writing. If the court approves the compromise, it may
31 direct that the money be paid to the father or mother of the
32 minor, with or without the filing of a bond, or it may require
33 a general guardian or guardian ad litem to be appointed and
34 the money to be paid to such guardian or guardian ad litem
35 with or without a bond as in the discretion of the court seems
36 to the best interests of the minor. The clerk of the court shall
37 not charge any fee for filing the petition.

38 1432. The parent receiving any money under the provi-
39 sions of this chapter shall account to the minor for the money
40 when the minor reaches the age of majority.

41 42 CHAPTER III—APPOINTMENT OF GUARDIANS FOR MINORS.

43
44 1440. When it appears necessary or convenient, the supe-
45 rior court of the county in which a minor resides or is tem-
46 porarily domiciled, or in which a nonresident minor has estate,
47 may appoint a guardian for his person and estate, or person
48 or estate. The appointment may be made upon the petition
49 of a relative or other person on behalf of the minor, or on the
50 petition of the minor, if fourteen years of age.

51 1441. Before making the appointment, such notice as the
52 court or a judge thereof deems reasonable must be given to

1 the person having the care of the minor and to such relatives
2 of the minor residing in the state as the court or judge
3 deems proper. In all cases notice must be given to the parents
4 of the minor or proof made to the court that their addresses
5 are unknown, or that, for other reason, such notice can not
6 be given.

7 1442. In such proceeding, when it appears to court or
8 judge either from a verified petition or from affidavits, that
9 the welfare of the minor will be imperiled if he is allowed to
10 remain in the custody of the person then having his care, an
11 order may be made providing for his temporary custody
12 until a hearing can be had on the petition. And when it
13 appears that there is reason to believe that the minor will
14 be carried out of the jurisdiction of the court, or will suffer
15 some irreparable injury before compliance with such order
16 providing for the temporary custody of the minor can be
17 enforced, the court or judge, at the time of making the order
18 for temporary custody, may cause a warrant to be issued,
19 reciting the facts, and directed to the sheriff, coroner, or a
20 constable of the county, commanding such officer to take the
21 minor from the custody of the person in whose care he then
22 is and place him in custody in accordance with such order.

23
24 CHAPTER IV—APPOINTMENT OF GUARDIANS FOR INSANE
25 OR INCOMPETENT PERSONS.
26

27 1460. Any superior court to which application is made as
28 hereinafter provided may appoint a guardian for the person
29 and estate or person or estate of an insane or an incompetent
30 person. As used in this division of this code, the phrase
31 "incompetent person," "incompetent," or "mentally incom-
32 petent," shall be construed to mean or refer to any person,
33 whether insane or not, who by reason of old age, disease,
34 weakness of mind, or other cause, is unable, unassisted, prop-
35 erly to manage and take care of himself or his property, and
36 by reason thereof is likely to be deceived or imposed upon by
37 artful or designing persons.

38 1461. Any relative or friend may file a verified petition
39 alleging that a person is insane or incompetent. Thereupon
40 the clerk shall set the same for hearing by the court and shall
41 cause notice to be given to the alleged insane or incompetent
42 person of the time and place of hearing, not less than five days
43 before the time so appointed; and such person, if able to
44 attend, must be produced at the hearing, unless he is a patient
45 at a state hospital in this state and the certificate of the medical
46 superintendent or acting medical superintendent thereof is
47 produced, to the effect that such patient is unable to attend
48 the hearing, which certificate shall be prima facie evidence
49 of that fact.

50 1462. If, upon the hearing, it appears to the court that the
51 person in question is insane or incompetent, the court must
52 appoint a guardian of his person and estate, or person or

1 estate. In awarding letters of guardianship, the court shall
2 give preference to such person as may have been designated by
3 will or deed, unless good cause to the contrary is shown.

4
5 CHAPTER V—RESTORATION TO CAPACITY.
6

7 1470. Any person who has been declared insane, or for
8 whom a guardian has been appointed as an insane or incom-
9 petent person, or the guardian, or any relative or friend, may
10 apply, by petition, to the superior court of the county in
11 which such person was declared insane, or from which letters
12 of guardianship were issued, to have the fact of his restora-
13 tion to capacity judicially determined. The petition must be
14 verified, and must state that such person is then sane or
15 competent.

16 1471. The clerk shall set the petition for hearing by the
17 court. At the request of the person so declared insane or for
18 whom a guardian has been appointed, the question of his
19 restoration to capacity must be tried by a jury, which must
20 be summoned and impaneled in the same manner as juries in
21 civil actions. At least five days' notice of the trial must be
22 given to the guardian of the person so declared insane or for
23 whom a guardian has been appointed, if there is a guardian,
24 and to the person's spouse, if any, and to his or her father and
25 mother, if in the state.

26 1472. On the trial, the guardian or relative of the person
27 so declared insane or for whom a guardian has been appointed,
28 and, in the discretion of the court, any other person, may
29 contest the right to the relief demanded. Witnesses may be
30 required to appear and testify, as in civil cases, and may be
31 called and examined by the court on its own motion. If it
32 is found that the person in question is sane and capable of
33 taking care of himself and his property, his restoration to
34 capacity must be adjudged and the guardianship of such per-
35 son, if not a minor, must cease.

36
37 CHAPTER VI—OATHS, BONDS AND LETTERS.
38

39 1480. Before the order appointing a guardian takes effect,
40 and before letters issue, the person appointed must take an
41 oath, which must be attached to or endorsed upon his letters,
42 that he will perform the duties of his office as such guardian
43 according to law, and, except as otherwise provided in this
44 division, must furnish a bond to the ward, with two or more
45 sufficient sureties, to be approved by the judge, and in such
46 sum as required by the order, which sum shall be not less than
47 twice the value of the personal property and the probable
48 annual rents, issues and profits of all property belonging to
49 the ward, or, when the bond is given by a surety company
50 authorized by law to furnish it, not less than the value of the
51 personal property and the probable annual rents, issues and
52 profits of all property belonging to the ward, and conditioned

1 that the guardian will faithfully execute the duties of his
2 trust according to law.

3 1481. Upon filing the bond, duly approved, letters of guard-
4 ianship shall issue to the person appointed, substantially in
5 the same form as letters of administration.

6 1482. Before any sale of real property is confirmed, or
7 any mortgage is authorized by which money is to be raised,
8 the guardian must furnish such additional bond to the ward
9 as shall be required by the court, with two or more sufficient
10 sureties to be approved by the judge, in order to make the
11 total penalty of the guardian's bonds to his ward equal to
12 that required by section 1480 of this code, taking into account
13 the proceeds of the sale or mortgage.

14 1483. The court may require a new bond to be given by
15 a guardian whenever it deems it necessary; and when it
16 appears that no injury can result therefrom to those inter-
17 ested in the estate, it may discharge the existing sureties from
18 further liability, after such notice given as the court may
19 direct.

20 1484. Every testamentary guardian must qualify and has
21 the same powers and must perform the same duties with regard
22 to the person and estate of his ward as guardians appointed by
23 the court, except so far as his powers and duties are legally
24 modified, enlarged or changed by the will by which he was
25 appointed.

26 1485. A testamentary guardian need not give bond unless
27 required by the court from which the letters issue.

28 1486. Every bond given by a guardian must be filed and
29 preserved in the office of the clerk of the court, and in case
30 of a breach of a condition thereof, may be sued upon for the
31 use and benefit of the ward, or of any person interested in
32 the estate.

33 1487. No action may be maintained against the sureties on
34 a bond given by a guardian unless commenced within three
35 years from the discharge or removal of the guardian; but if
36 at the time of such discharge the person entitled to bring the
37 action is under any legal disability to sue, the action may be
38 commenced at any time within three years after the disability
39 is removed.

40

41

42 CHAPTER VII—POWERS AND DUTIES.

43

44 1500. Every guardian has the care and custody of the
45 person of his ward and the management of his estate, or the
46 care and custody of the person of his ward or the manage-
47 ment of his estate, according to the order of appointment,
48 until legally discharged, or, in case of the guardianship of a
49 minor, until the minor reaches the age of majority or marries.
50 The guardian of a minor also has charge of the education of
51 the minor. The guardian of the person of a ward may fix the
52 residence of the ward at any place in the state, but not else-
where without the permission of the court.

1 1501. Every guardian must pay the ward's just debts out
2 of the ward's personal estate and the income of his real
3 estate, if sufficient; if not, then out of his real estate upon
4 selling or mortgaging or giving a deed of trust upon any of
5 his real property as hereinafter provided. He must demand,
6 sue for, and collect all debts due to the ward, or, with the
7 approval of the court, he may compromise the same and give
8 discharges to the debtor, on receiving a fair and just settle-
9 ment; and he must appear for and represent his ward in all
10 actions and proceedings, unless another person is appointed
11 for that purpose.

12 1502. Every guardian of an estate must manage it
13 frugally and without waste, and apply the income, as far as
14 may be necessary, to the comfortable and suitable support,
15 maintenance and education of the ward and his family, if
16 any; and if the income is insufficient for that purpose, he
17 may sell or mortgage or give a deed of trust upon any of the
18 real property, as hereinafter provided. When a guardian
19 has advanced, for the suitable support, maintenance or educa-
20 tion of his ward, an amount not disproportionate to the value
21 of the ward's estate or his condition of life, and the same is
22 made to appear to the satisfaction of the court, by proper
23 vouchers and proofs, the guardian must be allowed credit
24 therefor in his settlements.

25 1503. Whenever a guardian fails, neglects or refuses to
26 furnish suitable support, maintenance or education for his
27 ward, the court may order him to do so, and enforce such
28 order by proper process, and whenever a third person, at the
29 request of a ward, supplies him with such suitable support,
30 maintenance or education, and it is shown to have been done
31 after the refusal or neglect of the guardian to supply the same,
32 the court may direct the guardian to pay therefor out of the
33 estate, and enforce such payment by proper process.

34 1504. If a minor having a father living has property, the
35 income of which is sufficient for his support, maintenance and
36 education in a manner more expensive than his father can
37 reasonably afford, regard being had to the situation of the
38 father's family and to all the circumstances of the case, the
39 expenses of the support, maintenance and education of such
40 minor may be defrayed out of the income of his own property,
41 in whole or in part, as judged reasonable, and as directed by
42 the court; and the charges therefor may be allowed accord-
43 ingly in the settlement of the accounts of his guardian.

44 1505. If a husband is unable to provide suitably for the
45 support and maintenance of a wife over whose estate a
46 guardian has been appointed by reason of her incompetency,
47 the expense of providing such support or maintenance may, to
48 the extent necessary, be charged against and defrayed out of
49 such estate, as directed by the court or as approved by the
50 court in settling the accounts of the guardian; for this purpose
51 the guardian may sell or mortgage or give a deed of trust
52 upon any of her real property as hereinafter provided.

1 1506. When a ward owns an undivided interest in real or
2 personal property, the guardian of his estate may commence
3 and prosecute an action for the partition thereof or may con-
4 sent and agree to a partition thereof without action and to
5 the part to be set off to his ward, and may execute deeds or
6 conveyances to the owners of the remaining shares of the parts
7 to which they may be respectively entitled, but in either case
8 he must first obtain authority from the court having juris-
9 diction of the estate.

10 1507. The order granting such authority shall be made
11 only after a hearing in open court upon the petition of the
12 guardian. Upon filing the petition, the clerk of the court
13 shall set the same for hearing by the court and cause notice
14 thereof to be mailed, at least ten days before the hearing,
15 to such relatives of the ward residing in the state as the court
16 or judge deems proper.

17 1508. When a ward, or his guardian, as such, is made a
18 defendant in a partition suit, the guardian may defend the
19 same without leave of court.

20 1509. A contract for attorney's fees for services in litigation,
21 made by or on behalf of a minor, is void unless the contract
22 is approved by the court in which the litigation is pending or
23 the court having jurisdiction of the estate of the minor, upon
24 petition of any person in interest. When no such contract is
25 approved, and a judgment is recovered by or on behalf of a
26 minor, the attorney's fees chargeable against the minor shall
27 be fixed by the court rendering the judgment.

28 1510. If the judgment is for the recovery of money or
29 other property, and there is no general guardian of the minor,
30 one shall be appointed by the court to receive and care for the
31 money or property recovered, upon notice and a hearing as
32 in other cases of appointment. But if a minor has brought
33 an action by a guardian ad litem and has recovered a money
34 judgment not in excess of five hundred dollars, exclusive of
35 costs, and the guardian ad litem is a blood relative of the
36 minor, then upon the approval of the court which rendered
37 the judgment the amount thereof may be paid directly to
38 such guardian ad litem without any bond being required
39 therefor.

40 1511. Whenever the court fixes or approves an attorney's
41 fee for services rendered to or for the benefit of a minor in
42 litigation pending before it, it may direct the judgment debtor
43 to pay such fee to the attorney and the balance of the judgment
44 to the guardian ad litem or general guardian.

45 1512. When a person is appointed guardian of a minor,
46 the court, with the consent of such person, may insert in the
47 order of appointment conditions not otherwise obligatory, providing
48 for the care, treatment, education and welfare of the
49 minor and for the care and custody of his property. The performance
50 of such conditions shall be a part of the duties of
51 the guardian, for the faithful performance of which he and
52 the sureties on his bond shall be responsible.

1 1513. A guardian may deposit any money belonging to
2 the ward with one or more trust companies within this state,
3 whereupon he shall be discharged from further care or
4 responsibility therefor until the money is withdrawn by him.
5 Unless the money is deposited pursuant to an order, under
6 the provisions of the Bank Act, it may be withdrawn without
7 order of court.

8 1514. Personal assets of the ward may be deposited with
9 a trust company, and the bond of the guardian reduced, as
10 provided by the Bank Act.

11
12 CHAPTER VIII—SALES, MORTGAGES, LEASES AND CONVEYANCES.
13

14 1530. If the income of an estate under guardianship is
15 insufficient for the support, maintenance and education of the
16 ward and of such members of his family as he is legally obli-
17 gated to support and maintain, including his care, treatment
18 and support, if confined in a state hospital for the insane, or
19 if the personal estate and the income from the real estate is
20 insufficient to pay his debts, his guardian may sell any of his
21 real or personal property, or mortgage or give a deed of trust
22 upon any of his real property for that purpose, subject to
23 confirmation or direction by the court as hereinafter provided.

24 1531. When it will benefit a ward to sell any of his real
25 or personal property and to put out the proceeds at interest,
26 or invest the same in some productive stock or bonds, or in
27 the improvement or security of any other real property of the
28 ward, his guardian may sell the same for that purpose, sub-
29 ject to confirmation by the court as hereinafter provided. The
30 particular investment or investments to be made must be
31 specified in the order confirming the sale, or authorizing the
32 sale of stocks or bonds.

33 1532. All sales must be for cash or for part cash and part
34 deferred payments, the credit in no case to exceed three years
35 from the date of sale, and the terms being subject to the
36 approval of the court. When real property is sold upon
37 deferred payments, the guardian must demand and receive
38 from the purchasers, notes, and a mortgage or deed of trust
39 on the property sold, with such additional security as the
40 court deems necessary and sufficient to secure the prompt
41 payment of the amounts so deferred, and the interest thereon.

42 1533. A guardian may borrow money, with or without
43 giving security, when it will benefit his ward, and, in addition
44 to the contingencies mentioned in section 1530 of this code,
45 may mortgage real or personal property, or give a deed of
46 trust upon real property, of the ward, in order to pay, reduce,
47 extend or renew some lien or mortgage or deed of trust already
48 subsisting on property of the ward, or to erect, alter or repair
49 buildings or other structures upon, or otherwise to improve, the
50 property proposed to be mortgaged, or some part thereof.

51 1534. Sales by guardians may be at public auction or pri-
52 vate sale, as the guardian deems best. All proceedings con-

cerning sales by guardians, giving notice of sale, reselling the same property, return of sale and application for confirmation thereof, notice and hearing of such application, making orders rejecting or confirming sales and reports of sales, ordering and making conveyances of property sold, and allowance of commissions, must conform, as nearly as may be, to the provisions of this code concerning sales by administrators, unless otherwise specially provided in this chapter.

1535. All known relatives of the ward within the third degree residing in this state, whose addresses are known to the guardian, must be served either personally or by mail, within two days after the filing of the return of sale, with a brief notice of the time set for hearing the return; and when the ward is or has been, during the guardianship, confined in a state hospital for the insane in this state, notice of the hearing of the return must be given to the director of institutions or to the attorney general at least five days before the hearing.

1536. The guardian must apply the proceeds of the sale to the purposes for which it was made, as far as necessary, and put out the residue, if any, at interest, or invest it in the best manner in his power, until needed for the support, maintenance or education of the ward or his family, or the payment of debts, at which time the capital may be used for that purpose, as far as necessary, in like manner as if it had been personal estate of the ward.

1537. When an incompetent ward is bound by a contract in writing to convey any real property, executed by him while competent, or executed by his predecessor in interest, the court may authorize and direct his guardian to convey the property to the person entitled thereto. The proceedings to obtain such a decree and the proceedings thereunder must conform, as nearly as may be, to the provisions of this code concerning conveyances by administrators of property contracted to be sold by their decedents.

1538. Promissory notes for money borrowed, mortgages, leases, and agreements for the sale of, or for options to purchase, mining claims or real property worked as mines, may be executed by guardians, with respect to the property of their wards, only upon obtaining an order of court authorizing the same. The proceedings to obtain any such order and the proceedings thereunder must conform, as nearly as may be, to the provisions of this code concerning similar proceedings by administrators.

1539. No action for the recovery of any property sold by a guardian can be maintained by the ward or any person claiming under him, unless commenced within three years after the termination of the guardianship, or, when a legal disability to sue exists by reason of minority or otherwise at the time the cause of action accrues, within three years after the removal thereof.

CHAPTER IX—INVENTORY AND ACCOUNTING.

1550. Within three months after his appointment, or within such further time as the court or judge for reasonable cause may allow, the guardian must file with the clerk of the court an inventory and appraisement of the estate of his ward. The guardian must make oath to the inventory, and the property therein described must be appraised, by an appraiser or appraisers appointed by the court or judge, in the manner provided for the inventory and appraisement of estates of decedents. The inventory and appraisements must be recorded by the clerk in a book kept for that purpose, and whenever any ward is or has been during the guardianship confined in a state hospital in this state the guardian must deliver or mail a copy of the inventory to the director of institutions or the attorney general. Whenever any property of the ward is discovered which was not included in the inventory, and whenever any other property has been inherited or acquired by the ward, other than by purchase by the guardian, like proceedings must be had for the inventory and appraisement thereof and the delivery or mailing of a copy thereof as are herein provided in relation to the first inventory.

1551. If the guardian neglects or refuses to file the inventory within the time prescribed, the court, upon notice, may revoke his letters, and he shall be liable on his bond for any injury to the estate or any person interested therein, arising from such failure.

1552. Upon complaint under oath made by a guardian, ward, creditor or other person interested in the ward's estate, or having a prospective interest therein as heir or otherwise, that any person is suspected of having embezzled, concealed, smuggled or fraudulently disposed of any property of the ward, or has in his possession or has knowledge of any instrument in writing belonging to the ward, the court or judge may cite the suspected person to appear before the court, and may examine and proceed against him on such charge in the manner provided in this code with respect to persons suspected of having embezzled, concealed, smuggled, or fraudulently disposed of property of a decedent.

1553. At the expiration of a year from the time of his appointment, and as often thereafter as he may be required by the court, the guardian must present his account to the court for settlement and allowance. When an account is rendered by two or more joint guardians, the court, in its discretion, may allow the same upon the oath of any of them.

1554. No account of the guardian of an insane person who is or has been during the guardianship confined in a state hospital in this state shall be settled or allowed unless notice of the settlement of the account has been given to the director of institutions or the attorney general at least five days before the hearing.

1 1555. The termination of the relation of guardian and
2 ward by the death of either guardian or ward or by the ward
3 attaining his majority or being restored to capacity shall not
4 cause the court to lose jurisdiction of the proceeding for the
5 purpose of settling the accounts of the guardian. The account
6 of a deceased guardian shall be presented by his executor or
7 administrator.

8 1556. Every guardian shall be allowed the amount of his
9 reasonable expenses incurred in the execution of his trust, and
10 shall have such compensation for his services as the court in
11 which his accounts are settled deems just and reasonable. He
12 shall also be allowed all reasonable disbursements made after
13 the legal termination of the guardianship, but while that rela-
14 tion, by consent or acquiescence of the parties, still subsists in
15 fact, and before the discharge of the guardian by the court,
16 and which were made by the consent, express or implied, of
17 the ward, and for his benefit or the benefit of his estate.

18 1557. On the application of the guardian or of any person
19 interested in the estate of the ward, and after such notice to
20 persons interested therein as the court or judge shall direct, the
21 court may authorize and require the guardian to invest the pro-
22 ceeds of sales, and any other of his ward's money in his hands,
23 in real property, or in any other manner most to the interest
24 of the ward; and the court may make such orders and give
25 such directions as are needful for the management, investment
26 and disposition of the estate as circumstances require.

27
28 CHAPTER X—NONRESIDENT WARDS.
29

30 1570. The superior court may appoint a guardian of the
31 person and estate, or person or estate, of a minor or insane or
32 incompetent person who resides out of the state and who is
33 within the county, or who has estate within the county, and
34 who has no guardian within the state, upon petition of any
35 friend of such person or of any one interested in his estate,
36 in expectancy or otherwise. Before making such appointment,
37 the court or judge must cause notice to be given to all per-
38 sons interested, in such manner as deemed reasonable. The
39 guardianship which is first granted of a nonresident ward
40 extends to all the estate of the ward within this state, and the
41 court of no other county has jurisdiction.

42 1571. Every guardian of a nonresident ward has the same
43 powers and duties, with respect to the estate of the ward within
44 this state, and with respect to the person of the ward while liv-
45 ing therein, as are prescribed by this code with respect to any
46 other guardian. Such guardian must give bond to the ward
47 as hereinbefore provided for other guardians, but his respon-
48 sibility with regard to inventory, accounting and disposal of
49 the estate is confined to such estate as comes into his hands in
50 this state.

51 1572. When the guardian and ward are both nonresidents,
52 and the ward owns property in this state which may be

1 removed to another state without conflict with any restriction
2 or limitation thereupon, or impairing the right of the ward
3 thereto, such property may be removed to the state of the
4 ward's residence upon the application of the guardian to the
5 superior court of the county in which the estate of the ward,
6 or the principal part thereof, is situated.

7 1573. Such application must be made upon ten days'
8 notice to the resident guardian or executor or administrator,
9 if there be such. The nonresident guardian must produce and
10 file a certificate, under the hand of the clerk and seal of the
11 court from which his appointment was derived, showing: (1)
12 a transcript of the record of his appointment; (2) that he
13 has entered upon the discharge of his duties; and (3) that he
14 is entitled, by the laws of the state of his appointment, to the
15 possession of the estate of the ward; or must produce and file
16 a certificate, under the hand of the clerk and seal of the
17 court having jurisdiction, in the state of his residence, of the
18 estates of persons under guardianship, or of the highest court
19 of such state, attested, in the case of a foreign country, by a
20 minister, consul or vice consul of the United States, resident
21 in such state, that, by the laws of such state, the applicant
22 is entitled to the custody of the estate of his ward, without
23 the appointment of any court.

24 1574. Upon such application, unless good cause to the
25 contrary is shown, the court must make an order granting to
26 such guardian leave to remove the property of his ward to
27 the state of his residence, which is authority to him to sue
28 for and receive the same in his own name, for the use and
29 benefit of his ward. Such order is a discharge of the local
30 guardian or executor, administrator or other person in whose
31 possession the property may be at the time the order is made,
32 on filing with the clerk of the court the nonresident guardian's
33 receipt therefor and transmitting a duplicate receipt, or a
34 certified copy of such receipt, to the court from which such
35 nonresident guardian received his appointment.

36 CHAPTER XI—SUSPENSION, REMOVAL AND RESIGNATION.
37

38
39 1580. A guardian appointed by will or deed or by the
40 court may be removed by the court for any of the following
41 causes:

42 (1) For waste or mismanagement of the estate, or abuse
43 of his trust;

44 (2) For failure to file an inventory or to render an
45 account within the time allowed by law, or for continued fail-
46 ure to perform his duties;

47 (3) For incapacity to perform his duties suitably;

48 (4) For gross immorality;

49 (5) For having an interest adverse to the faithful perform-
50 ance of his duties;

51 (6) For removal from the state;

1 (7) In the case of a guardian of the property, for insolv-
2 ency; or,

3 (8) When it is no longer necessary that the ward should
4 be under guardianship.

5 1581. The removal may be ordered after such notice to
6 the guardian as the court or a judge thereof may require; and
7 the court may compel him to surrender the estate of the ward
8 to the person found to be lawfully entitled thereto. Pending
9 the hearing, the court or the judge thereof may suspend the
10 powers of the guardian to such extent as deemed necessary.

11 1582. Any guardian may resign when it appears proper
12 to allow it; and upon the resignation or removal of a
13 guardian, the court may appoint another in his place, after
14 notice and a hearing as in the case of an original appointment.

15
16 CHAPTER XII—TERMINATION OF GUARDIANSHIP.

17 1590. (1) The marriage of a minor ward terminates the
18 guardianship of the person, but not of his estate.

19 (2) If the appointment of a guardian is made solely because
20 of the ward's minority, the guardianship is terminated by his
21 attaining majority.

22 (3) In all other cases the guardianship is terminated only
23 by order of the court upon application of the guardian or the
24 ward, after such notice to the other as the court or judge
25 may require.

26 1591. On the death of one of two or more joint guardians,
27 the powers continue in the survivor until a further appoint-
28 ment is made by the court.

29 1592. After a ward has reached his majority, he may settle
30 accounts with his guardian and give him a release, which is
31 valid if obtained fairly and without undue influence.

32 1593. A guardian appointed by a court is not entitled to
33 his discharge until one year after the ward's majority.

34
35 CHAPTER XIII—NOTICES AND PROCEDURE.

36
37 1600. At any time after the issuance of letters of guardian-
38 ship, any relative of the ward, in person or by attorney, or the
39 attorney for any department or bureau of the United States
40 government which makes or awards compensation, pension,
41 insurance or other allowance for the benefit of the ward's
42 estate, may serve upon the guardian or upon the latter's
43 attorney, and file with the clerk of the court where the pro-
44 ceedings are pending, a written request, stating that he desires
45 special notice of the filing or commencing of any or all of the
46 following:

47 (1) Petitions for the sale, lease or mortgage or confirma-
48 tion of sale of any property of the ward;

49 (2) Accounts;

50 (3) Application for removal of the ward's property to a
51 foreign jurisdiction;
52

1 (4) Petitions for partition of any property of the ward;

2 (5) Petitions for allowances of any nature payable from
3 the ward's estate;

4 (6) Petitions for the investment of funds of the estate;

5 (7) Proceedings for the removal, suspension, or discharge
6 of the guardian or final termination of the guardianship.

7 1601. Such request shall give the post-office address of the
8 person making the same, or of the attorney, and thereafter a
9 brief notice of the filing of any such petition or account, or of
10 the commencement of any such proceeding, except petitions
11 for the sale of perishable property or other personal property
12 which will depreciate in value if not disposed of promptly, or
13 which will incur loss or expense by being kept, together with a
14 copy of such petition, application, account or proceeding,
15 shall be mailed to such relative or attorney, at his stated post-
16 office address, or personally served upon him, within two days
17 after the filing of such petition, account or application, or
18 the commencement of such proceeding.

19 1602. Proof of mailing or of personal service of the notice
20 must be made at the hearing; and if it appears to the satis-
21 faction of the court that said notice has been regularly given,
22 the court shall so find in its order, and such order, when it
23 becomes final, shall be conclusive upon all persons.

24 1603. The court in which a guardianship proceeding is
25 pending may transfer the proceeding to the superior court
26 of any other county which at the time of such transfer would
27 have jurisdiction to issue original letters in such proceed-
28 ing. To obtain such transfer, the guardian shall file in the
29 court in which the proceeding is pending a verified petition
30 setting forth:

31 (1) The name of the county to which it is sought to transfer
32 the proceedings;

33 (2) The name of the county in which the ward resides and
34 that in which the guardian resides;

35 (3) The name of the county or counties in which the prop-
36 erty of the ward is situated, and a brief description of the
37 character and condition of the property;

38 (4) The reasons for such transfer;

39 (5) The names and residences, so far as they are known to
40 the guardian, of the relatives of the ward within the third
41 degree residing in the county in which the proceedings are
42 pending.

43 1604. Upon the filing of the petition, the court or judge
44 shall make an order fixing a time for the hearing thereof,
45 which shall be not less than five days thereafter, and directing
46 that notice thereof be mailed to each of the relatives of the
47 ward named in the petition as resident in the county; and
48 may require such other or further notice of the hearing as
49 may be deemed proper. Any relative of the ward, or any per-
50 son interested in the estate of the ward, may appear and file
51 written grounds of opposition to the petition. If, after a hear-
52 ing, it appears to the court that the transfer of the proceeding

1 to the court designated in the petition, or to the superior court
2 of any other county, will be for the best interest of the ward,
3 it shall make an order transferring the proceeding to said
4 court. Thereupon the clerk must transmit to the clerk of the
5 court to which the proceeding is transferred a certified copy
6 of the order together with all papers in the proceeding on file
7 in his office; and thereafter the court to which the proceeding
8 is transferred shall exercise the same jurisdiction over the
9 ward or his estate as if it had original jurisdiction.

10 1605. The clerk of the court to which the proceeding is
11 removed shall be entitled to receive a fee of six dollars on
12 filing the papers transmitted to him, in addition to the
13 expense of such transmission, payable on receipt of the papers
14 by him.

15 1606. When not otherwise specially prescribed in this
16 division, practice and procedure and the making and entry of
17 orders under this division shall be governed by the provisions
18 of division III of this code, so far as they are applicable.

19 1607. The provisions of this division do not limit the
20 power of any court to appoint a guardian ad litem to pro-
21 tect the interests of any minor or insane or incompetent person
22 in an action or proceeding pending therein.

23 24 CHAPTER XIV—APPEALS.

25
26 1630. An appeal may be taken to the supreme court from
27 an order granting or revoking letters of guardianship; settling
28 an account of a guardian; or refusing to make any order here-
29 tofore mentioned in this section.

30 1631. An appeal from an order appointing a guardian
31 for an insane or incompetent person shall stay the power of
32 the guardian, except that, for the purpose of preventing injury
33 or loss to person or property, the court making the appoint-
34 ment may direct the exercise of the powers of the guardian,
35 from time to time, as though no appeal were pending, and all
36 acts of the guardian pursuant to such directions shall be valid,
37 irrespective of the result of the appeal.

38 39 CHAPTER XV—UNIFORM VETERANS' GUARDIANSHIP ACT.

40
41 1650. As used in this chapter:

42 The term "person" includes a partnership, corporation or
43 an association.

44 The term "bureau" means the United States veterans'
45 bureau or its successor.

46 The terms "estate" and "income" shall include only
47 moneys received by the guardian from the bureau and all
48 earnings, interest and profits derived therefrom.

49 The term "benefits" shall mean all moneys payable by the
50 United States through the bureau.

51 The term "director" means the director of the United
52 States veterans' bureau or his successor.

1 The term "ward" means a beneficiary of the bureau.

2 The term "guardian" as used herein shall mean any person
3 acting as a fiduciary for a ward.

4 1651. Whenever, pursuant to any law of the United States
5 or regulation of the bureau, the director requires, prior to
6 payment of benefits, that a guardian be appointed for a
7 ward, such appointment shall be made in the manner here-
8 inafter provided.

9 1652. A petition for the appointment of a guardian may
10 be filed in any court of competent jurisdiction by or on
11 behalf of any person who under existing law is entitled to pri-
12 ority of appointment. If there be no person so entitled or if
13 the person so entitled shall neglect or refuse to file such a
14 petition within thirty days after mailing of notice by the
15 bureau to the last known address of such person indicating
16 the necessity for the same a petition for such appointment
17 may be filed in any court of competent jurisdiction by or on
18 behalf of any responsible person residing in this state.

19 The petition for appointment shall set forth the name, age,
20 place of residence of the ward, the names and places of resi-
21 dence of the nearest relative, if known, and the fact that such
22 ward is entitled to receive moneys payable by or through the
23 bureau and shall set forth the amount of moneys then due
24 and the amount of probable future payments.

25 The petition shall also set forth the name and address of the
26 person or institution, if any, having actual custody of the
27 ward.

28 In the case of a mentally incompetent ward the petition
29 shall show that such ward has been rated incompetent on
30 examination by the bureau in accordance with the laws and
31 regulations governing the bureau.

32 1653. Where a petition is filed for the appointment of a
33 guardian of a minor ward a certificate of the director, or his
34 representative, setting forth the age of such minor as shown
35 by the records of the bureau and the fact that the appointment
36 of a guardian is a condition precedent to the payment of any
37 moneys due the minor by the bureau, shall be prima facie
38 evidence of the necessity for such appointment.

39 1654. Where a petition is filed for the appointment of a
40 guardian of a mentally incompetent ward a certificate of the
41 director, or his representative, setting forth the fact that
42 such person has been rated incompetent by the bureau on
43 examination in accordance with the laws and regulations gov-
44 erning such bureau; and that the appointment of a guardian
45 is a condition precedent to the payment of any moneys due
46 such person by the bureau, shall be prima facie evidence of the
47 necessity for such appointment.

48 1655. Upon the filing of a petition for the appointment of
49 a guardian, under the provisions of this act, the court shall
50 cause such notice to be given as provided by law.

51 1656. Before making an appointment under the provisions
52 of this act the court shall be satisfied that the guardian whose

1 appointment is sought is a fit and proper person to be
2 appointed. Upon the appointment being made the guardian
3 shall execute and file the bond required by law.

4 Where a bond is tendered by a guardian with personal
5 sureties, such sureties shall file with the court a certificate
6 under oath which shall describe the property owned, both
7 real and personal, and that they are each worth the sum
8 named in the bond as the penalty thereof over and above all
9 their debts and liabilities and exclusive of property exempt
10 from execution.

11 Necessity of requiring a bank or trust company to give bond
12 when acting as guardian shall be governed by the Bank Act.

13 1657. Every guardian, whether appointed under this act
14 or prior to the effective date of this act, who shall receive on
15 account of his ward any moneys from the bureau, shall file
16 with the court annually, in addition to such other accounts
17 as may be required by the court, a full, true, and accurate
18 account under oath of all moneys so received by him, of all
19 disbursements thereof, and showing the balance thereof in his
20 hands at the date of such account and how invested. A
21 certified copy of each of such accounts filed with the court
22 shall be sent by the guardian to the office of the bureau having
23 jurisdiction over the area in which such court is located. The
24 court shall fix a time and place for the hearing on such account
25 not less than fifteen days nor more than thirty days from the
26 date of filing same and notice thereof shall be given by the
27 court to the aforesaid bureau office not less than fifteen days
28 prior to the date fixed for the hearing. Notice of such hearing
29 shall in like manner be given to the guardian.

30 1658. If any guardian shall fail to file any account of the
31 moneys received by him from the bureau on account of his
32 ward within thirty days after such account is required by
33 either the court or the bureau, or shall fail to furnish the
34 bureau a copy of his accounts as required by this act, such
35 failure shall be grounds for removal.

36 1659. Compensation payable to guardians shall not exceed
37 five per cent of the income of the ward during any year. In
38 the event of extraordinary services rendered by such guardian
39 the court may, upon petition and after hearing thereon,
40 authorize additional compensation therefor payable from the
41 estate of the ward. Notice of such petition and hearing shall
42 be given the proper office of the bureau in the manner pro-
43 vided in section 1657. No compensation shall be allowed on
44 the corpus of an estate received from a preceding guardian.
45 The guardian may be allowed from the estate of his ward
46 reasonable premiums paid by him to any corporate surety
47 upon his bond.

48 1660. Every guardian shall invest the funds of the estate
49 in such manner or in such securities in which the guardian
50 has no interest, as allowed by law or approved by the court.

51 1661. A guardian shall not apply any portion of the estate
52 of his ward for the support and maintenance of any person

1 other than his ward except upon order of the court after a
2 hearing, notice of which has been given the proper office of
3 the bureau in the manner provided in section 1657.

4 1662. Whenever a copy of any public record is required
5 by the bureau to be used in determining the eligibility of any
6 person to participate in benefits made available by such
7 bureau, the official charged with the custody of such public
8 record shall without charge provide the applicant for such
9 benefits or any person acting on his behalf or the representa-
10 tive of such bureau with a certified copy of such record.

11 1663. Whenever it appears that a veteran of any war,
12 military occupation or expedition is eligible for a treatment
13 in a United States veterans' bureau hospital and commitment
14 to such hospital is necessary for the proper care and treat-
15 ment of such veteran, the courts of this state are hereby
16 authorized to communicate with the official in charge of such
17 hospital with reference to available facilities and eligibility,
18 and upon receipt of a certificate of eligibility from the official
19 in charge of such hospital the court may then direct such
20 veteran's commitment to such United States veterans' bureau
21 hospital. Thereupon such veteran upon admission shall be
22 subject to the rules and regulations of such hospital and the
23 officials of such hospital shall be vested with the same powers
24 now exercised by superintendents of state hospitals for mental
25 diseases within this state with reference to the retention of
26 custody of the veteran so committed. Notice of such pending
27 proceedings shall be furnished the person to be committed and
28 his right to appear and defend shall not be denied.

29 1664. When a minor ward for whom a guardian has been
30 appointed under the provisions of this act or other laws of
31 this state shall have attained his or her majority, and if
32 incompetent shall be declared competent by the bureau and
33 the court and when any incompetent ward, not a minor, shall
34 be declared competent by said bureau and the court, the
35 guardian shall upon making a satisfactory account be dis-
36 charged upon a petition filed for that purpose.

37 1665. This chapter shall be construed liberally to secure
38 the beneficial intents and purposes thereof and shall apply
39 only to beneficiaries of the bureau.

40 1666. This chapter may be cited as the "Uniform Veter-
41 ans' Guardianship Act."

42 1667. This chapter shall be so interpreted and construed
43 as to effectuate its general purpose to make uniform the law
44 of those states which enact it.

45 1668. The invalidity of any portion of this chapter shall
46 not affect the validity of any other portion thereof which
47 can be given effect without such invalid part.

48 1669. All laws or parts of laws relating to beneficiaries
49 of the bureau inconsistent with this act are hereby repealed.

SCHEDULE OF REPEALS.

1
2
3 1700. Sections 236 to 257, inclusive, and 1270 to 1409,
4 inclusive, of the Civil Code and section 1205 and sections 1294
5 to 1810c, inclusive, of the Code of Civil Procedure and "An
6 act concerning the guardianship of incompetent veterans and
7 of minor children of disabled or deceased veterans, and the
8 commitment of veterans and to make uniform the law with
9 reference thereto," approved June 3, 1929, are hereby
10 repealed.

o

